



SIX YEARS INTO EXILE

The challenges and coping strategies of non-camp
Syrian refugees in Jordan and their host communities



CARE INTERNATIONAL IN JORDAN AMMAN, JULY 30, 2016

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RESEARCH TEAM

Shuaa Marrar	Senior Researcher/Team Leader
Nayif Tahseen	Senior Statistician/Field Work Supervisor
Alexa Stevens	Reporting Officer/Researcher
Murad Khawaja	Researcher/Facilitator of Focus Groups
Nusaiba Shbeita	Researcher/Facilitator of Focus Groups
Bihan Bader	Data Entry Specialist
Azhar Samara	Data Entry Specialist
Basma Elayan	Data Entry Specialist
Ali Mohammad	Data Entry Specialist
Field Researchers	27 in Amman, Zarqa, Irbid and M

Prepared by



Cover: Nuzha, mother of Shahed, 9, Ibrahim, 2, and Rabea', 11, living in Amman, Jordan. "There was no time to pack anything, after the bombing began. We fled with eight children. The road was so dangerous - two of our relatives were killed on the road just behind us. Even if I had everything here, I would prefer to live in a tent at home in Syria. I feel like a stranger in this country."

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Acronyms

3RP	2015 Regional Refugee and Resilience Plan
ASC	Asylum Seeker Certificate
CARE	The Cooperative for Assistance and Relief Everywhere, Inc.
CBO	community-based organization
CSR51	1951 Convention Relating to the Status of Refugees
FGD	focus group discussion
GDP	gross domestic product
HCSF	Host Communities Support Platform
ILO	International Labour Organization
INGOs	international non-governmental organizations
JOD	Jordanian Dinar
JRP 2015	Jordanian Response Plan 2015
JRP 2016-2018	Jordanian Response Plan 2016-2018
JRPSC	Jordanian Response Platform for the Syria Crisis
MoU	Memorandum of Understanding
MOPIC	Ministry of Planning and International Cooperation
NFI	non-food item
NGO	non-governmental organization
NRP	National Resilience Plan 2014-2016
RRP6	2014 Syria Regional Response Plan
UN	United Nations
UNDP	United Nations Democracy Programme
UNHCR	United Nations Office of the High Commissioner for Refugees
WASH	water, sanitation and hygiene

1 EXECUTIVE SUMMARY

Since 2011, CARE International in Jordan has been working alongside the Government of Jordan, the United Nations, and other international humanitarian organizations to respond to the Syrian refugee crisis in Jordan. CARE's work has expanded over the last six years to engage directly with urban and peri-urban Syrian refugees, Syrians in Jordan's camps, and Jordanian host communities in the most heavily affected governorates across Jordan.

CARE has carried out yearly assessments of the needs and coping strategies of these various groups, beginning with a survey of Syrian refugees in Amman in 2012. This year, the assessment has grown to include data from four governorates in Jordan, researching the needs and coping strategies of Syrian urban refugees and Jordanian host communities. In April 2016, Riyadh Consulting and Training was contracted to carry out CARE Jordan's 2016 assessment, collecting qualitative and quantitative data on the needs, coping strategies, and perceptions of Syrian urban refugees and vulnerable Jordanian host communities residing in Amman, Irbid, Mafraq, and Zarqa (including Azraq town).

This report contains seven sections, beginning with an introduction to the Syrian refugee crisis in Jordan, responses from the international community and Jordanian government, and the role of CARE International in Jordan. The second section provides an in-depth explanation of the research methodology utilized throughout the research assignment. Following is a full description of the assessment's main findings, divided into priority needs and vulnerabilities, livelihood needs and coping strategies, humanitarian assistance, and community relations. The next sections provide the assessment's main conclusions and key recommendations for various stakeholders. The last section analyzes and compares all available data for key indicators from the past three years of assessments.

1.1 Methodology

The assessment employed a mixed methodology approach in order to obtain the most comprehensive set of data for analysis. Research tools included a quantitative survey administered to 1,608 urban Syrian refugee households and 471 Jordanian households, distributed throughout the Amman, Irbid, Mafraq, and Zarqa (including Azraq town) governorates. These households were randomly selected from CARE beneficiaries, including Syrian households whose needs were assessed at CARE community centers and vulnerable Jordanians that

had been referred by CARE partners. A thorough review of secondary data was carried out in early May 2016, reviewing relevant data from the United Nations High Commissioner for Refugees (UNHCR), CARE, the Government of Jordan, and reports published by various INGOs and other stakeholders. Qualitative tools included 12 interviews with key stakeholders, including senior CARE Jordan staff, representatives of the Jordanian government, and staff working in local NGOs. Additionally, 24 focus group discussions were carried out with Syrian and vulnerable Jordanian men and women in each of the targeted governorates

1.2 Context

Jordan has hosted multiple refugee populations since its establishment, beginning with Palestinian refugees in 1948 followed by waves of displaced fleeing nearby instability and conflict. Beginning in 2011, Syrian refugees fleeing the war in Syria have flocked to Jordan's borders. As of June 2016, 655,217 Syrian refugees have been registered with UNHCR in Jordan, 79% of which (518,149) are urban (non-camp dwelling) refugees, while the other 21% (137,068) reside in one of Jordan's three official refugee camps. More than half of them are youth under the age of 25.

Syrian urban refugees are struggling to meet needs related to rent, food, cash, health, shelter, work, clothes, education, and items for children. The most prominent of these needs is the ability to pay rent, a lack of available accommodation, and poor quality housing. Access to food is the second most reported need, in part due to the World Food Programme's reduced assistance since 2014. Healthcare needs are growing. More than half of the Syrian refugee population in Jordan has chronic health conditions, compounded by growing psychosocial needs, yet Syrians are unable to pay for care. These ballooning costs are leading many Syrian refugee families to adopt negative coping strategies, including resorting to child labor, in order to meet the family's basic needs. Worrying percentages of Syrian refugee children are not attending school, due to costs associated with education and the need for additional income from working children. Lastly, newly-introduced restrictions on obtaining protection documentation have negatively impacted Syrian refugees' ability to use public services in Jordan.

In parallel, the needs of vulnerable Jordanian citizens have grown rapidly, with increased competition for resources straining the Jordanian government's ability to meet the needs of its citizens. The costs of an adequate response to the Syrian refugee crisis by the Jordanian government in 2016 is estimated to be US 4.2 billion. Education and health services have been compromised, with many schools now functioning as "double-shift schools," and healthcare facilities facing shortages in both staff and medicine. Additionally, competition for jobs, accommodations, and access to public services

**More than
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Manar Shqerat, 35, (second left), CARE community development officer, with Raneem, 16, (far left), a Syrian refugee from Daraa, and supportive siblings, Mayas, 23, (second right), and Omar, 26, (far right). Raneem and her brothers fled Syria with their family two years ago. They now live in Irbid, Jordan, where Raneem participates in a CARE program that brings together Syrian and Jordanian youth to share experiences, build communication skills, and encourage stronger social cohesion between communities.” (Photo: Mary Kate MacIsaac/CARE)

is fueling a growing trend of prejudice against Syrian urban refugees by the Jordanian host community.

Responses to the Syrian refugee crisis have been led by the UN and the Jordanian government, with Jordanian response plans focusing on building resilience through assistance to Jordanian host communities and infrastructure. UN and regional plans have targeted the needs of Syrian refugees living in Jordan. The most recent of the Jordanian government’s plans, the Jordan Response Plan for the Syria Crisis 2016-2018, integrates the needs of Syrian urban refugees with Jordanian citizens into each sector. It has only been partially funded, however, with the vast majority of funding going to refugee response.

Various policies have accompanied the Jordanian government’s official plans, affecting Syrian refugee access to Jordanian services. Since mid-2013, border crossings between Syria and Jordan have been closed partially or completely, mostly due to security concerns. Security is also cited as the reason for increasing numbers of deportations. Jordanian government policies have restricted Syrian refugees’ free access to public services, most notably healthcare services.

In response to growing needs and shrinking resources, CARE International in Jordan has expanded its programming to respond to the needs of Syrian urban refugees and vulnerable Jordanians. Assistance has included the opening of urban Community Centers in the governorates most highly affected by the Syrian refugee crisis. These

provide information, winterization assistance, emergency cash assistance, case management, and psychosocial support services to Syrian urban refugees.

1.3 Main Findings

This assessment sought to measure Syrian urban refugees and Jordanian households' priority needs and vulnerabilities, including livelihood needs and coping strategies, and community relations.

PRIORITY NEEDS & VULNERABILITIES

Cash for rent continues to be the primary need for Syrian refugee families in 2016, reflected in the fact that almost all of the Syrians surveyed reported living in rented accommodations. The cost of rent continues to comprise over half of Syrian families' monthly expenditures. In addition to high rental costs, Syrian refugees overwhelmingly live in cramped accommodations where their family members feel a lack of privacy and safety. Most Syrian refugees identified buying household items, including furniture, as their greatest shelter priority.

Most Syrian refugees (94%) reported eating two or three meals in the day before the survey. In the week prior to the survey, however, most also reported using negative coping strategies to cover food costs at least one day of the week (most commonly two days in the week), including limiting portion sizes or number of meals throughout the day. Almost half of Syrians cut other needs—such as education and health—in order to cover the costs of food.

Syrian refugees are not immune from Jordan's continuing water crisis—only 38.6% of survey respondents reported having water every day in the previous month.

Adult Syrian refugees are three times more likely than youth to suffer from chronic disease, while identifying the high costs of services and medication as primary barriers to accessing quality healthcare, and high costs of transportation as barriers to health clinics and hospitals. Additionally, pregnant and lactating women were only able to access health services half of the time.

The costs associated with education continue to be a barrier for Syrian refugees. The costs of higher education were also identified as a major obstacle.

Almost all surveyed Syrian refugees are registered with UNHCR, citing access to World Food Programme (WFP) food vouchers as the main benefit of registration. Youth, however, were three times more likely overall to not have a valid registration with UNHCR, usually because they were not aware of registration procedures.

Syrian refugees live in cramped housing where family members feel a lack of privacy and safety

Refugee average monthly income has decreased since 2014, and debt is up

Lastly, psychosocial wellbeing is negatively impacted by multiple factors, including ongoing stress experienced by adults that in turn impacts children through violence.

LIVELIHOOD NEEDS & COPING STRATEGIES

Sources of income have drastically changed since 2015, with work and humanitarian assistance cited equally as respondents' primary sources of income. Monthly income has decreased on average from 209 JOD in 2015 to 185 JOD in 2016. Accordingly, monthly expenditures have followed a downward trend since 2014, as Syrian refugees have less cash to cover their basic needs.

In addition to rent, food, and utilities, Syrian refugees reported spending the next-largest proportion of their income to cover debts. The average amount of debt totals 628 JOD, an increase from 2015.

Syrians report utilizing a range of coping strategies to cover their income-expenditure gaps, primarily relying upon personal loans and the receipt of humanitarian assistance. Vast majorities of Syrian refugees are unemployed. Although the Government of Jordan has recently announced an application fee waiver for Syrian refugees to obtain work permits, only 39% of Syrian refugees plan to take advantage of the waiver, citing Jordanian employers' obligations as a primary reason that the fee waiver would not increase legal work for Syrian refugees in Jordan.

The overwhelming majority of surveyed Syrians had received emergency cash assistance and psychosocial support from CARE. When asked which other forms of assistance they most needed but could not find, Syrian refugees identified cash assistance as the most important. Cash assistance was also identified as the service most Syrian refugees would like more information about.

Additionally, the assessment revealed the continuing shift in gender roles for many Syrian households in Jordan—not only for men and women, but also for youth and children. Increased pressure on female heads of households has propelled many women to work, oftentimes in the informal sector, and sometimes in insecure employment. Additionally, some Syrian refugee families are resorting to child labor in order to close the income-expenditure gap. Alongside the high impact on children's and women's psychosocial wellbeing, shifting gender roles has also created resentment among male-headed and female-headed Syrian refugee households.

COMMUNITY RELATIONS

Perceptions and attitudes among Syrian refugees living in Jordan are relatively positive toward Jordanian host communities, with a third reporting they had received help from their neighbors. However, many Syrians also reported feeling acutely aware of negative perceptions from Jordanians about Syrian refugees.

Jordanian perceptions were overwhelmingly positive on a personal level but grew more negative when asked about the effects of the Syrian refugee crisis on Jordanian citizens in general. Competition for jobs, housing, education, and safety were all cited as primary reasons for negative perceptions.

Additionally, vulnerable Jordanians surveyed overwhelmingly believe that international aid to the Jordanian government should be increased to provide more services to Jordanian citizens, along with greater programming from INGOs targeting Jordanian citizens' needs.

Jordanian host community needs echoed that of their Syrian counterparts, with most of those surveyed reporting needing cash, followed by cash for rent. Jordanians reported a higher monthly average income of 356 JOD, but also had higher monthly expenditures, totaling 411 JOD. Like Syrian refugees, Jordanians reported relying on borrowing money to cover income-expenditure gaps.

Jordanians additionally reported high psychosocial needs, however utilizing both positive and negative coping strategies to meet these needs. When asked what type of assistance they would need from humanitarian organizations, Jordanians continuously cited livelihood and psychosocial support.

1.4 Recommendations

TO THE GOVERNMENT OF JORDAN

1. To continue to apply flexible policies allowing people to earn a legal living. Specifically:
 - Extend the duration of the fees waiver for work permits for Syrian refugees.
 - Increase information provision to employers and other stakeholders about the work permits process, and the benefits of assisting Syrian refugees with obtaining an official work permit. Though the quantitative data showed that the majority of Syrian refugees were aware of the application fee waiver for Jordanian government work permits, focus group feedback indicated that the primary reason refugees are not applying for work permits is due to remaining obstacles/fees faced by their Jordanian employers. Therefore, in order to meet Syrian refugees' most pressing need (i.e. cash), the Jordanian government should work with employers to raise their awareness of new policies, and how increased Syrian refugee participation in the economy can benefit Jordan overall.
 - Consult with the private sector on which protected sectors still require protection, and which sectors could benefit economically from more Syrian labor by easing protections.

2. In line with the Jordan Response Plan, ensure the transition from immediate humanitarian assistance to longer-term, resilience-based initiatives that benefit the refugees and host communities alike, and improve community relations.
3. Provide services for refugee protection, in particular for prevention of and responses to sexual and gender-based violence (SGBV) and child protection.
4. Invest in youth services and interventions, and promote joint interventions which enhance social cohesion.

TO DONORS AND THE INTERNATIONAL COMMUNITY

1. Prioritize services to Jordanian host communities through direct assistance to the Government of Jordan in order to implement resilience-based programming for Jordanian host communities. Secondary data shows that the vast majority of donor assistance is funding the Jordanian Government's refugee response programs, while the Jordanian resilience plans that directly aid the Jordanian host community's resilience are severely underfunded. Now entering its sixth year, the Syrian refugee crisis continues to put incredible strain on Jordanian host communities through increased public infrastructure and service use. International funding assisting these target groups will improve community relations between Jordanians and Syrian refugees, allowing for sustainable resilience.
2. Implement aid packages differently according to location, allowing for communities to access services. Though Jordanian and Syrian primary needs are the same across Jordan, secondary needs differ vastly between governorates. In order to implement assistance that more effectively responds to specific needs, donors and the international community could adapt their assistance programs to the specific needs of Syrians and Jordanians in each governorate, thereby increasing impact within each group.
3. Prioritize the following sectors: a) shelter and shelter programming in host communities, as the assessment highlighted that housing-related concerns continue to be the primary need of Syrian families; b) food assistance programs, with the transition to more sustainable livelihood policies and interventions; c) cash modalities as a tool for protection; and d) support for health and education sectors, and additional resources for youth access to secondary education. While higher education is not a humanitarian priority, access to tertiary education may need to be rethought given the needs of refugee youth.
4. Support Jordanian civil society and international organizations through multi-year funding and increased funding to be able to address efficiently the impact of the Syria crisis impacting the Syrian refugees and Jordanian host community.

5. Invest in livelihood and employment schemes for refugees and host community members, to ensure access to finance and dignified living.
6. Expand resettlement to demonstrate that donor nations are willing to share the burden fairly.
7. Provide continued funding for refugee protection, in particular for prevention of and responses to SGBV and child protection.

TO NATIONAL & INTERNATIONAL HUMANITARIAN ACTORS

- Expand support to women and men for prevention of SGBV, in particular early marriage and intimate partner violence. Involving men in the process is critical and means supporting them in finding ways to cope with the stress of displacement and idleness due to the inability to work (legally). Much more intensive engagement with communities is needed to prevent early marriage, which has become a means of coping with the challenging economic and living conditions of families and the perceived need to protect girls' "honor."
- Increase vocational training for both Syrian refugee women and Jordanian women. As both Jordanian and Syrian women have lower rates of participation in the workforce, and feedback shows women filling work positions that have traditionally been held by men, vocational training could help prepare women for these roles and increase their economic independence. As both groups primarily report needing cash, increased work would directly respond to both Jordanians' and Syrians' most pressing needs.
- Increase psychosocial support assistance to both Syrian refugees and Jordanian host communities, particularly women and children. Psychosocial and psychological support were identified as needed forms of assistance by both Syrians and Jordanians who have suffered under growing hardships. Increased psychological and psychosocial wellbeing directly impacts both family and community, creating a society that is more resilient. Additional psychological and psychosocial assistance to both Jordanians and Syrian refugees in Jordan could more effectively ensure sustainable coping mechanisms for these groups into the future.
- Increase support for the prevention of child labor, and in particular support youth ages 12 to 18 in completing their secondary education.
- Increase awareness between Syrian refugees and Jordanian host populations through communal activities. Focus group feedback from both Jordanians and Syrian refugees indicates the need for community-building and awareness-raising activities among both of these target groups to ease communal tensions. Humanitarian actors could incorporate these activities into their

assistance packages at minimal cost, and would directly enhance positive relationships and perceptions of “the other.”

8. Develop information mechanisms for Jordanian citizens to learn of services specific to them. Many Jordanian citizens reported that they have no mechanisms informing them of potential services, whereas Syrian refugees reported hearing of services through text messages and direct contact with humanitarian organizations. In order to promote potential services amongst Jordanian citizen target groups, humanitarian actors could adopt specialized forms of communication for Jordanian citizens.



Muna, age 3, lives in a shelter in Azraq camp for Syrian refugees along with her parents and brother. She is too young to understand what is happening around her, but that doesn't make it easier for her parents who fully understand that she is now part of “The Lost Generation.” Muna visits the CARE community center to play with other kids in the day care program, where dedicated CARE staff members engage the children in educational and recreational activities. Muna is just one of the camp's children, which makes up 65% of its population. (Photo: Sara Rashdan/CARE Jordan)*



2 CONTEXTUALIZING SYRIAN REFUGEES IN JORDAN

The Hashemite Kingdom of Jordan has weathered refugee crises throughout its history, beginning with the Palestinian refugee crisis that began after the establishment of Israel in 1948. During this time, many international actors, including the United Nations and various international non-governmental organizations (INGOs) began to assist the fledgling nation in adapting to the effects of various humanitarian crises. In addition to Palestinian refugees, Jordan has hosted displaced persons from Lebanon during the 1975-1991 civil war, and Iraq since the 1991 Gulf War.¹ According to an analysis by the Carnegie Endowment, Jordan has gained greater political and economic support due to the refugee populations it has been hosting, and has tied its national development to foreign aid that has historically accompanied mass migrations of refugees into Jordan's borders.² As the Syrian crisis enters its sixth year, Jordan is once again host to a huge new refugee population with all of the resulting impacts for Jordanians.

2.1 Syrian Refugees in Jordan: Current Data

As of June 1, 2016, the Office of the United Nations Office of the High Commissioner for Refugees (UNHCR) has registered 655,217 Syrian refugees in Jordan. The majority, 79% or 518,149 are urban and peri-urban (non-camp dwelling) refugees, while the other 21% (137,068) reside in one of Jordan's three official refugee camps.³ The largest of these camps, Zaatari, "has grown into one of the most densely concentrated population centers in the region, the fourth-largest 'city' in Jordan, and the second-largest refugee camp in the world."⁴ According to UNHCR's Vulnerability Assessment Framework, "approximately 65% of all registered Syrian refugees in Jordan are under the age of 25 and about 19.4% of all refugees are infants under the age of 4".⁵ Additionally, over half of registered

1 Chatelard, Geraldine. "Jordan: A Refugee Haven." *Migration Policy Institute*. August 31, 2010. Accessed April 18, 2016. <http://www.migrationpolicy.org/article/jordan-refugee-haven>.

2 Francis, Alexandra. *Jordan's Refugee Crisis*. Publication. September 21, 2015. Accessed April 16, 2016. <http://carnegieendowment.org/2015/09/21/jordan-s-refugee-crisis/ihwc>, 5.

3 UNHCR Syria Regional Refugee Response 2016.

4 Francis 2015, 20.

5 Vulnerability Assessment Framework: Key Findings June 2015. Publication. UNHCR Jordan, 2015. Accessed April 17, 2016. <http://re>

Syrian refugees in Jordan are female.⁶ Urban Syrian refugees are concentrated in four main urban centers in Jordan (26.4% in Amman, 20.9% in Irbid, 23.9% in Mafraq, and 16.2% in Zarqa), which host 87.4% of all registered Syrian refugees.⁷ In the most heavily affected Jordanian governorates, Syrian refugees comprise up to 38% of the total population.⁸

2.2 Urban Syrian Refugees Needs & Perceptions

The most heavily affected Jordanian governorates are struggling to meet the needs of urban Syrian refugees. Syrian urban refugees' needs have been well-documented through assessments published by multiple UN agencies, particularly UNHCR, and INGOs targeting these populations, in particular CARE International in Jordan. As of June 2015, 86% of Syrian refugees in urban areas are living below the Jordanian poverty line, measured at 68 JOD per capita per month, equivalent to roughly 100 USD.⁹

CARE's 2015 assessment identifies the main needs of urban Syrian refugees, specifically in relation to rent, food, cash, health, shelter, work, clothes, education, and items for children; many of these sector priorities have increased up to 51% from findings in the 2014 assessment.¹⁰ The vast majority (98%) of urban Syrian refugees reported living in rented accommodations, and 79% measured ability to pay rent (which comprises half of Syrian refugee families' monthly expenditures) as their primary concern.¹¹

Ability to access food was the second highest concern of urban Syrian refugees, with 60% of responding families reporting that they worried about being unable to meet food needs. In order to cope, many refugee families do not consume much meat, vegetables, or fruit due to their high cost.¹² This can be attributed, in part, to the World Food Program's shrinking assistance to urban Syrian refugees due to gaps in funding.¹³ Beginning in October 2014, "6% of the non-camp refugee population (37,000 Syrians) were deselected from the food assistance program as they were considered food-secure." Assistance became even more limited in the beginning of 2015, when

<http://www.careweb.int/report/jordan/vulnerability-assessment-framework-key-findings-june-2015>, 2.

6 "UNHCR Syria Regional Refugee Response," UNHCR Syria Regional Refugee Response. Accessed June 25, 2016. <http://data.unhcr.org/syrian-refugees/country.php?id=107>.

7 UNHCR Syria Regional Refugee Response 2016.

8 Vulnerability Assessment Framework: Key Findings 2015, 1.

9 Ibid.

10 *Five Years Into Exile: The Challenges Faced by Syrian Refugees outside Camps in Jordan and How They and Their Host Communities Are Coping*. Report. June 30, 2015. Accessed April 13, 2016. <https://www.care.at/images/Downloads/Publikationen/FiveYearsIntoExile.pdf>, 25.

11 Ibid., 26-27

12 Factsheet: CARE Jordan - Syrian Refugees outside Jordan's Camps. PDF. CARE Jordan, June 2015, 3.

13 *Five Years Into Exile* 2015, 31.

all non-camp Syrian refugees began receiving 13 JOD per month per person, cutting their monthly assistance in half.¹⁴

In parallel, healthcare has become an enormous strain on urban Syrian refugees, as Jordanian policies have increasingly restricted access to affordable healthcare services. According to UNHCR data, over half of all urban Syrian refugees between the ages of 18 and 59 suffer from chronic health conditions (including diabetes, hypertension, thyroid problems, and cancer), while an overwhelming 81% of urban refugees in the same age group suffer from mental health conditions.¹⁵

Access to education continues to be a primary concern for Syrian urban refugees in Jordan, with over 38% of boys aged 7-18 and 36% of girls in the same age group not attending school.¹⁶

Finally, urban Syrian refugees face increasing challenges in the area of protection. A 2014 policy enacted by the Jordanian government newly required all Syrian refugees who leave the refugee camps and wish to re-register with UNHCR in their new residence to provide “bailout” documentation proving that they had complied with the Jordanian government’s official procedures.¹⁷ This change had the possibility of impacting up to 200,000 Syrian refugees who have unofficially left the camps, restricting their access to public services and humanitarian aid.¹⁸ These requirements are also one more circumstance forcing urban Syrian refugees into illegal working conditions, or causing them to avoid leaving the house during the day for fear of being caught—both of which have negative implications for the health and livelihoods of urban Syrian refugees.¹⁹

Syrian refugee women and children living in urban communities in Jordan have undergone a major shift in gender roles: Syrian refugee men are at greater risk of arrest and are facing greater obstacles to being their families’ primary wage earners, pushing women into roles previously primarily held by men.²⁰ As Syrian families face growing debt, women are expanding their roles in the economic sphere and girls in these families are filling the gaps through increased housework. Male family members, meanwhile, often feel resentment due to these changes.²¹

14 Ibid., 31-32.

15 *Jordan Non-Camp Refugees*. Report. 2016. Accessed April 13, 2016. <http://data.unhcr.org/syrianrefugees/documents.php?page=1&view=grid&WG%5B%5D=15>, 1.

16 Five Years Into Exile 2015, 38.

17 Ibid., 42.

18 Ibid., 42.

19 Ibid., 45.

20 Factsheet: CARE Jordan 2015, 3.

21 Ibid., 3.

2.3 Host Community Needs & Perceptions

The Syrian refugee crisis has intensified existing pressures on the Jordanian economy and further stretched limited resources, while additionally straining the Jordanian government's ability to provide crucial public services to its citizens. Just before the arrival of the Syrian refugees, "Jordan's economy was experiencing a significant period of contraction" due to the 2008 global financial crisis and regional destabilization caused by the Arab Spring. This resulted in a significant decrease in GDP, going from 7.9% in 2008 to 2.3% in 2010.²² The Jordanian Economic and Social Council estimates the cost of responding to the Syrian refugee crisis has totaled US \$1.2 billion in 2015, and will cost \$4.2 billion in 2016.²³ According to a Carnegie Endowment report, the Syrian refugee crisis has increased competition over public and social services provided by the Jordanian government, raised the prices of "finite goods, like housing," and resulted in the "depression of wages and worsened economic situations for the poorest Jordanians".²⁴ Additionally, the preexisting water crisis has been exacerbated by "rapid population growth due to the burgeoning refugee populations, aging water infrastructure, and insufficient water planning." This has caused the daily water supply in those governorates with the highest concentration of Syrian refugees to fall below 30 liters a day per person, 50 liters short of the requirement to satisfy basic needs.²⁵

As the numbers of incoming Syrian urban refugees increases, so does the strain on the Jordanian government's ability to meet the needs of its citizens. According to the aforementioned report, the Jordanian government is "stretched beyond its capacity to deliver essential services like healthcare, education, and waste management in the municipalities most affected by the Syrian refugee crisis".²⁶ Public health services, previously available to all Jordanian citizens within 10 kilometers of their homes, have been overwhelmed with increased numbers of patients, new diseases, and a shortage of essential medication and vaccinations, leading the Jordanian government to encourage citizens to seek out private healthcare, and to bar access to public health services for Syrian refugees, "citing an overburdened health sector and budget".²⁷

In the education sector, the government has opened 98 new "double-shift schools" that hold classes for longer hours to accommodate twice the number of students in the same building. The proportion of students attending such schools has doubled as of 2014.²⁸ Jordanian citizens' access to affordable accommodation has been impacted,

**The Syrian
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expected to
cost Jordan
\$4.2
billion in
2016**

22 Francis 2015, 11-2.

23 Achilli, Luigi. *Syrian Refugees in Jordan: A Reality Check*. Report no. Migration Policy Centre; Policy Briefs; 2015/02. 2015. Accessed April 13, 2016. <http://cadmus.eui.eu/handle/1814/34904>, 2.

24 Francis 2015, 11.

25 *Ibid.*, 15-17.

26 *Ibid.*, 8.

27 *Ibid.*, 9.

28 *Ibid.*, 8.



CARE Jordan's director (rear) Salam Kanaan, with children at Azraq Camp for Syrian refugees in the CARE Jordan Community Center. (Photo: Sara Rashdan/CARE Jordan)

as rental prices have increased in the most affected municipalities, by an average of 17% overall.²⁹ Lastly, the Jordanian Government's ability to manage solid waste has been direly impacted, with "the influx of Syrian refugees [increasing] solid waste volume by 340 tons daily," which a UNDP study cited as "the most affected service in 33 of 36 surveyed towns".³⁰

Studies commissioned by multiple actors have enumerated the effects of the Syrian refugee crisis on Jordanian host communities; however, most focus on access to services and economic impact. Only a few cover perceptions of Syrian urban refugees. As the proportion of non-camp refugees grows, increased burdens have caused growing prejudice amongst Jordanian host communities. In 2014, the main findings of CARE Jordan's 2014 assessment showed that there were no "clear indications of increasing inter-community tensions," with many respondents reporting care and concern for their Syrian refugee neighbors.³¹ In contrast, a 2015 CARE Jordan assessment found that Jordanian participants reported mistrust of Syrian refugees residing in their communities.³² Participants believed that "there was more community support for Syrians before external assistance be-

29 Francis 2015, 10 and Hashemite Kingdom of Jordan 2016, 16.
 30 Francis 2015, citing UNDP, 10.
 31 Lives Unseen 2014, 60-61.
 32 Five Years Into Exile 2015, 77.

come available, and that community relations are now improving again since humanitarian actors are taking into account Jordanians' needs as well".³³

Jordanian attitudes toward Syrian urban refugees are particularly negative when discussing livelihoods. According to the Carnegie Endowment, "85 percent of Jordanian workers believe that Syrians should not be allowed to enter Jordan freely, and 65 percent believe that all Syrians should live within refugee camps".³⁴ Jordanian men, in particular, have the perception that Syrian refugees are favored in both unskilled labor sectors (including agriculture) and highly skilled positions that have been traditionally held by Syrians, such as specialty food and artisanal industries, for which "Syrians accept salaries below the amount that Jordanians could or would accept... causing a downward trend in salaries".³⁵

Additional communal tensions arise due to competition in the healthcare, education, and housing sectors. Jordanians' access to education has become restricted as governmental schools try to absorb a refugee population that is overwhelmingly school-aged, leading to 61% of Jordanian respondents from a recent REACH survey citing that "access to education caused community tensions".³⁶ Access to healthcare is another cause of rising community tensions. Syrian refugees brought with them to Jordan previously eradicated communicable diseases, "including tuberculosis, polio, and measles," the vaccinations for which are "one of the costliest services provided to Syrian refugees"³⁷. Jordanian healthcare centers are now facing vaccine and medicine shortages, provoking the Jordanian government to urge citizens to seek healthcare at expensive private healthcare services.³⁸ Competition for affordable housing between urban Syrian refugees and their Jordanian hosts further fuels communal tensions, with rental prices for low-income housing tripling in Jordanian governorates most affected by the refugee crisis.³⁹

Though various assessments have been conducted measuring the needs and perceptions of Jordanian host communities, gaps in the literature still persist. A 2015 World Vision report analyzing social cohesion among Syrian refugees and host communities in Jordan and Lebanon recommends further research on the role of communal tensions in exacerbating the needs of vulnerable populations, such as a "focus on children who have dropped out of school due to bullying from host community children" or "on women who have lost social capital by way of self-isolation from their neighbors."⁴⁰

33 Ibid.

34 Francis 2015, 7.

35 Five Years into Exile 2015, 78.

36 Francis 2015, 8-9, citing REACH 2014.

37 Francis 2015, 9

38 Francis 2015, 9.

39 Francis 2015, 10.

40 Guay, Joseph. *Social Cohesion between Syrian Refugees and Urban Host Communities in Lebanon and Jordan*. Report. November 18, 2015. Accessed April 13, 2016. [http://www.wvi.org/sites/default/files/World Vision International DM2020 Social Cohesion Report.pdf](http://www.wvi.org/sites/default/files/World%20Vision%20International%20DM2020%20Social%20Cohesion%20Report.pdf), 30.

2.4 International and National Response Mechanisms, Strategies & Policies

UNITED NATIONS & INTERNATIONAL ORGANIZATIONS' RESPONSE

Institutional cooperation between UNHCR and the Government of Jordan began immediately after the Syrian refugee crisis, with the two actors opening Zaatari refugee camp in July 2012. Within two months, the camp's "initial several hundred residents [had] multiplied to 15,000".⁴¹ As arrivals of Syrian refugees hit an all-time high in 2013, the UN published its first inter-agency appeal, the 2014 Syria Regional Response Plan (RRP6) (Jordan). The RRP6 "is meant to provide short-term emergency aid, and focuses on Syrian refugees in Jordan. The RRP6 targeted Jordanians, but as a secondary goal" and established "an emerging paradigm of integrating humanitarian and development resources to address the needs of both displaced populations and host communities".⁴² The RRP6 established the groundwork for UNHCR's targeted response mechanisms, the Sector Working Groups, which "are the official UNHCR entities responsible for ensuring the well-being of the Syrian refugees, and for coordinating the various humanitarian activities in Jordan".⁴³ The Sector Working Groups have developed to target the needs of Syrian refugees (and to a lesser extent non-Syrian refugees, including Iraqi, Sudanese, and Somali refugees) since 2014.

Though only partially funded, the RRP6 produced impressive results in its eight priority sectors (protection, food security, education, health, basic needs, shelter, WASH, and social cohesion and livelihoods) by the end of 2014. These successes and further needs are outlined in the UN's most recent inter-agency appeal, the 2015 Regional Refugee and Resilience Plan (3RP) ("Jordan").

As of February 2016, UNHCR's Inter-Agency Financial Tracking publication reports that 78% of the US \$875 million requested refugee response budget has been funded.⁴⁴

DEVELOPMENT OF JORDANIAN RESPONSE PLANS

As the numbers of Syrian refugees in Jordan grew exponentially in the months and years following the outbreak of the Syrian Civil War, the Jordanian government began to plan its response. In September 2013, the Ministry of Planning and International Cooperation (MOPIC) launched the first institutionalized initiative to respond

41 Francis 2015, 20.

42 Shteivi, Musa, Jonathan Walsh, and Christina Klassen. "A Review of the Response to Syrian Refugees in Jordan." Report. 2014. Accessed April 17, 2016. <http://www.jcss.org/Photos/635520970736179906.pdf>, 24 & Francis 2015, 26.

43 Shteivi 2014, 25.

44 Inter-Agency Financial Tracking – Jordan (Jan – Dec 2015). PDF. UNHCR. February 10, 2016. Accessed April 26, 2016. <https://data.unhcr.org/syrianrefugees/download.php?id=10217>, 1.

to the impact of the Syria crisis. The Host Communities Support Platform (HCSP) was tasked with assessing “the emerging needs of the host communities” through a comprehensive Needs Assessment Review.⁴⁵ Major findings of the assessment detailed the Syria crisis’ fiscal consequences for Jordan’s trade and economy, citing US \$251 million spent “to provide services and basic needs...for Syrians in cities and communities [in Jordan]”.⁴⁶

The HCSP translated this data into the first of Jordan’s national strategies, publishing The National Resilience Plan 2014-2016 in late 2014, which was “made to overlap as little as possible” with regionally-focused plans to mitigate the effects of the Syrian crisis.⁴⁷ According to a Center for Strategic Studies analysis of the international response, the plan “focuses specifically on Jordanians themselves, only assisting Syrian refugees when doing so is a part of Jordanian community support work”.⁴⁸

A year after establishing the HCSP, the Jordanian government segued to the Jordan Response Platform for the Syria Crisis (JRPSC), a broader response mechanism that more effectively coordinated national and humanitarian responses to the Syrian crisis in Jordan in order to increase both service provision and national development aims.⁴⁹ Building upon the NRP, the JRPSC published the Jordanian Response Plan 2015, which estimated US \$2.9 billion was needed for the one-year program to “respond to and mitigate the effects of the Syria crisis on Jordan and Jordanian host communities,” including the 646,700 Syrian refugees living in Jordan in 2015, 85% of which were estimated to be urban refugees.⁵⁰

In early 2016 the JRPSC published the Jordan Response Plan for the Syria Crisis 2016-2018, with a price tag of US \$8 billion to implement the three-year plan.⁵¹ The JRP 2016-2018 builds upon the “paradigm shift” first introduced in the 2015 Plan, which “[bridged] the divide between short-term refugee and longer-term developmental responses”.⁵² The 2016-2018 plan integrates responses to the needs of the estimated 519,228 urban Syrian refugees and Jordanian host communities holistically in each sectoral strategy.⁵³ The JRP 2016-2018 does not define division of labor in terms of which actors (non-gov-

45 Hashemite Kingdom of Jordan. Ministry of Planning and International Cooperation. Needs Assessment Review of the Impact of the Syrian Crisis on Jordan. November 2013. Accessed April 15, 2016. [http://www.undp.org/content/dam/rbas/doc/SyriaResponse/Jordan Needs Assessment - November 2013.pdf](http://www.undp.org/content/dam/rbas/doc/SyriaResponse/Jordan%20Needs%20Assessment%20-%20November%202013.pdf), 2.

46 Ibid., 3.

47 Shteiwi, Musa, 2016, 23.

48 Ibid., 24.

49 Hashemite Kingdom of Jordan 2015, 21-22.

50 Ibid., 6-10.

51 Ibid., 10.

52 Hashemite Kingdom of Jordan. Ministry of Planning and International Cooperation. Jordan Response Plan for the Syria Crisis 2016-2018. 2016a. Accessed April 13, 2016. <http://static1.squarespace.com/static/522c2552e4b0d3c39ccd1e00/t/56b9abe107eaa0afdcb35f02/1455008783181/JRP+2016-2018+Full+160209.pdf>, 9.

53 Hashemite Kingdom of Jordan 2013, 9-14

ernmental, inter-governmental, or governmental) can respond to either resilience or refugee needs, however specifies that UN agencies, NGOs, and other stakeholders “are eligible to act as implementing partners of the JRP”.⁵⁴

Each of these national plans has been met with funding shortfalls. According to MOPIC, the major funders of the Jordanian Response Plan 2015 were the United States, the United Kingdom, Canada, the European Union, Germany, Kuwait, Japan, private donors, Norway, and the UN.⁵⁵ Also according to MOPIC, the programmatic response has only been 33% funded as of February 2016, with 87% of that funding supporting refugee response.⁵⁶

TRENDS IN LEGAL & POLITICAL FRAMEWORKS AFFECTING SYRIAN REFUGEES

The Hashemite Kingdom of Jordan, established in 1921, has responded to influxes of primarily Palestinian, Iraqi, and Syrian refugees with mixed political and legal mechanisms. Jordan is not a signatory of the UN 1951 Convention Relating to the Status of Refugees, nor its related 1967 protocol, however Article 21 of its constitution prohibits extradition of “political refugees”⁵⁷.

In 1998, the Government of Jordan signed a Memorandum of Understanding with UNHCR, allowing “asylum seekers [to] remain in Jordan for six months after recognition, during which time the UNHCR has to find a resettlement country for them”.⁵⁸ The MoU applies the same definition of “refugee” as the 1951 Convention Relating to the Status of Refugees (“CSR51”) without the geographic and temporal limits, even though Jordan is not a party to the treaty. In turn, the Jordanian government has agreed to respect its non-*refoulement* [“the expulsion of persons who have the right to be recognized as refugees”] and non-discrimination obligations and to ensure refugees the right to work, access to courts, and freedom from overstay fines and departure fees.⁵⁹

Jordan has ratified multiple additional international agreements which protect asylum-seekers from *refoulement*, including the Convention Against Torture, “which prohibits *refoulement* to a country where there is reason to believe [an asylum-seeker] would be in

54 Hashemite Kingdom of Jordan 2016a, 159.

55 Ibid., 4.

56 Hashemite Kingdom of Jordan. Ministry of Planning and International Cooperation. *JRP 2015 Financial Update*. February 2, 2016b. Accessed April 25, 2016. <http://static1.squarespace.com/static/522c2552e4b0d3c39ccd1e00/t/56b1d8c37da24f29eaf604f2/1454495943076/JRP+Weekly+Financial+Report+++2+Feb+2016.pdf>, 5.

57 Francis 2015, 6 and Sadek, George. *Legal Status of Refugees: Egypt, Jordan, Lebanon, and Iraq*. Report. December 2013. Accessed April 13, 2016. https://www.loc.gov/law/help/refugees/2014-010156_RPT.pdf, 5.

58 Sadek 2013, 5.

59 Bidinger, Sarah, Aaron Lang, Danielle Hites, Yoana Kuzmova, Elena Noureddine, and Susan M. Akram. *Protecting Syrian Refugees: Laws, Policies, and Global Responsibility Sharing*. Report. Accessed April 13, 2016. <http://www.bu.edu/law/files/2015/07/FINALFullReport.pdf>, 59.

danger of torture,” in addition to the 2004 Arab Charter on Human Rights, and the 1966 International Covenant on Civil and Political Rights.⁶⁰

Access & the open-border policy

Jordan’s initial open-border policy has allowed Syrian refugees to enter without visas or permits, however, the presence of nearly-unmanageable numbers of Syrian refugees has led to “restrictive” border policies that drastically reduce the number of daily refugees by “prioritizing refugees at the border: children, particularly unaccompanied minors, the injured or sick, and the elderly”.⁶¹ Since mid-2013, Jordan has reduced Syrian access to its territory by not admitting refugees across border crossings near southwestern Syrian population centers, even resorting to complete closure of the formal Syrian border crossings at times, most often citing security concerns.⁶² A 2015 Migration Policy Center brief echoes this analysis, highlighting the lack of available information on “how Syrians cross the border, the criteria for access, and how [Jordan] manages the informal border crossing”.⁶³ In January 2016, the Jordanian government asserted that “Jordan maintains its open door policy,” however that border closures will continue due to security concerns caused by Syrian emigration from areas controlled by the Islamic State (*Daesh*) in the northeast of Syria.⁶⁴

Illegal deportations & access to services

Although Jordan is party to many international agreements prohibiting *refoulement*, the Jordanian government has deported an increasing number of Syrian nationals for varying reasons, including threats to national security and illegal activities. This phenomenon “is clearly connected with an increasing trend of forced returns to camps for those found without proper documentation or working illegally”⁶⁵. Recent government strategies have favored “an encampment policy” that incentivizes refugee isolation in one of the UNHCR’s five official refugee camps. Most notable of these was an order issued on July 14, 2014 that prohibits UNHCR from providing Asylum Seeker Certificates (ASCs) to Syrian refugees without the proper “bailout” documentation, i.e. Jordanian government legal permission to leave the camps and holding facilities.⁶⁶ ASCs are used to access humanitarian assistance from UNHCR and INGOs, as well as Jordanian government services, including “public health care and education services in host communities”⁶⁷. Such policies were exacerbated in November 2014,

60 Bidinger, 59 and Francis 2015, 6.

61 Bidinger, 61.

62 Francis 2015, 21.

63 Achilli 2015, 3.

64 lkawi, Chetah. “No Major Shift in Jordan’s Refugee Policy - Gov’t.” Jordan Times. January 17, 2016. Accessed April 18, 2016. <http://www.jordantimes.com/news/local/no-major-shift-jordan-s-refugee-policy---govt>.

65 Achilli 2015, 7 and Bidinger, 63-4.

66 Achilli 2015, 5.

67 Achilli 2015, 5.

when the Jordanian government “reversed its policy of allowing Syrians to access healthcare services for free, [citing] the extreme financial burden on Jordan as the reason for the decision”⁶⁸.

2.5 CARE International in Jordan: 2010-2015 & Beyond

PROGRAMMATIC OVERVIEW

The Cooperative for Assistance and Relief Everywhere, Inc. (CARE) began work in Jordan in 1948 to meet the needs of Palestinian refugees displaced with the creation of Israel. Since then, CARE International in Jordan has adapted its response mechanisms to the various refugee crises that have plagued the Hashemite Kingdom through multisectoral interventions that have targeted the needs of Iraqi, Somali, Sudanese, and now Syrian refugees. Since 2011, CARE has directly assisted over 370,000 Syrian refugees (particularly urban refugees) and their Jordanian hosts through three main programmatic areas: emergency responses for Syrian refugees and Jordanian host communities, empowerment projects for women and girls, and by strengthening civil society.⁶⁹

Over the last six years, CARE has established five urban Community Centers in the areas with the highest concentration of urban Syrian refugees: East Amman, Zarqa, Irbid, Mafraq, and Azraq town (this last where CARE has worked through local CBOs since 2014).⁷⁰ Up to 200 refugees visit the centers each day, where CARE staff members assess their needs and provide information, winterization assistance, emergency cash assistance, case management, and psychosocial support. Additionally, the centers offer safe spaces for women and children to report their immediate needs and engage Jordanian host communities in programs intended to ease community tensions.⁷¹ In 2014, CARE partnered with UNHCR and other agencies to set up a new camp in Azraq, pairing the initiative with support to the surrounding communities through two operational villages.⁷²

FUTURE STRATEGIC DIRECTIONS

CARE International in Jordan’s programming has expanded since 2011, working to address the needs of Syrian refugees both in camps and in urban areas in Jordan, as well as the needs of the vulnerable Jordanian host community. CARE Jordan has conducted annual assessments of its work, undertaking mixed methodology studies of urban Syrian refugees and Jordanian host community members to

68 Francis 2015, 24.

69 “Jordan.” PDF. CARE Jordan, April 2015. Accessed April 17, 2016. http://www.care.org/sites/default/files/documents/care_jordan_co_fact-sheet_2015.pdf, 1.

70 Ibid., 2.

71 Ibid.

72 Ibid.

adapt its program strategy to the emerging needs of both of these target groups. These assessments have each contributed to filling gaps in the lack of qualitative data on urban Syrian refugees, and will contribute to quantitative data on Jordanian host communities, some of the first data of its kind.

Moving forward, CARE Jordan has holistically incorporated women's empowerment into its national and international future strategies. CARE Jordan has developed a strategic plan for 2014-2016, elaborating a strategy to enhance women's economic empowerment, combatting gender-based violence, and enhancing women's political participation for vulnerable women, both Jordanians and women displaced by humanitarian crises.⁷³ This strategy builds upon CARE Jordan's programs targeting vulnerable women in Jordan. Additionally, the strategy complements CARE's 2020 Program Strategy, CARE MENA Strategy, and Social and Gender Justice Framework, which seek to reverse unequal power imbalances, primarily among women, by reducing poverty worldwide.

Riyada Consulting and Training was commissioned in April 2016 by CARE Jordan to conduct its annual Urban Assessment for that year. A specialized team comprised of a senior researcher/team leader, senior statistician, reporting officer/researcher, four data entry specialists, two facilitators of focus groups and 27 field researchers recruited by CARE Jordan designed the study, prepared the sample and conducted the research between April 10 and June 30. The following section provides a detailed description of the methodology applied by the researchers for the different stages of the consultancy.



⁷³ CARE Jordan. CARE Jordan Long Term Strategic Plan (LRSP) 2014 - 2016. Report, 2014, 2.

3 METHODOLOGY

3.1 Annual Urban Assessment Goals & Objectives

The primary purpose of this assessment was to better understand the current needs and capacities of urban and peri-urban Syrian refugees and Jordanian host communities, and trends and changes over time by comparison with previous CARE urban assessments. These findings, in turn, are used to identify gaps, provide recommendations for future programming, and inform CARE's advocacy efforts.

Specifically, the objectives were:

- To identify needs, individual capacities and contextual factors related to daily life and livelihoods, education and health, protection and psychosocial requirements for urban Syrian refugee women, men, girls and boys;
- To identify trends and changes over time by comparing the current data with previous CARE urban assessments and other studies;
- To analyze the specific needs of women and girls across communities and changes in gender roles during displacement;
- To highlight the main coping strategies of Syrian women, men, girls and boys;
- To assess inter-community relations and the ability of the host community to maintain acceptance and support for refugees, potential issues in community relations and the potential to mitigate these;
- To identify gaps in needs, capacities, and available services/forms of assistance, and to provide recommendations for future immediate, medium-term and long-term programming; and
- To inform CARE's advocacy efforts, and identify potential positive change strategies.

3.2 Desk Review

The research team conducted a comprehensive desk review of documentation provided by CARE Jordan, while compiling and reviewing relevant external secondary resources, research studies, national strategies and statistics. The conceptual basis gained from the desk

review enabled the research team to develop a detailed methodology and review/update of the research tools applied in the previous assessments. Documents reviewed can be viewed in Annex 1 – List of References.

3.3 Design of Research Questionnaires

The various components of the annual urban assessment required the updating and finalization of research tools applied in previous assessments. Since one of the objectives of the assessment is to compare results and findings from previous assessments with new findings, the consultants reviewed and updated the existing tools to ensure consistency and comparability of the data. The updates made to the tools were mainly to capture any new trends, policy changes or modifications introduced by the donor community that affect the humanitarian and relief aid directed to the target groups. In addition, the consultants updated and developed the qualitative questionnaires that were used during informant interviews with the key stakeholders and partner organizations, and during the focus group discussions (See Annex Two for list of questionnaires).

3.4 Detailed Sample Design and Distribution

TARGET POPULATION

The sample was made up of Syrian refugee beneficiaries of CARE who are registered with UNHCR and live in urban areas in the governorates of Amman, Zarqa, Irbid, Mafraq and Azraq town (which falls within Zarqa governorate). The sample also targeted Jordanian citizens residing in the above-mentioned governorates, beneficiaries of CARE services who were referred by CARE partners and are considered hosts of the Syrian refugees.

SAMPLING FRAME DISTRIBUTIONS

Syrian Refugees

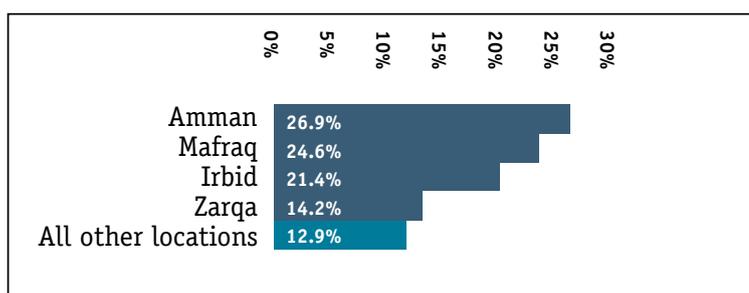
According to statistics published by UNHCR on March 31, 2016 and updated on April 4, 2016, the numbers of registered Syrian refugees in Jordan and their distribution in the different governorates is as follows in Table 1 and Figure 1:

Table 1: Distribution of Registered Refugees by Governorate

Governorate	Numbers of Individuals	Percentage (%)
Amman	17,1680	26.9%
Mafraq	156,763	24.6%
Irbid	136,711	21.4%
Zarqa (including Azraq town)	90,586	14.2%
Baqa	19,904	3.1%
Madaba	10,735	1.7%
Jarash	9,983	1.6%
Karak	8,669	1.4%
Ajlun	8,511	1.3%
Maan	7,224	1.1%
Aqaba	3,294	0.5%
Tafilah	1,501	0.2%
Dispersed in Jordan	13,072	2.0%
Total	638,633	100%

Source: <http://data.unhcr.org/syrianrefugees/country.php?id=107>, April 4, 2016.

Figure 1: Distribution of Refugees by Governorate



Around 19.1% of Syrian refugees live in camps. An additional 80.9% live outside the refugee camps, about half of them males and the other half females. The main camps are Zatar camp, which hosts about 79,526 refugees, and Azraq camp, host to approximately 35,710 refugees. This survey does not cover the refugees living inside the refugee camps.

The Jordanian People

According to the census of 2015, the Jordanian population in the four governorates included in the current urban assessment are as follows:

Table 2: Distribution of Jordanians in the Four Target Governorates

Governorate	Number of Original Jordanians 2015
Amman	2,554,923
Irbid	1,316,618
Zarqa (including Azraq)	923,652
Mafraq	314,164

SAMPLE STRATA, TYPE AND SIZE

Strata

To make the sample more representative, the target population of the survey was separated into homogeneous strata according to the following variables for both parts of the sample (Syrian refugees and Jordanian citizens):

- Main regions (governorates): Amman, Irbid, Mafraq, Zarqa (including Azraq town).
- Main demographic variables: gender (males and females), age groups.

Sample Type and Size

A stratified random sample of 2,079 persons was targeted, including 1,608 Syrian refugees and 471 Jordanian citizens. The sample represented and covered all explicit strata in the survey: 1. the four governorates, 2. gender and 3. age groups. The confidence level was maintained at 95% and the margin of error is 2.4% for the Syrian refugee sample, and 4.5% for the Jordanian sample (see Annex Two for Sample Distribution).

The sample population was reached through the five centers of CARE Jordan and their partner CBOs in the four target governorates. A random sample of visitors to the centers and CBOs was selected based on the research criteria, maintaining control over the sample geographical distribution, gender balance and age groups.

3.5 Training of Field Researchers & Data Collection

Prior to the commencement of the field work and data collection, field workers were trained in the survey tool and data collection, employing the confidentiality standards of Riyada Consulting and CARE Jordan. Quality control processes were deployed to handle day-to-day logistics, a review of the responses and data checking. Incomplete or inaccurate questionnaires were returned to the field for completion or entirely repeated.

The confidentiality of all information obtained through the survey was assured, with coding employed in lieu of the names of respondents. Ethical and safety considerations were prioritized.

3.6 Key Informant Interviews & Focus Groups

Twelve key informant interviews were conducted with CARE staff, partner INGO and NGO representatives.

A total of 24 focus group discussions were conducted with Syrian refugees and Jordanians (see Annex Two for details).

In addition, a focus group discussion with CARE staff from the various office/community center locations was conducted on May 12, 2016 with the participation of 15 center managers, project coordinators, CDO and case managers.





In the cold winter months, many Syrian refugee families have few heating sources. “We have one gas cylinder but we cannot refill it because we have no money. We only depend on mattresses and blankets, so every night we gather tightly to warm each other,” says Mayyada. “The apartment is humid all year long, especially during the winter. It’s unhealthy but this is the cheapest we could find and we cannot afford more expensive apartments.” Each winter, CARE International in Jordan supports some of the most vulnerable families, assessed by CARE’s case managers, with cash assistance of approximately US\$ 560 to help cover winter needs. (Photo: Mahmoud Shabeeb/CARE)

4 RESPONDENT PROFILE

4.1 Individual & Family Profile

SYRIAN REFUGEES

In total, 1,608 Syrian refugee households were surveyed for CARE Jordan's 2016 assessment, totaling 7,503 individuals located in the four Jordanian localities hosting the largest number of non-camp residing refugees: Amman (26.6% of respondents), Zarqa including Azraq town (22.8%), Irbid (25%), and Mafraq (25.6%).

Survey respondents represented an equal gender breakdown, with 50.6% male respondents and 49.4% female respondents. By age, 15.9% of respondents are youth (ages 18 to 29), while 84.1% are between 30 and 89 years of age.

The majority of respondents were married (79.5%), and 81.5% were the head of household.⁷⁴ Another 15.6% were spouses of the head of the household. More than one-third (39%) of surveyed households were headed by females, an 11% increase from 2015's assessment. "Head of household" indicates the person in the household who is the primary wage earner, or seen as the person "in charge" of the family. Female-headed households may include an adult male (either a father, father-in-law, husband, brother-in-law, brother, or adult son), who for multiple reasons (disability, age, etc.) is not the primary wage earner or not the source of authority.

Moreover, 65.3% of youth respondents reported that they were the head of household, a high proportion compared to their Jordanian counterparts (28% of youth stated that they were the spouse of the head of household). Notably, respondents in Zarqa, including Azraq town, were twice as likely to report being single as the average response, while respondents from Mafraq were twice as likely to report being divorced as the average respondent.

⁷⁴ In this instance, those reporting they are the "head of household" may refer to more than just the primary wage earner. Half of all Syrian refugee respondents (55.5%) reported that adult men were the primary contributors to monthly income, while 18.3% of respondents cited adult women as the person in their family who earned the monthly income. The total percentage of female-headed households is 39% for this year, more than twice the percentage reported of females primarily earning the family's income. So, it could be deduced that "head of household" does not only refer to primary wage earner and may also refer to the person who is the source of authority, or who is "in charge" of the household.

65.3%
of refugee
youth
respondents
reported
being
the head of
household

The mean number of family members living in refugee households' accommodations was reported as 4.7 people, a slight decrease from 2015, in which an average of five family members were reported. Syrian respondents overwhelmingly reported one or two adults in their family (76.3%), and three or less children (22.3% reporting no children, 15.9% reporting one child, 19.7% reporting two, and 16.6% reporting three). Around 12% of the respondents reported having one to two elderly persons in their family. One-fifth of respondents (21.1%) reported sharing accommodations with other people outside their family, the majority of which shared accommodations with two people outside their family.

JORDANIAN HOST COMMUNITY MEMBERS

Riyada Consulting and Training surveyed 471 vulnerable Jordanian households in Amman, Zarqa (including Azraq town), Irbid, and Mafraq, the Jordanian governorates most heavily affected by the Syrian refugee crisis. The vast majority of respondents (84.1%) were adults over 29 years of age.

The majority of respondents were the heads of their households (68.8%). However, only half of respondents were male (51.8%). An almost equal percentage of females and males reported being the head of household (69.3% of male respondents and 68.3% of female respondents).

The majority of vulnerable Jordanians surveyed reported between four and five family members living in their accommodations (42.3%). The Jordanian respondents reported a slightly higher percentage of one to two elderly people living in their households (18.9%) compared to the Syrian refugees. Also, 56.9% of Jordanians surveyed responded that they have between five and 11 family members living in their accommodation. More than half (57.5%) reported two or three adults in their families. Perhaps surprisingly, the vast majority of families (82.2%) had three or less children in their family (24.6% reported having no children, 18.5% reported having one child, 21.2% reported having two, and 17.8% reported three).

4.2 Flight Biography: Past, Present & Future

AREA OF ORIGIN

The vast majority of surveyed Syrian refugees were from Dar'a (34.8%), Homs (32.3%), Damascus (9.2%), and Aleppo (7.2%) governorates (a total of 83.5%) in Syria. This is a change from previous CARE assessments, which saw the largest proportion of refugees originating from Homs (39% in 2015), followed by Dar'a (26% in 2015).

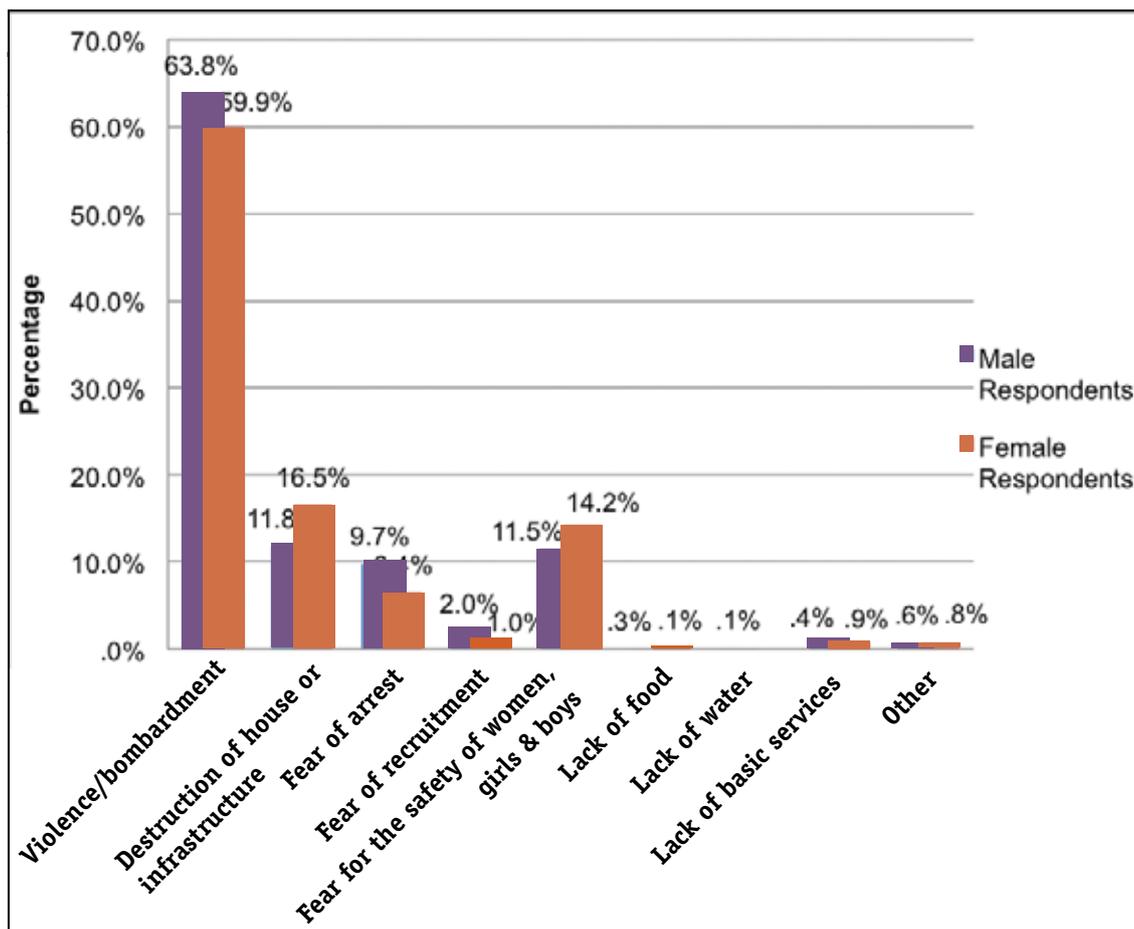
Additionally, previous assessments found rising numbers of families from Aleppo living in Jordan, but 2016 marks the first departure from that trend, as is shown in the table below:

Table 3: Area of Origin of Syrian Refugees by Current Residence

Area of origin vs. current residence	Amman	Zarqa, including Azraq town	Irbid	Mafraq	Total
Aleppo	9.3%	7.4%	2.7%	9.0%	7.2%
Al-Hasakeh	.2%	1.9%	.5%	.7%	.8%
Ar-Raqqa	1.2%	-	.5%	1.2%	.7%
As-Sweida	.5%	.8%	-	-	.3%
Damascus	14.7%	9.6%	4.7%	7.5%	9.2%
Dar'a	15.2%	30.3%	77.6%	17.2%	34.8%
Deir-ez-Zor	.7%	1.4%	-	1.0%	.7%
Hama	3.0%	3.6%	2.0%	5.1%	3.4%
Homs	43.7%	32.2%	9.2%	43.0%	32.3%
Idleb	.5%	1.6%	.5%	1.7%	1.1%
Lattakia	-	.5%	.2%	-	.2%
Quneitra	.9%	.8%	.2%	.5%	.6%
Rural Damascus	10.0%	9.8%	1.7%	13.1%	8.7%

When asked their primary reasons for leaving Syria, 88.9% of respondents cited “violence/bombardment,” “destruction of house or infrastructure,” and “fear for the safety of women, girls, and boys.” Women more commonly cited destruction of a house or infrastructure, fear for the safety of women, girls, and boys, and lack of basic services or food as primary reasons for leaving Syria. Men were more likely to respond that violence or bombardment, fear of arrest, and fear of recruitment were primary reasons for leaving Syria, as illustrated by the graph below:

Figure 2: Syrian refugee respondents reporting primary reasons for leaving Syria, disaggregated by gender



ment saw “fear of arrest” and “fear for the safety of women, girls, and boys” cited by nearly half of families surveyed, as compared with much smaller percentages this year. In 2016, higher proportions of respondents identified destruction of their house or infrastructure as reason for fleeing than in previous assessments.

SETTLEMENT IN JORDAN, INTERNAL MIGRATION, & RETURN TO SYRIA

Upon first arriving in Jordan, 55.6% of surveyed Syrian refugees lived in Zaatari or Azraq camps, with the next largest groups settling in Amman (13.1%) and Mafraq (13.4%). Though the 2016 data shows a slight downward trend since 2015 in those entering the camps directly upon arrival, overall the camps have been the first landing place for refugees entering Jordan since 2014.

A minority (13.7%) of Syrian refugee respondents reported never moving since arriving in Jordan, while 20.5% have moved once, 26.3% have moved twice, and 19% have moved three times. CARE’s previous assessments saw Syrian families moving an average of twice, with a downward trend in internal migration between 2015 and 2016. The primary reason cited for moving was to find better

housing conditions (64.4%), while respondents also cited looking for jobs/self-employment (9.2%) and looking for a safer environment (8.7%).

Syrians living in all governorates reported moving primarily to find better housing conditions (secondary reasons differed vastly by governorate, however). Those living in Amman were next most likely to report moving because they were evicted or could not afford rent anymore, for example, while a quarter of Syrians in Zarqa, including Azraq town, were more likely to move to find a safer environment. Conversely, Syrians in Irbid moved to reunify with family, friends, or neighbors from Syria, while those living in Mafraq reported moving to seek employment or self-employment. The full results are illustrated in the table below:

Table 4: Reasons for Moving for Syrian Refugees by Current Residence

Neighborhood demographic per governorate	Amman	Zarqa, including Azraq town	Irbid	Mafraq	Total
Looking for better housing conditions	66.7%	56.7%	78.5%	52.9%	64.4%
Looking for job/self-employment	7.9%	6.3%	4.7%	17.4%	9.2%
Looking for safer environment	4.6%	24.6%	1.8%	8.2%	8.7%
Reunification with family, friends, or neighbors from Syria	2.5%	4.9%	7.5%	9.3%	6.1%
Moving closer to public services - e.g. schools/ medical facilities	3.0%	3.4%	3.4%	5.4%	3.8%
Was evicted/could not afford rent any more	12.3%	3.7%	3.6%	4.1%	6.1%
Other	3.0%	.4%	.5%	2.7%	1.7%

Of the respondents, 4.9% reported that a family member(s) had gone back to Syria and then returned to Jordan, primarily to get family members (24.4%), to check on property (14.1%), to harvest crops (14.1%), or other reasons (30.8%).

OPTIONS FOR THE FUTURE

When asked to compare their current situation to when they first arrived in Jordan, an equal percentage of Syrian refugee respondents reported that the situation had stayed the same (42.3%) or

deteriorated (41.9%). Only 15.9% of respondents reported that the situation had improved. Syrians in Amman were the most likely to report that the situation had deteriorated (67.1% of respondents), whereas Syrians in Mafraq were the most likely to report that the situation had improved (13.6%).

Remarkably, if the situation were to become too difficult where they currently live, Syrian refugees are equally as likely to find another place to live in Jordan (the preferred option for 35% of respondents), as they are to try to emigrate to another country or apply for re-settlement (the preferred option for 30.3% of respondents). Focus group feedback from Syrian refugees showed that many Syrians view Jordan as culturally familiar, as one male Syrian refugee living in Mafraq cited:

“We prefer Jordan as it is the closest to our traditions and environment; the Jordanians are the closest to us.”

This data is consistent with responses from CARE’s 2015 assessment, reflecting a continuing trend towards resettlement or staying in Jordan as opposed to returning to Syria. This year, 22.1% of respondents indicated that they would return to Syria, only half the proportion of respondents who would have returned to Syria in 2015. Tellingly, youth were slightly more likely to report that they would return to Syria (23.3%) or emigrate to another country/apply for resettlement (34%) than adults (21.8% and 29.5%, respectively).

Additionally, Syrians living in different governorates reported vastly different answers. Those currently living in Amman were least likely to choose to live in one of Jordan’s refugee camps, while Syrians living in Irbid were much more likely to return to Syria should the situation become too difficult.

22.1%
of refugees
sought to
return to
Syria, only
half the
number that
sought to
return in
2015

Table 5: Future Options for Syrian Refugees By Current Residence

Future options vs. current residence	Amman	Zarqa, including Azraq town	Irbid	Mafraq	Total
Find another place to live in Jordan	38.8%	31.1%	31.8%	37.4%	35.0%
Go to one of the camps	7.7%	14.8%	13.4%	15.0%	12.6%
Return to Syria	16.1%	13.9%	40.0%	18.0%	22.1%
Try to emigrate to another country/apply for resettlement	37.4%	40.2%	14.7%	29.6%	30.3%

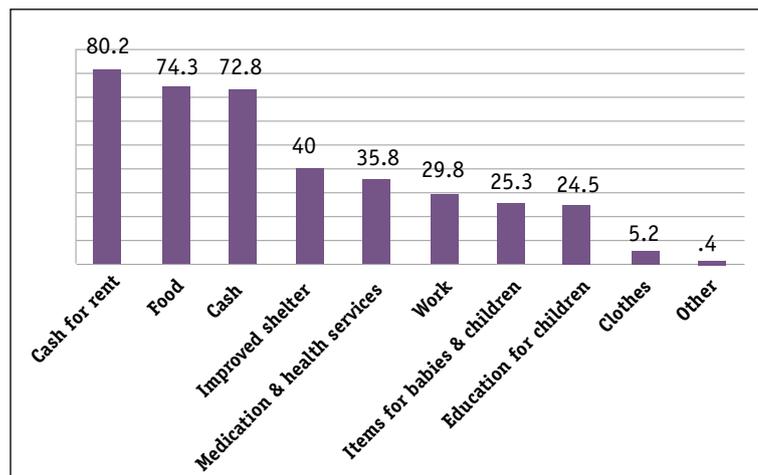
5 MAIN FINDINGS

5.1 Priority Needs & Vulnerabilities

IDENTIFIED PRIORITIES

Syrian refugee families were asked to identify their families' primary needs, with 80.2% identifying cash for rent as their first priority, 74.3% naming food and 72.8% cash. The chart below shows the prominence of each primary need:

Figure 3: Syrian refugee respondents report primary needs



Access to basic needs has deteriorated, with food and cash needs dramatically increasing since 2015

Compared to CARE 2015's assessment, cash for rent remained the primary need, reported in 2015 at 79%. However, this year's assessment reflects a critical deterioration in basic needs, with the need for food and cash dramatically increasing since 2015 when it was cited by 57% and 56% of respondents, respectively.

Identified needs varied greatly amongst Syrians living in different Jordanian localities. Syrians in Mafraq were twice as likely to identify food as the primary need than those living in Amman, whereas respondents in Zarqa identified cash for rent more frequently than any other group. The full results are shown in the table below:

Table 6: Identified Needs of Syrian Refugees by Current Residence

Identified need vs. current residence	Amman	Zarqa, including Azraq town	Irbid	Mafraq	Total
Food	6.5%	8.7%	8.0%	11.9%	8.8%
Improved shelter	4.4%	4.4%	1.7%	5.6%	4.0%
Cash for rent	44.2%	55.7%	43.8%	48.3%	47.8%
Cash	33.2%	23.2%	39.6%	26.2%	30.7%
Work	1.6%	1.6%	2.2%	1.2%	1.7%
Medication and health services	6.3%	3.8%	3.2%	3.2%	4.2%
Education for children	2.1%	1.9%	.5%	1.9%	1.6%
Clothes	.2%		.5%	.5%	.3%
Items for babies and children	.7%		.2%	1.0%	.5%
Other	.7%	.5%	.2%	.2%	.4%

Additionally, survey respondents were asked to identify the priority needs for men, women, boys, and girls in their communities. The primary needs identified for each group were consistent with the primary needs identified for Syrian refugee families, however secondary needs varied drastically amongst the various community members, as shown by the highlighted data in the table below:

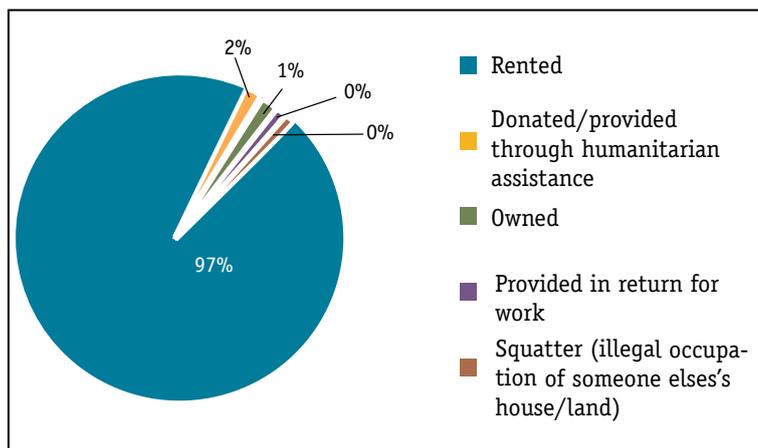
Table 7: Priority Needs of Syrian Refugees Per Group

Priority Needs Identified Per Group	Men	Women	Boys	Girls
Food	6.8%	9.1%	24.8%	15.9%
Shelter	4.1%	6.7%	9.0%	7.0%
Rent	41.0%	54.7%	32.2%	37.3%
Cash	40.9%	2.8%	1.2%	1.1%
Work	6.2%	13.4%	14.6%	10.2%
Health	0.4%	5.2%	2.7%	6.5%
Education	0.1%	6.4%	14.6%	19.3%
Clothes	0.4%	1.7%	0.9%	2.7%
Other	-	-	0.1%	0.1%

ACCOMMODATIONS

Syrian refugee respondents overwhelmingly live in rented accommodations (97.1%), with only 2% of respondents reporting living in accommodations that were donated or provided through humanitarian assistance. Two respondents reported owning their accommodations, as demonstrated in the graph below:

Figure 4: Syrian refugee respondents reporting type of accommodation



The average Syrian family spends 139 JOD a month on rent, an almost 20 JOD decline since 2015, in which the average Syrian family spent 158 JOD on rent. However, rent continues to account for over half of Syrian refugees' monthly expenditures, with its current share of the family budget actually increasing: in 2016, rent accounted for 68% of monthly expenditures, in 2015, 61%, and in 2014, 65%.

Over 90% of respondents reported that they had a written rent contract, representing a slight increase from 2015, in which 86% of Syrian families had formalized contracts. However, when asked how long they could remain in their current accommodations, 54% responded that they did not know. This was a significant increase from the 40% who said the same in 2015.

Additionally, 85.9% responded that their household was not under immediate threat of eviction. Respondents in Mafraq were the most likely to report that their home was under threat of eviction. One-fourth of Syrian refugees reported being evicted or forced to move previously, with the highest percentages of Syrians reporting previous evictions or forced moves currently living in Amman, similar to CARE's 2015 assessment.

The average Syrian refugee's accommodation is 78 square meters, with 63.8% of respondents reporting that they have two or three rooms in their homes (excluding the bathroom and kitchen). The lack of privacy caused by insufficient space was cited during focus group discussions, in which one 30-year old Syrian woman in Zarqa mentioned the negative psychological effect of lacking personal space.

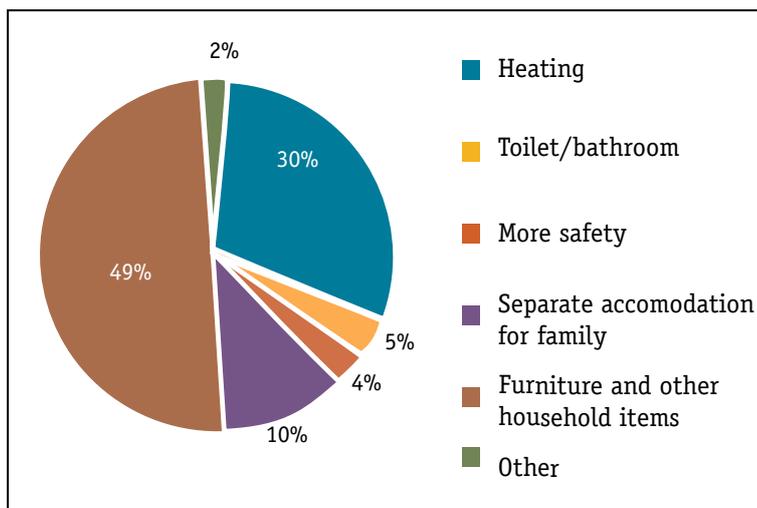
“We have our young boys age 16 living with us in the same room, which affects all of us.”

The vast majority of accommodations (98.5%) have electricity, usually provided formally through the municipality (85%). Additionally, Syrian refugees report having heat (79.4% of respondents), through gas cylinder heating (63.1%), electrical heat (13.9%), diesel generators (11.2%), and by burning wood or household items (5.3%).

Data collected by the survey team found that 32% of Syrian refugee accommodations have problems related to hygiene, representing an increase from 2015, in which only about a quarter of Syrians were living in unhygienic housing. Additionally, enumerators observed damp walls in 22% of Syrian family’s accommodations, broken windows (26.7%), pests (a staggering 49.1%), leaking roofs (42.3%), broken doors (27.5%), and privacy concerns (10.9%).

When asked to identify their primary housing need, respondents reported that furniture and heating are among the household items most needed.

Figure 5: Syrian refugee respondents reporting primary needs for their accommodations



These responses represent a shift from 2015, in which heating was identified as the primary housing need.

When asked to identify their primary needs for winter, 75.3% reported needing cash to buy fuel.

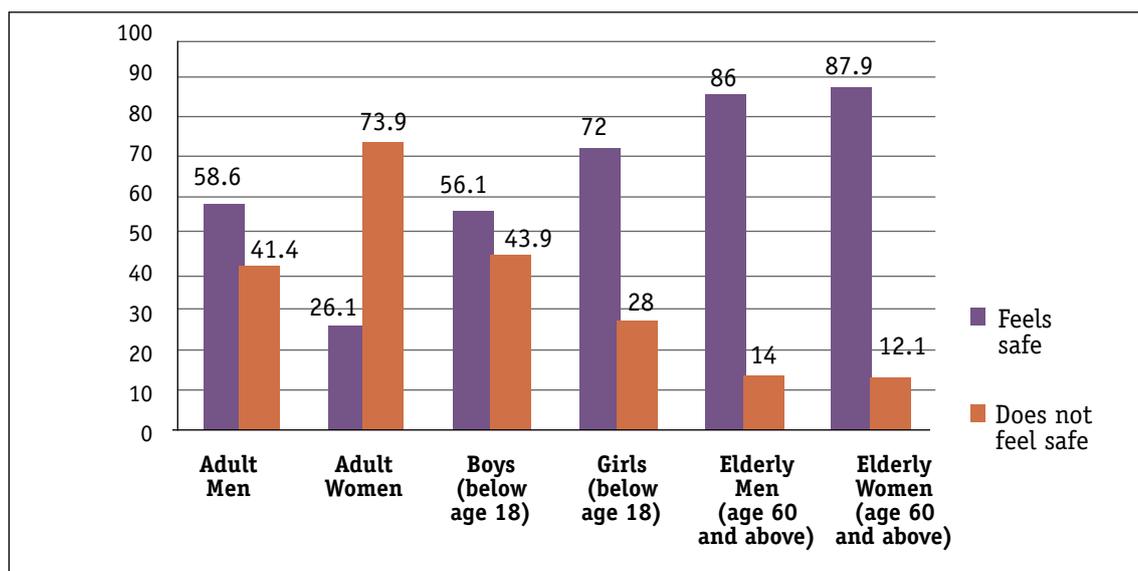
When asked about housebound family members, 14.7% of Syrian respondents reported that some living in their accommodation have difficulties leaving the house, primarily elderly men (26.2%), elderly women, (28.3%), men with disabilities (10.1%), women with disabilities (3.4%), boys with disabilities (3%), girls with disabilities (5.1%), men with injuries (13.5%), women with injuries (3.4%), and boys with injuries (2.1%).



Tuqa, 3, prints her hand for a World Refugee Day campaign at CARE's Irbid Community Center. (Photo: Sara Rashdan/CARE Jordan)

Remarkably, 90.2% of respondents reported that not all family members feel safe in the house. When asked to specify who did not feel safe, Syrians primarily identified adult women (73.9%), followed by boys below the age of 18 (43.9%), and adult men (41.4%). Full responses are demonstrated in the graph below:

Figure 6: Syrian refugee respondents report who in their family does not feel safe in their accommodations



Respondents living in Mafraq nearly all reported that adult women do not feel safe in their house (97.5% of respondents), compared

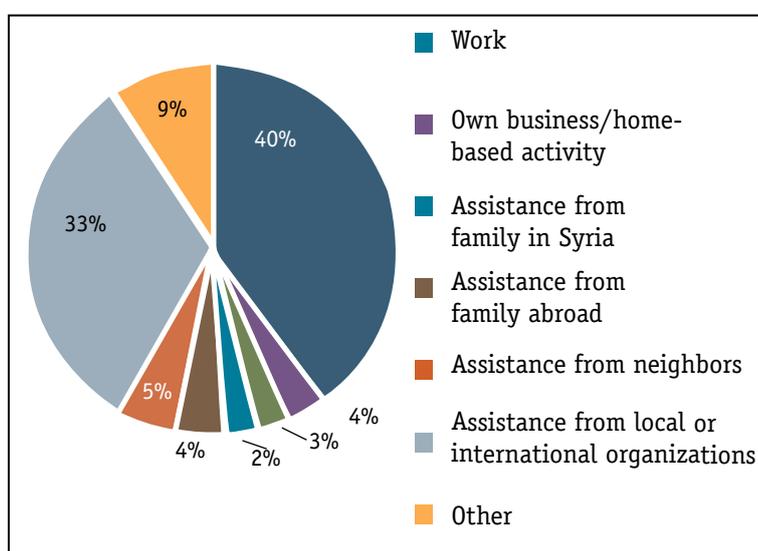
to lower, yet still significant, percentages of respondents in Amman (73.8%), Zarqa, including Azraq town (58.8%), and Irbid (40%).

LIVELIHOOD NEEDS & COPING STRATEGIES

Income

Syrian families reported that the main sources of income for their respective households in the past month are split almost evenly between work (main source of income for 39.7% of respondents, and not including own business/home-based activities) and assistance from local or international organizations (32.6% of respondents). Total sources of income are shown in the chart below:

Figure 7: Syrian refugee respondents reporting primary sources of household income during the last month



This represents a dramatic deviation from previous CARE assessments. In 2015, 74% of Syrian refugees reported work as their primary source of income, a slight increase from 69% of respondents reporting work as their primary source of income in CARE's 2014 survey.

As indicated in the chart above, the question asked Syrian refugee households about their income in the last month. There may be changes in income levels from month to month due to seasonality of work, frequency of international aid etc. Additionally, the first two sources of income can be merged (work and own business/home-based activity), as they represent the work of the refugees in general, creating a total of 43.2% of respondents who gain income from different types of employment.

Despite these technical caveats, the mounting obstacles facing Syrian refugees in gaining work-related income in Jordan must also underlie the decline in reported monthly income from work between 2015 and 2016. CARE Jordan's 2015 urban assessment showed grow-

Proportion of refugees that cited work as their primary source of income halved since 2015

ing tensions between Jordanian citizens and urban Syrian refugees in accessing gainful employment in Jordan. As that report showed, Jordanians, particularly men, blamed Syrians' acceptance of lower salaries for the lack of jobs. A 2016 Center for Migration Policy report illustrates the obstacles that Syrian refugees face in working legally in Jordan, primary among them "prohibitive costs and administrative obstacles".⁷⁵ Jordanian employers must pay a fee and demonstrate that non-Jordanian residents have skills or experience that cannot be found among Jordanian employees.⁷⁶ In order to facilitate legal employment for Syrian refugees, the Government of Jordan announced in 2016 that Syrians holding a Ministry of the Interior Service Card would be exempt from paying application fees for a work permit, effective until July 5, 2016. The 2016 assessment specifically asked Syrian refugees if they knew of this announcement—83.6% responded they did—however only 39% indicated they would take advantage of the fee waiver. Qualitative data showed that Syrian refugees welcomed the announcement, however did not expect it to change their work situation, as potential Jordanian employers must still pay a fee in order to employ a non-Jordanian resident. Additionally, focus groups of Syrian refugees showed that Syrians working illegally fear being deported back to Syria with no legal protection from disputes with their Jordanian employers. As one male Syrian refugee living in Irbid reported:

“Let's speak honestly here. If we are talking about the work permits that were announced recently for Syrians, you need a sponsor who is well-known, and he has to own a company. The main reason we want to work is to secure rent. If we receive cash assistance, it helps for a couple of months, however what we really need is a sustainable solution. The working permits for Syrians are hard to obtain.”

According to the International Labour Organization (ILO), 99% of working Syrians in Jordan work in the informal economy, as many professional sectors are restricted to only Jordanian employees, including the medical, engineering, teaching, and secretarial sectors.⁷⁷ Without legal protections, Syrians in the informal economy are often subject to lower salaries.

Combined, the above factors all influence Syrian refugees' abilities to find and maintain gainful employment, contributing to the lower proportion of respondents reporting gaining monthly income from work. The drastic rise in assistance-related income can be attributed to the increased funding to Jordan. According to UN OCHA's Financial Tracking System, donations to various actors in Jordan have skyrocketed from US \$217,103 in 2011 to US \$922,225,294 in 2015.⁷⁸ The first half of 2016 has already seen US \$415,998,225 committed

75 Achilli 2015, 2.

76 Achilli 2015, 2.

77 Work permits for Syrian refugees in Jordan 2015.

78 Jordan 2011 & Jordan 2015.

to various actors in Jordan.⁷⁹ It is possible that the increased amount of funding, paired with greater knowledge of Syrian refugees' needs and priorities, is leading to a greater amount of assistance-related income for Syrian refugees.

Income from assistance from local and international organizations was highest in Mafrq, as demonstrated in the table below:

Table 8: Primary Sources of Income for Syrian Refugees per Governorate

Primary source of income per governorate	Amman	Zarqa, including Azraq town	Irbid	Mafrq
Work	47.7%	45.4%	40.8%	25.2%
Own business/home-based activity	3.0%	6.8%	1.7%	2.9%
Selling assets	4.4%	2.5%	3.5%	1.7%
Assistance from family in Syria	1.2%	1.4%	5.7%	1.7%
Assistance from family abroad	2.1%	4.1%	9.7%	1.7%
Assistance from neighbors	4.0%	7.1%	4.2%	5.8%
Assistance from local or international organizations	30.6%	27.9%	24.1%	47.3%
Other	7.0%	4.9%	10.2%	13.6%

On average, Syrian refugees obtained 185 JOD in the past month through work, a decrease from CARE's 2015 assessment, which found an average monthly work income of 209 JOD. Half of all respondents (55.5%) reported that adult men were the primary contributors to monthly income, while 18.3% of respondents cited adult women as the person in their family who earned the monthly income.

The results show that 13% of boys and girls (below the age of 17) are working, either on a daily basis (10%) or occasionally (3%). This is considered very high for child labor as compared to regional and international data. The ILO estimates the percentage of children who work across the Middle East and North Africa region at 8.4%. Syrian refugee children in Jordan are roughly one and a half times more likely to be working than children in neighboring countries.

Expenditures

The average Syrian family reported spending 221 JOD during the last month, with 150 JOD spent on rent and utilities. Compared with CARE's previous assessments, Syrian families had a 45 JOD decrease in monthly expenditures from 2015, and a 75 JOD decrease from 2014.

⁷⁹ Jordan 2016.

Only 18.9% of Syrians surveyed reported receiving rent support from an organization or individual, with the average amount of support totaling 167 JOD.

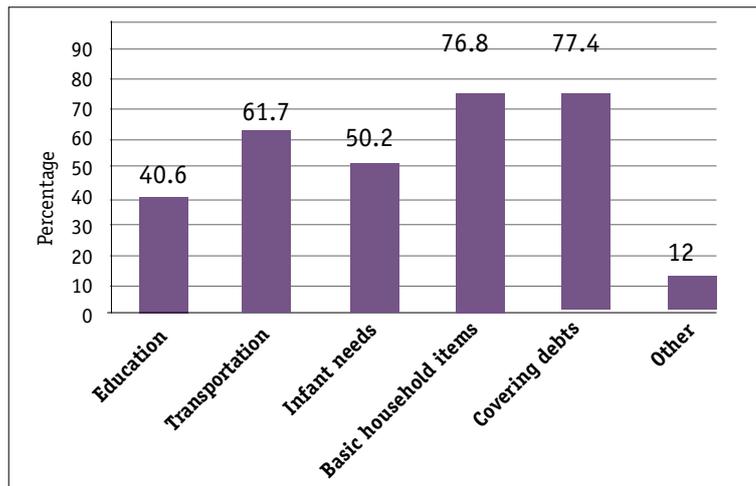
On average, Syrian refugees surveyed spent 78 JOD on food. Of those surveyed, 91.5% had received food vouchers in the last month, with 97.1% spending all of their vouchers. Respondents in Zarqa, including Azraq town, were more than twice as likely as Syrians in other governorates to have not received food vouchers in the last month. Those that had not received vouchers overwhelmingly reported that they had been deselected from the WFP food voucher program. Those in Zarqa, including Azraq town, were the only respondents to report that they did not receive food vouchers because they were not registered with UNHCR.

By contrast, the vast majority (89.6%) of Syrian refugees surveyed had not received any financial support to cover their healthcare costs in the previous month. Respondents in Irbid were the most likely to have received support for healthcare costs, while those in Mafraq were the least likely. For the 10.4% who had, they received an average of 70 JOD in health expenditure support.

Surveyed Syrian refugees additionally reported spending an average of 15 JOD a month on water.

Syrian families reported other main expenditures as servicing debt, almost equal in importance as basic household items. The proportion of respondents reporting various additional expenditures is shown in the graph below:

Figure 8: Syrian refugee respondents reporting other expenditures in the previous month



Interestingly, youth were much more likely to report additional expenditures for infant needs (70.3%) than were adults (45.6%).

Income-Expenditure Gap

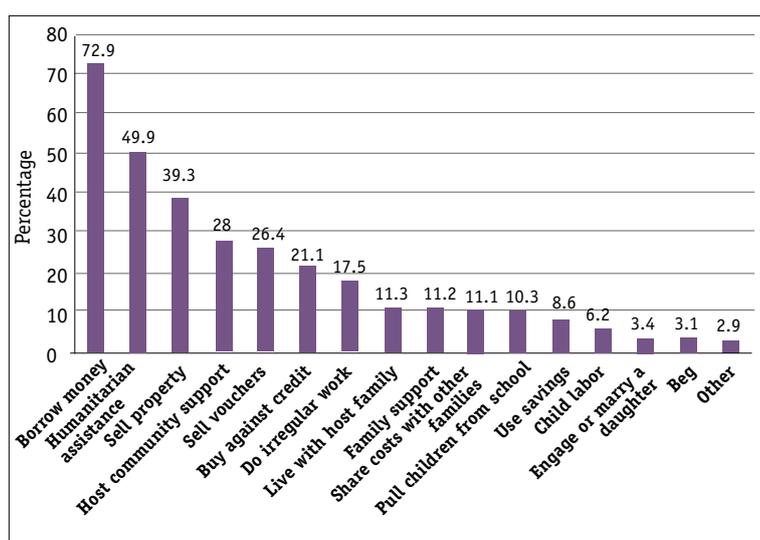
The vast majority (87.4%) of respondents indicated that at the time of the survey they had debt totaling on average 628 JOD. Syrians are in debt with their families (39.9%), neighbors (39.7%), landlords (28.4%), shopkeepers (24.2%), and others. Youth were more likely to be in debt with their families (47% of youth compared with 38.3% of adults) and shopkeepers (26.7% of youth compared with 23.6% of adults), as opposed to adults, who were more likely to be in debt with their neighbors (41.7% of adults compared with 31% of youth) and landlords (29.7% of adults compared with 22.3% of youth).

In order to pay this debt, 40.8% of survey respondents reported having sold assets since moving to Jordan.

Livelihood Coping Strategies

In order to close the income vs. expenditure gap, Syrian refugees reporting utilizing a range of coping mechanisms, the main one of which was borrowing money (72.9% of respondents), followed by humanitarian assistance provided by NGOs, UNHCR, CBOs, personal donations, etc. (49.9% of respondents). Additionally, Syrian refugees reported selling property and vouchers (a combined 65.7%) and relying on host community support (28%) to cover their monthly costs. The full breakdown of respondents utilizing various coping mechanisms can be found in the graph below:

Figure 9: Syrian refugee respondents coping mechanisms to cover shortfalls between income and expenditures



Syrians living in Irbid were the least likely to utilize any of the livelihood coping strategies, with the exception of receiving support from the Jordanian host community (40.5% of respondents), selling property (54.2% of respondents), and borrowing money (67.9% of respondents). Syrians in Irbid were twice as likely to receive support from the host community than their counterparts in Zarqa, including Azraq town, and Mafraq.

Though only 6.2% of respondents reported utilizing child labor (among those age 16 or under) to help cover the household income-expenditure gap, focus group respondents illustrated the cascading negative effect this has on their children. One Syrian woman living in Zarqa said:

“We’re worried that in the coming months we won’t be able to pay the rent. [As a result], we sometimes force our children to work in jobs that aren’t suitable and where they only get paid a couple of JODs per day, while causing our children to drop out of school.”

Economic Participation & Skill Sets

A staggering 75.2% of all surveyed Syrian refugees reported that they were not currently working, with higher percentages of female respondents reporting unemployment (85.4%) compared to men (65.2%). Another 61.5% of Syrian refugee respondents are not currently looking for a job, with higher percentages of men, youth, and respondents from Zarqa, including Azraq town, reporting that they are looking for work.

Conversely, 24.8% are working on either a monthly or daily/weekly basis. Of those working, the majority (69.4%) are in the construction, retail, or skilled crafts industries. Half of respondents reported previously working in Syria (50.8%), 58.4% of which were in the same construction, retail, or skilled crafts industries. Of youth, 36.9% reported working previously in Syria, while a slightly lesser proportion, 31.3%, work in Jordan.

Syrians currently living in Irbid were twice as likely to work on a monthly basis than those in Amman, while the highest percentage of Syrians to report working on a daily basis are currently living in Amman.

Legal Context for Work

Most (83.6%) respondents are aware of the recent decision by the Government of Jordan that Syrians holding a Ministry of Interior Service Card are exempt from paying application fees for a work permit, however only 39%, including an equal number of youth and adults, said they would take advantage of the fee waiver before its expiration on July 5, 2016. Youth were slightly more likely to re-

spond that they were not aware of these changes in comparison to adults (19% compared with 15.7% of adults).

The reason most often cited for declining to apply for a work permit, based on qualitative data from the 2016 assessment, was that the fee waiver would not change the structural obstacles to obtaining legal work in Jordan, as the burden remains on the employer to pay fees and demonstrate just cause for hiring a non-resident over a Jordanian. Syrian focus group respondents reported that even though the work permit application fee has been waived, remaining costs to legalize one's work status totaling 60 JOD include the fees for a medical test and social security application. Burdens on employers were echoed in a recent labor market assessment carried out by CARE, which found that the third most-cited reason for a lack of growth by owners of Jordanian small and medium-sized enterprises was the difficulty of obtaining work permits.⁸⁰ Though many SMEs were willing to hire non-Jordanians, large companies reported they are not as willing.⁸¹ The second most common reason for this reluctance was the illegality of hiring non-Jordanians.⁸² According to a 2015 International Labour Organization report, many business sectors are only open to Jordanian nationals, while other sectors that are open to non-nationals each maintain specific quotas on the number of non-nationals that may be hired.⁸³ Some Syrian refugee focus group participants spoke of these limitations, saying that even with university degrees and experience, jobs in desirable fields were not open to them. The ILO reports that employment in the medical, engineering, administration and accounting, sales, teaching, mechanical, and other fields are only open to Jordanian citizens.⁸⁴

Fear of being deported for working without a permit was voiced by some Syrian refugees. As one male Syrian refugee living in Mafraq said:

“Syrians are looking for any type of job to provide for their families, but unfortunately if [the officials] catch someone working without a permit, they’ll deport him back to Syria.”

However, how often this happens or whether or not survey respondents know personally of cases of deportation for working without a permit was not clear. Very little information on this topic is available from secondary sources.

FOOD

The vast majority (94%) of Syrian refugee respondents reported that their families had eaten two or three meals the previous day, indi-

80 *Labor Market Assessment: Employees, Businesses & the Impact of Syrian Refugees in Jordan Executive Summary*

81 *Ibid.*

82 *Ibid.*

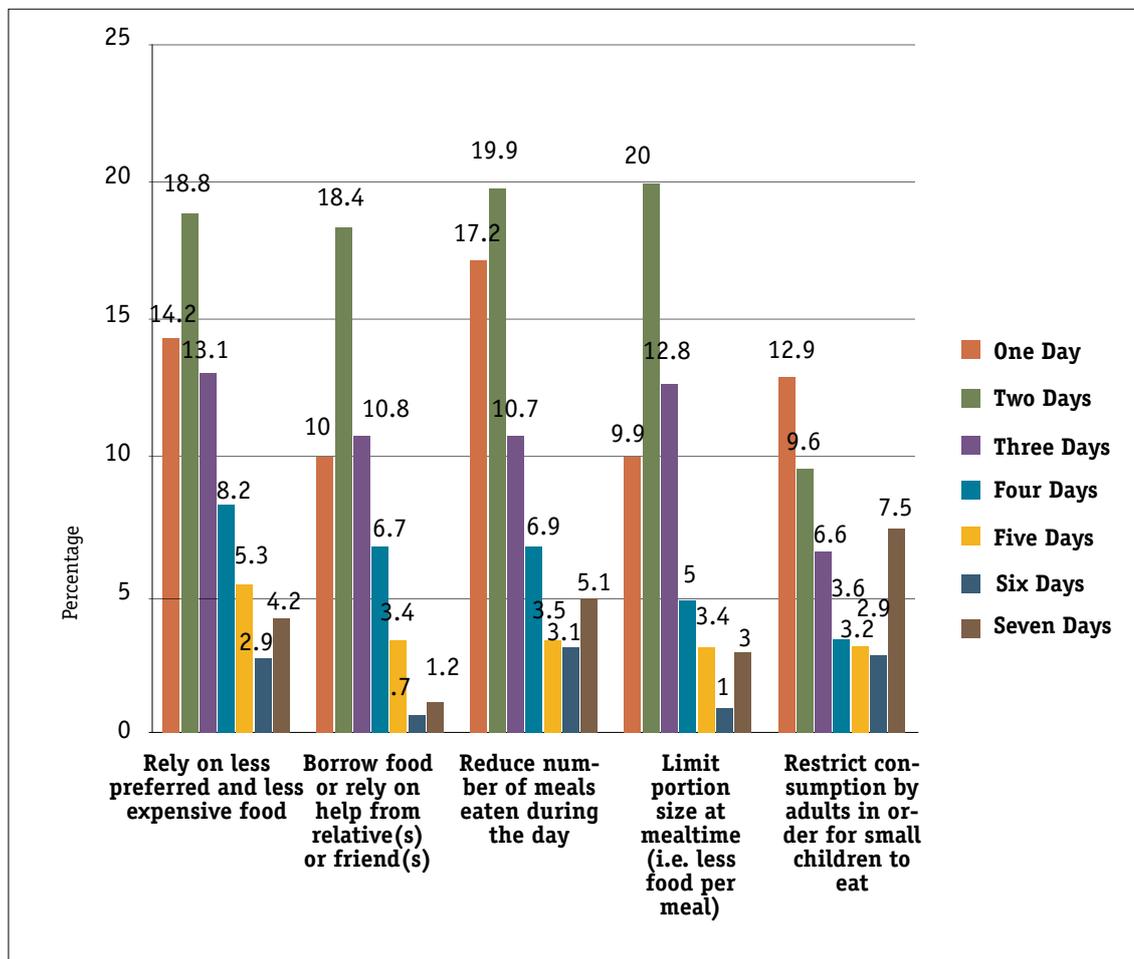
83 Work permits for Syrian refugees in Jordan 2015.

84 *Ibid.*

cating relatively good availability of food. A majority of Syrians in Mafrq (54.1% reported eating three meals the previous day, whereas Syrians in Amman, Zarqa, including Azraq town, and Irbid all primarily reported eating two meals the day prior.

When asked which food coping strategies they had employed in the past week to deal with a lack of food or lack of money to buy food, the highest percentages of respondents replied that they limited portion sizes at mealtime or reduced the number of meals eaten during the day. The graph below illustrates the total number of days that Syrian refugees reported utilizing different coping strategies to meet their food needs:

Figure 7: Syrian refugee respondents report number of days in past week that they utilized coping strategies to meet food needs

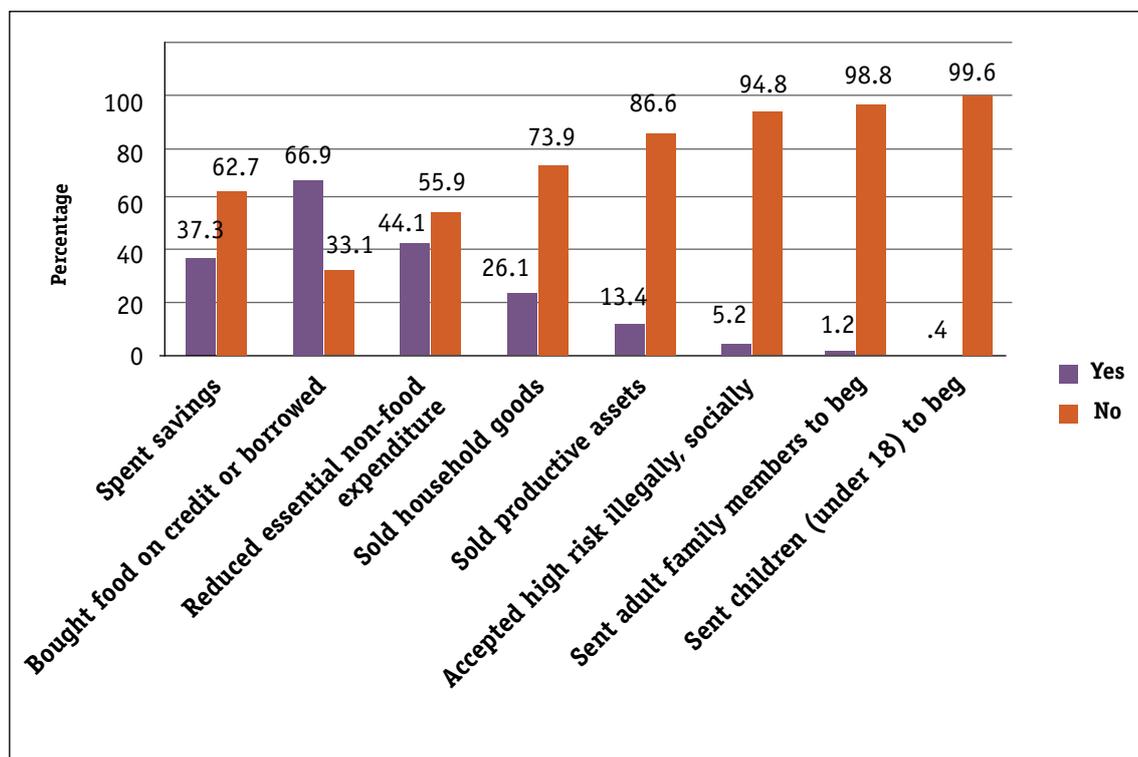


When asked about the primary financial coping strategies they utilized in the past 30 days to meet their basic food needs, the majority of Syrian refugees (66.9%) reported buying food on credit or borrowing money to purchase food, a slight increase from 2015, in which 62% responded that way.

The next largest group (44.1%) reported reducing non-food expenditures, such as education or health, to cover food expenditures, followed by spending savings. This percentage has decreased from

2015, in which 53% reported reducing non-food expenditures to cover their basic food needs. Their full responses are shown in the graph below:

Figure 8: Syrian refugee respondents report coping strategies used to meet basic food needs in the past 30 days



WATER, SANITATION & HYGIENE

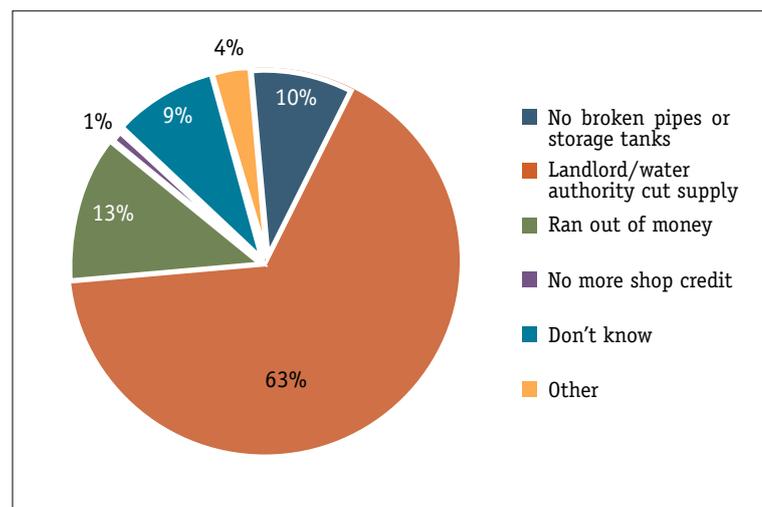
The majority of Syrians buy their drinking water from a shop (59.1%), while the next largest group gets their drinking water from an official municipal pipe (28.4%). Syrians in Irbid overwhelmingly buy their drinking water in a shop (85.3% of respondents), whereas Syrians in Mafraq are more likely to obtain their drinking water from an official municipal pipe. Additionally, the overwhelming majority (87.7%) of Syrians surveyed receive their water for washing, cleaning, etc. from an official municipal pipe.

Only 38.6% of Syrians reported having water every day of the last month. The next highest percentage of respondents, 7.2%, reported not having water for two days of the last month, followed by reports of not having water for eight days the previous month (5.7%), and a staggering 25 days in the last month (5.3%). As one male Syrian refugee living in Irbid described:

“In our area, we have a water problem; you know that water is only provided for one day a week by the government. When it’s our turn, it’s weak and only comes for one hour, so we miss storage water and last month it cost me 50 JODs because I used truck water.”

The primary identified reason for water shortages were cuts made by the water authority or landlords. Full responses are illustrated in the chart below:

Figure 9: Syrian refugee respondents report reasons for water shortage in the past month



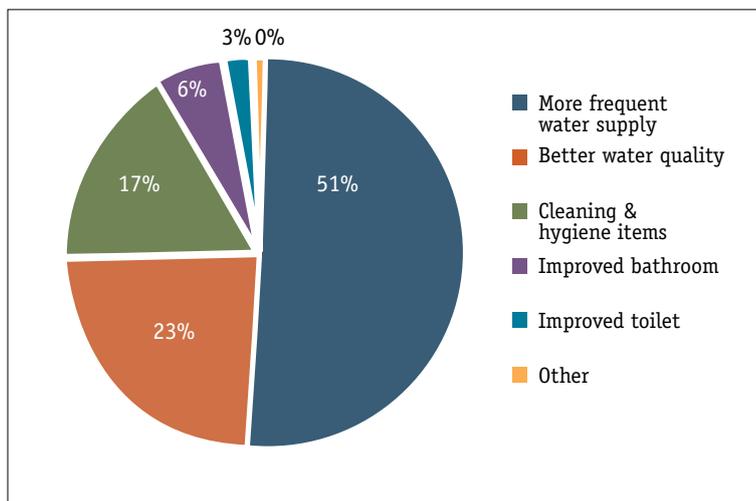
Higher percentages of youth than adults reported not having water because they ran out of money (15.3% compared with 11.8% of adults), or having broken pipes or storage tanks (11.4% compared with 9.6% of adults).

Though they face water shortages, the majority of Syrian refugees enjoy privacy while washing. Most (93.3%) respondents reported having a place to wash, and 96.5% of respondents reported that their bathroom is located inside their house. Only 9.7% shared their bathroom, and 92.2% reported that their bathroom’s location provided all members of their family with enough privacy. However, among those reporting that their bathroom did not provide all members of their family with enough privacy, adult women were the primary affected group (61.1%), followed by adult men (50%).

Additionally, 99.1% of total respondents have a toilet, 96.6% of which have a toilet inside their house. Similar to above, 85.3% of respondents report that all family members have adequate privacy when utilizing the toilet, and the groups primarily impacted by a lack of privacy when using the toilet are adult women (4.5%), and adult men (3.4%).

When asked to identify their family’s primary need for water and sanitation (WASH), respondents cited a more frequent water supply (50.9%), followed by better water quality (23.5%). Respondents’ full answers are illustrated in the chart below:

Figure 10: Syrian refugee respondents report primary WASH needs



Syrians in Mafraq were the most likely to report needing better water quality (36.4%), whereas Syrians in Zarqa, including Azraq town, were most likely to report needing cleaning and hygiene items (27%).

HEALTH

The majority of Syrian refugee respondents reported that they did not suffer from any health issues (62.1%), however 476 respondents (29.6%) reported suffering from chronic health diseases (such as hypertension, diabetes, or cardiovascular diseases). Adults were three times as likely to have chronic diseases than youth, as well as more commonly reported suffering from life-threatening medical conditions, disabilities, and injuries.

When asked to identify their primary needs in accessing healthcare services and medication, the vast majority reported needing cheaper or free services (52.9%) and cheaper or free medication (40.3%), re-emphasizing respondents’ overall need for cash.

One Syrian refugee male, living in Irbid, reported that the cost of accessing specialized medical services in Jordan was so high that he returned to Syria in order to receive necessary care:

“I wanted to fix my teeth, which would cost 2,000 JODs [in Jordan]. I had to go back to Syria to fix them, costing 120 JODs, and then come back to Jordan.”

The vast majority of Syrians (77%) reported being able to access hospitals/clinics when needed within the last six months, saying that they primarily accessed public clinics and hospitals (38.4%), CBOs and NGOs (31.9%), and private clinics and hospitals (28.3%). Access to healthcare increased slightly from 2015, when seven out of ten Syrian refugee families were able to access healthcare over the preceding six months.

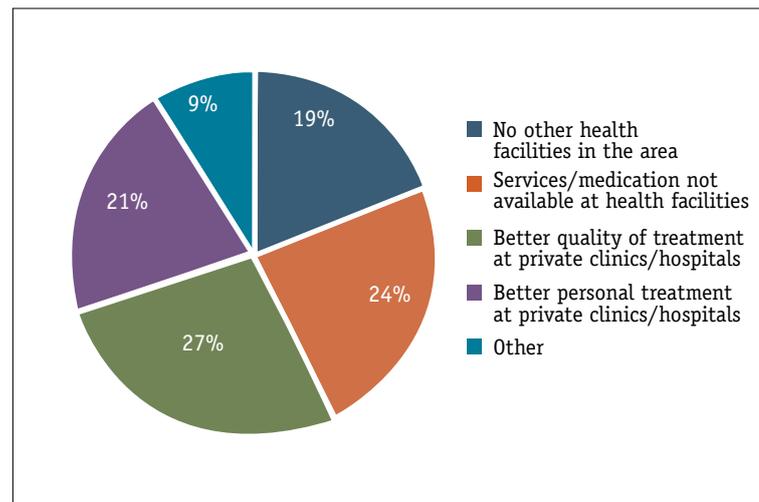
Respondents in Amman were more likely to access a public clinic or hospital, while respondents in Zarqa, including Azraq town, were more likely to access a private clinic or hospital, as demonstrated in the table below:

Table 12: Health services accessed by Syrian refugees by their current residence

Health services accessed vs. current residence	Amman	Zarqa, including Azraq town	Irbid	Mafraq	Total
Public clinic/hospital	53.0%	51.4%	29.9%	22.4%	38.4%
Private clinic/hospital	38.7%	42.7%	30.7%	7.7%	28.3%
CBOs/NGOs	4.2%	4.5%	39.0%	69.8%	31.9%
Other	4.2%	1.4%	.4%	-	1.5%

When asked why they accessed private clinics and hospitals as opposed to public institutions, the responses were split almost equally, as shown in the chart below:

Figure 10: Syrian refugee respondents report reasons for accessing private health services



Though the majority of Syrian refugees reported being able to access health services, they also cited continued obstacles. Most Syrians (73.1%) said they are hindered from accessing hospitals and clinics due to the high financial cost (including transportation and fees). Second, respondents cited documentation issues (10.8%), in-

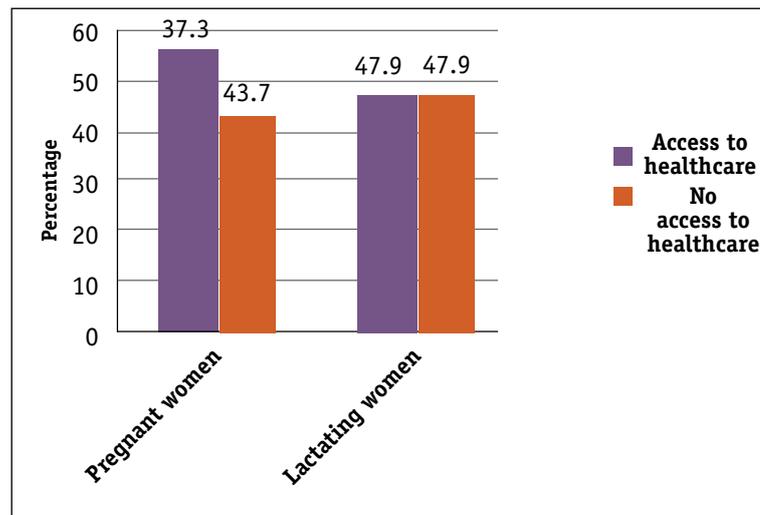
cluding problems related to the Ministry of Interior Service Card, or UN registration. This represents a slight decrease from 2015, in which financial burden was cited by 80% of respondents, and a lack of documentation by 23% of respondents. One male Syrian refugee living in Irbid described the lengths it took to secure funding for his mother's surgery:

“My mother needed surgery that cost 1,000 JOD, but I couldn't arrange for the money. Last December, she collapsed and I took her to the hospital. They treated her and we went back home, but it happened again and I took her back to the hospital. At the hospital, someone told me that they would keep her there and that I should go to Al Awn to open a file for her in case she needed to stay longer at the hospital or needed surgery. He also said she might need to stay for 10 days, as her condition was getting worse, and that this would cost me a lot unless Al Awn accepted her case. I went to Al Awn and they told me to come back after a couple of days. I went back again and they said to come back when my mother is out of the hospital. It was then that I asked to meet with the manager and told him that I must pay 650 JOD to the hospital because it was [my mother's] last day there. They sent a fax to Amman, and then the application was rejected. My next thought was to smuggle my mother out of the hospital and let them call the police, and then let UNHCR come and defend me. When I was still with the manager, he accepted other applications for men who were the same age as myself, and that's when I got angry and started shouting. I left and less than an hour later I got a phone call and the guy on the phone asked me if I did what I did in the manager's office and I said yes because this is what happened. It appears that he was a UNHCR lawyer. I also told him that I'm going to start a protest when I get back to Zabda (my village) and I told him that [his agency] bears all the responsibility if anything happens to my mother. Then they called me again and said they'll take care of my mother, and moved her to a specialized hospital, but none of this would have happened unless I did what I did.”

Respondents also cited lack of knowledge (8.2%) as a hindrance to accessing medical services, along with unavailable services (5.3%), and being denied access by hospital or clinic personnel without a clear reason (1.9%).

Additionally, only half of respondents reported prenatal and post-natal care for pregnant and lactating women, respectively. Of the 8.4% of respondents reporting they had pregnant women in their families, only 56.3% responded that they have access to prenatal care. Additionally, of the 16.9% reporting lactating women living in their households, only 47.9% reported those women had postnatal care, as demonstrated in the chart below:

Figure 11: Syrian refugee respondents report pregnant and lactating women’s access to prenatal and postnatal healthcare



Education

Almost half responded that they had primary level education, while 26.7% reported secondary school level education, and another 17.5% reporting being illiterate. Syrian refugee men reported higher levels of education than did Syrian refugee women, with 23% of female respondents reporting illiteracy compared to only 12.2% of male respondents, as shown in the table below:

Table 13: Level of Education of Syrian Refugees by Gender

Level of education, by gender	Male	Female	Total
Illiterate (No Education)	12.2%	23.0%	17.5%
Primary Level Education	50.7%	44.8%	47.8%
Secondary Level Education	27.3%	26.1%	26.7%
University Level Education	8.6%	5.0%	6.8%
Vocational training	1.2%	1.0%	1.1%



The assessment found that almost a third (29%) of Syrian school aged children (between the ages of 7 and 18) are not currently attending school, with slightly higher percentages of boys (30%) out of school in comparison to girls (28%). It is positive to note that this percentage is lower than in 2015, in which 36% of Syrian children were out of school, and in 2014, in which 43% were not attending school. The considerable resources that the international community has invested in trying to get more Syrian school-age children back to the classroom finally appear to be making an impact.

Focus group feedback indicated that access to higher education is a primary concern amongst Syrian refugees in Jordan, who are worried about covering the costs of higher education:

“In Jordan, universities are too expensive—we can’t even afford one semester.”

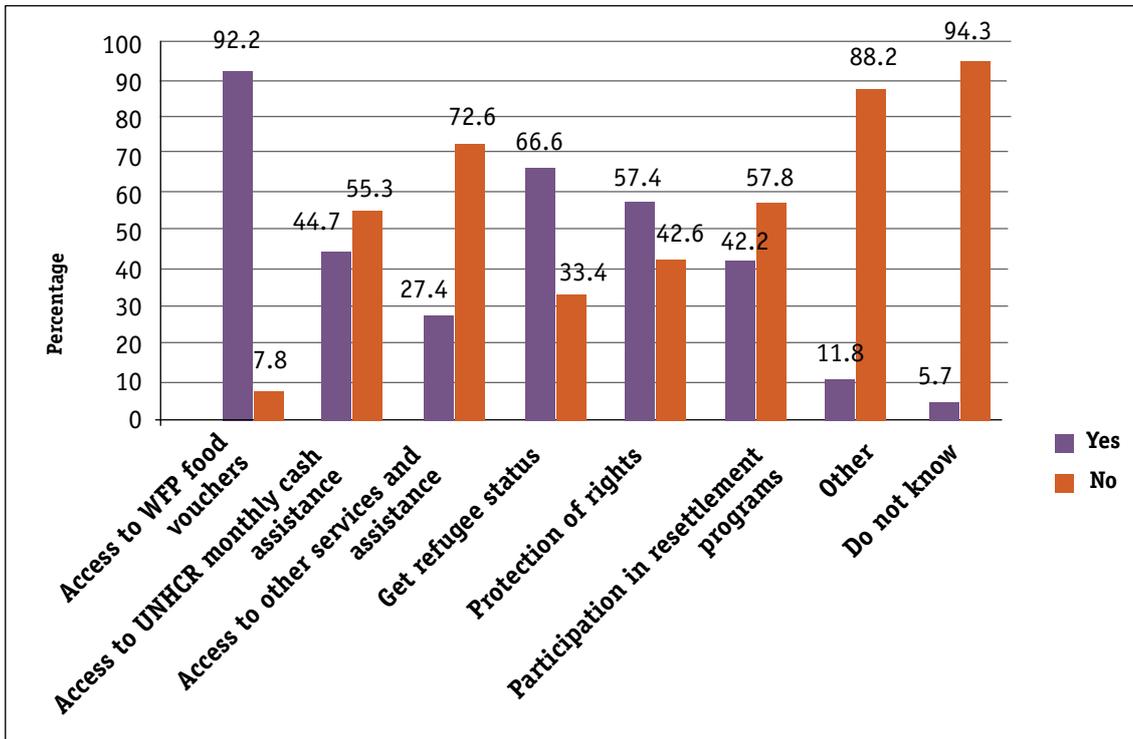
These findings were consistent with CARE’s 2015 assessment, in which high costs of attending university were identified as primary obstacles to education access.

Ghozlan, 10, was displaced with her family in Syria for one year before coming to Jordan in October 2012. Two years later, she was able to return to her studies by participating in CARE’s cash for education pilot program. “I want to finish my studies and work as a school teacher,” explains Ghazlan. “I want to teach arts and drawing.” (Photo: Mahmoud Shabeeb/CARE).

PROTECTION

An overwhelming majority (95.9%) of surveyed Syrian refugees have a valid registration file with UNHCR and with the Jordanian Ministry of the Interior. The highest percentage of Syrians registered with UNHCR are living in Irbid (99.5%), while the greatest proportion of unregistered Syrians (with both UNHCR and the MOI) are living in Zarqa, including Azraq town (9.3%). Respondents rated the benefits of UNHCR registration as illustrated by the graph below:

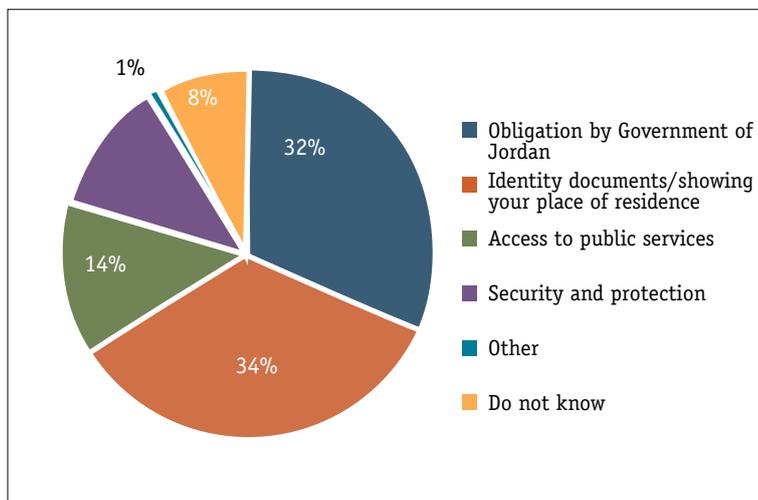
Figure 12: Syrian refugee respondents report benefits of UNHCR registration



Interestingly, respondents from Irbid only prioritized access to WFP food vouchers and access to UNHCR monthly cash assistance, with the majority of respondents from Irbid not identifying other benefits to UNHCR registration.

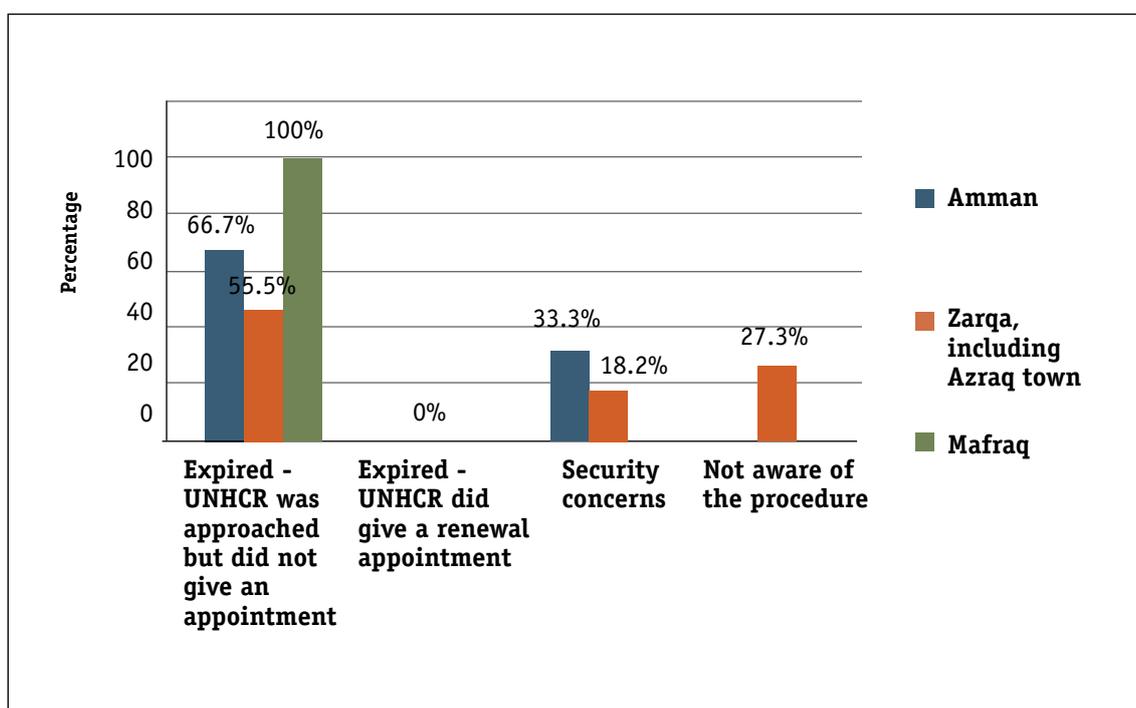
Additionally, respondents were asked to list the benefits of the Government Service Card. A slight plurality (34.4%) indicated that the Government Service Card provided them with an identity document that showed their place of residence, closely followed by the fact that the card is obligatory (31.6%). The full responses are illustrated in the chart below:

Figure 13: Syrian refugee respondents report benefits of the Government Service Card



Conversely, 57.9% of respondents without a valid registration explained that UNHCR did not provide them with an appointment after their registration had expired. Another 21.1% cited security concerns as the primary reason. Interestingly, the reasons cited for not having a valid and current UNHCR registration card varied immensely amongst Syrian refugees residing in different Jordanian governorates, as seen below:

Figure 14: Syrian refugee respondents report reasons for not having a valid UNHCR registration, disaggregated by governorate



Tuqa (3 years) enjoys being photographed with paint on her face during a psychosocial event at CARE Jordan's Community Center in Irbid. (Photo: Sara Rashdan/CARE Jordan)



The entirety of unregistered Syrian refugees in Mafraq cited not being able to obtain a renewal appointment with UNHCR as the primary reason for not having a valid registration, whereas only in Zarqa (including Azraq town) did Syrian refugee families cite unawareness of renewal procedures as the primary reason. Additionally, security concerns were highest amongst those living in Amman.

Finally, youth were three times more likely to not have a valid registration with UNHCR because they were not aware of the procedures, while adults were almost twice as likely to report security concerns as their reason for not keeping up their registration.

PSYCHOSOCIAL WELLBEING

Respondents overwhelmingly reported a lack of safe play or sports areas for boys and girls up to 12 years old (69.9%) or for teenagers between 13 and 17 (77.6%) in their neighborhood. Respondents in Amman were the least likely to report safe playing areas for young boys and girls. However, when asked if there are safe spaces for families to go for play or recreation outside of the house, answers were more divided; 45.2% of respondents reported that there were, while 54.8% responded that there were not.

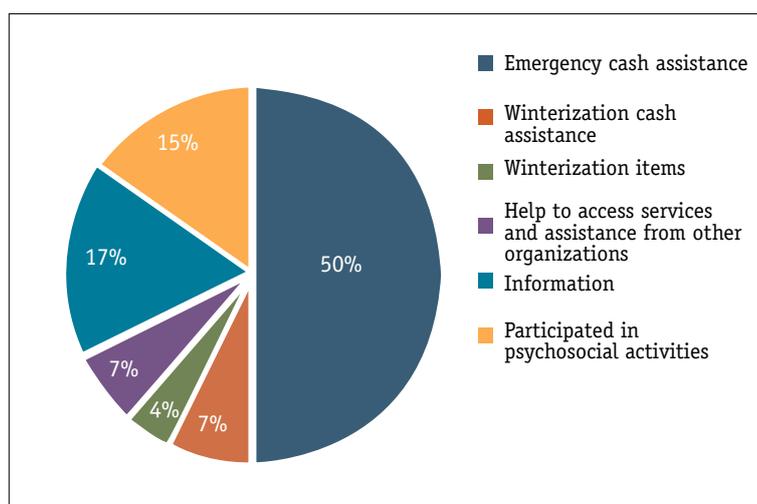
Focus group discussions with Syrian refugee women revealed the lasting effects of continued hardship on the psychosocial wellbeing of different members of the family. One woman from Zarqa explained:

“I often take it out on my son; I beat him. He’s three years old and he now has issues because of how I hit him. He has a bad temper, and he’s violent.”

5.2 Humanitarian Assistance

Of those surveyed, 97.6% of Syrian refugee respondents were registered with CARE and had received assistance from the organization. Half of all survey respondents who were registered with CARE reported receiving emergency cash assistance, followed by information (16.9%) and participation in psychosocial activities (15.3%). Respondents' full answers are shown in the chart below:

Figure 15: Syrian refugee respondents report type of assistance they have received from CARE

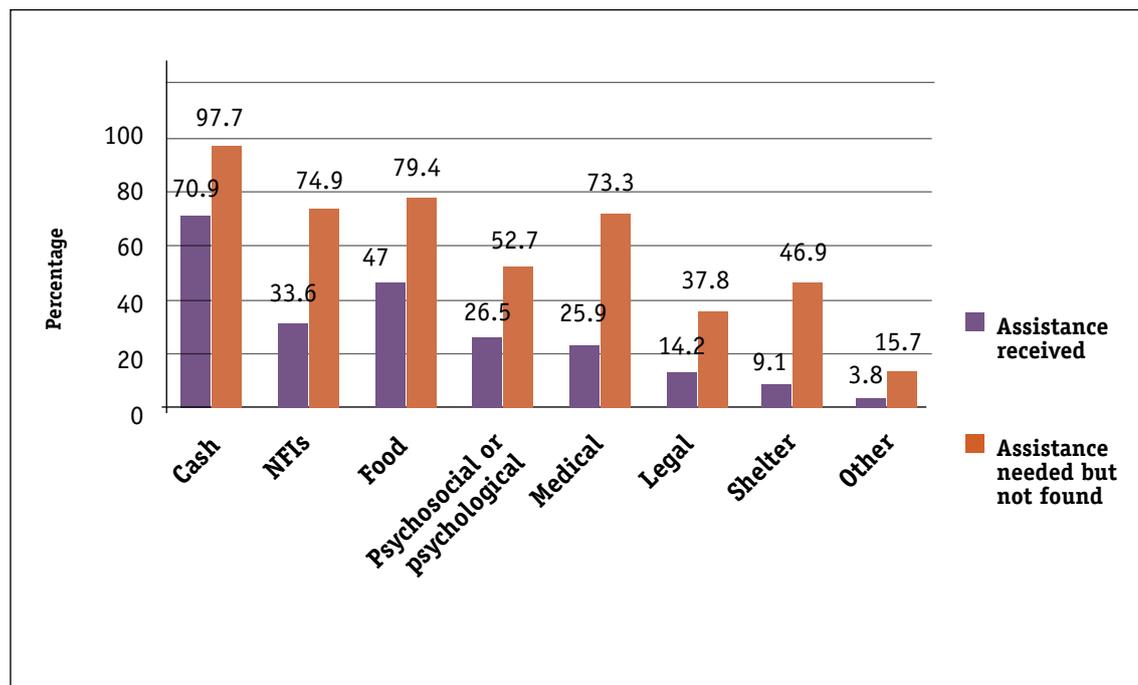


Additionally, 41.1% of respondents reported contacting a new assistance-providing organization (governmental, NGOs, UN, local organizations, etc.) once during the last two months, half of which (57%) reported receiving assistance from these organizations. The vast majority of this assistance was on a one-time or occasional basis, with only one-fifth of respondents reporting that they receive assistance monthly or on a regular basis. The most prominent type of assistance was identified as cash.

When asked if they were satisfied with the assistance received, only 52.2% reported they were, reporting primarily that the assistance was not enough (69.4%).

Most (90.7%) of Syrians reported that there were different services of assistance they needed but could not find, overwhelmingly identifying cash assistance as the primary assistance needed. The types of assistance received are compared with the types most sought after but not found as per the graph below:

Figure 16: Syrian refugee respondents report type of assistance received, compared with assistance needed but could not find



The chart above shows that the greatest gaps in satisfaction levels amongst Syrian refugees are related to shelter, medical, food, and NFI assistance.

When asked to compare assistance one year ago with today, as many respondents said the situation was the same (43.8%) as said the situation had deteriorated (46.8%). Only 9.4% said the situation had improved.

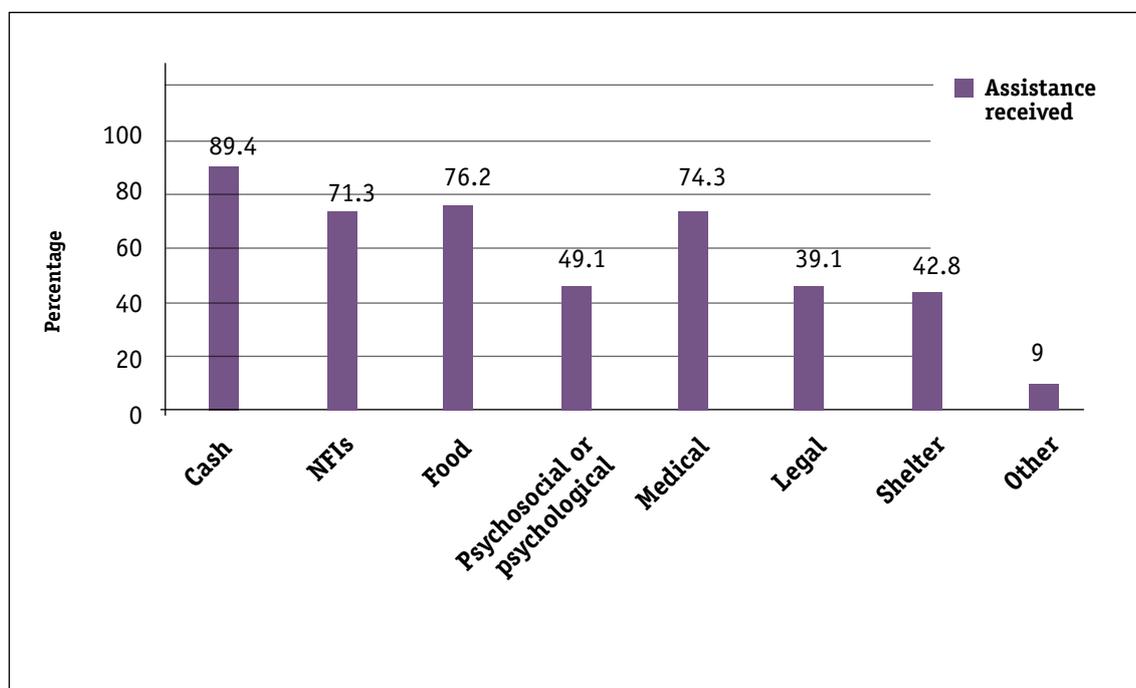
The overwhelming majority of respondents reported hearing about services from the government, CBOs, NGOs, the UN, etc. from Syrian friends, family, and neighbors (84.5%), with an additional 10.6% hearing about services from direct interaction with organizations, and only 3.5% reported hearing about services through Jordanian family, friends, and neighbors.

When asked how they would like to be informed about available services and assistance, the majority (43.9%) said they preferred direct interaction with organizations, followed by Syrian friends, family, and neighbors (34.5%), and through SMS (14.6%). As analysis, this would encourage humanitarian actors to focus more on community mobilization and community-led initiatives, by activating and expanding the role of refugee community committees and expanding refugee voluntary work.

There is a high demand for more information about cash assistance, with 89.4% of Syrians needing additional information about cash assistance. The full breakdown of types of assistance that Syrian ref-

ugees would like more information about is illustrated in the graph below:

Figure 17: Syrian refugee respondents reporting type of assistance they would like more information about



5.3 Gender & Age

Syrian refugee households living in Jordan have faced massive changes in family composition—creating shifting needs facing women, men, children, and the elderly.

Focus group feedback from a male Syrian refugee living in Mafraq showed how new family dynamics have impacted male heads of households:

“I am responsible for 17 people, including two orphans, eight of my brother’s children, my disabled mother and sister, along with my family. My brother is in Syria and I’m the only one who can provide for them, while I have diabetes and can’t really work. How can I live? When they downgraded our food vouchers my family suffered from this action.”

Additional qualitative data showed that growing income-expenditure gaps has caused some Syrian refugee families to send their wives and children to work, causing a massive shift in gender roles and tensions amongst family members. As one male Syrian refugee living in Irbid reported:

“If I knew that I would flee Syria, come to Jordan, and my wife would go to work, I would have left my children back in Syria to die under the barrel bombing.”

One male focus group participant claimed that some female heads of household resort to prostitution.

Further, changing family structures have had an adverse impact on children. One male Syrian refugee focus group participant from Irbid stated disapprovingly:

“My sister has four children and her husband died in Syria. She forced them to drop out of school and work for two or three JODs a day to pay the rent.”

5.4 Community Relations

ATTITUDES & PERCEPTIONS BY SYRIANS

The majority of Syrian respondents (54%) reported that most people in their neighborhoods were Jordanian, while a third of respondents (31%) reported that they live in primarily Syrian neighborhoods. An additional 14.5% reported living in primarily Palestinian neighborhoods. The distribution of surrounding communities varied by governorate, with Syrians living in Mafraq reporting that most people in their neighborhood are Syrian, whereas Syrians living in Amman, Zarqa, including Azraq town, and Irbid are primarily living amongst Jordanians, as seen in the table below:

Table 15: Neighborhood demographic of Syrian refugees per governorate

Neighborhood demographic per governorate	Amman	Zarqa, including Azraq town	Irbid	Mafraq	Total
Syrian	12.1%	16.7%	35.3%	59.0%	31.0%
Jordanian	57.9%	60.9%	58.7%	39.3%	54.0%
Palestinian	28.7%	22.1%	6.0%	1.2%	14.5%
Others	1.2%	.3%	-	.5%	.5%

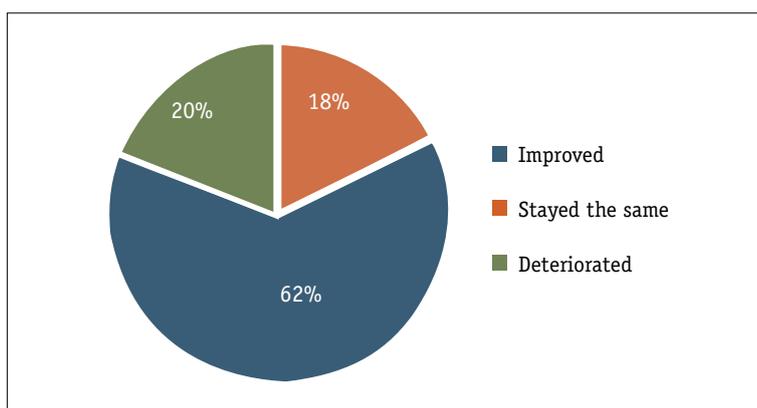
Two-thirds of Syrians described relations with their neighbors as mostly positive, with only 1.1% describing them as negative. Respondents in Mafraq were most likely to report that relations with their neighbors were positive (70.1%). When problems have arisen with their neighbors, they were mostly related to housing.

In addition, 33.2% of Syrians reported receiving help from their neighbors, the majority of which (83.3%) occurred once or occasionally. The Syrians that most commonly received help from their

neighbors on a regular basis were from Irbid (27.9%) and Mafraq (22.9%).

When asked how they believe the situation between different communities living in their neighborhood has changed in the past year, the majority (62.4%) reported that it had stayed the same, as illustrated in the chart below:

Figure 18: Syrian refugee respondents report how the situation between different communities living in their neighborhood has changed over the past year



Syrians in Amman were the most likely to report that the situation had deteriorated between different communities living in the same neighborhood, as demonstrated in the table below:

Table 16: Situation between Syrians and Jordanians, according to refugees

Situation in neighborhood	Amman	Zarqa, including Azraq town	Irbid	Mafraq	Total
Improved	17.1%	13.1%	20.6%	20.6%	18.0%
Stayed the same	52.8%	60.9%	69.4%	67.0%	62.4%
Deteriorated	30.1%	26.0%	10.0%	12.4%	19.6%

One Syrian woman illustrated the lack of trust she felt from Jordanian neighbors:

“I had a problem with a Jordanian neighbor. She said awful things behind my back about my honor, and I couldn’t do anything – we’re afraid because we’re strangers.”

Syrian male refugees also broached the issue of honor in a new society, with one participant from Mafraq saying:

“Imagine that you are with your wife or sister walking in the street, if a Jordanian harasses her and you go to the police, they will deport you to Syria. I escaped to protect my honor, and I can’t protect it here.”

Another Syrian woman, living in Zarqa, mentioned “Jordanians look down at Syrians. We often hear them offending us: ‘Syrians stole our jobs, Syrians stole our men because they get their girls married without dowry.’”

ATTITUDES & PERCEPTIONS BY JORDANIANS

Two-thirds of Jordanian respondents reported that they live in primarily Jordanian neighborhoods, with 17% reporting living in primarily Palestinian neighborhoods, and 15.5% reporting living in Syrian neighborhoods. Overall, 77.3% of respondents described relations with their neighbors as mostly positive, while only 1.7% described them as mostly negative.

The vast majority of Jordanians, 96.4%, reported having no problems with their neighbors, while half reported helping people of a different background than themselves. The vast majority of this help was given once, or on an occasional basis (88.7%).

Focus group discussions with Jordanians revealed that though many are friendly with Syrian refugees on a personal level, visiting with them and offering help, Jordanians continue to blame Syrian refugees for negative impacts in Jordanian families’ lives, including lack of access to education and work opportunities.

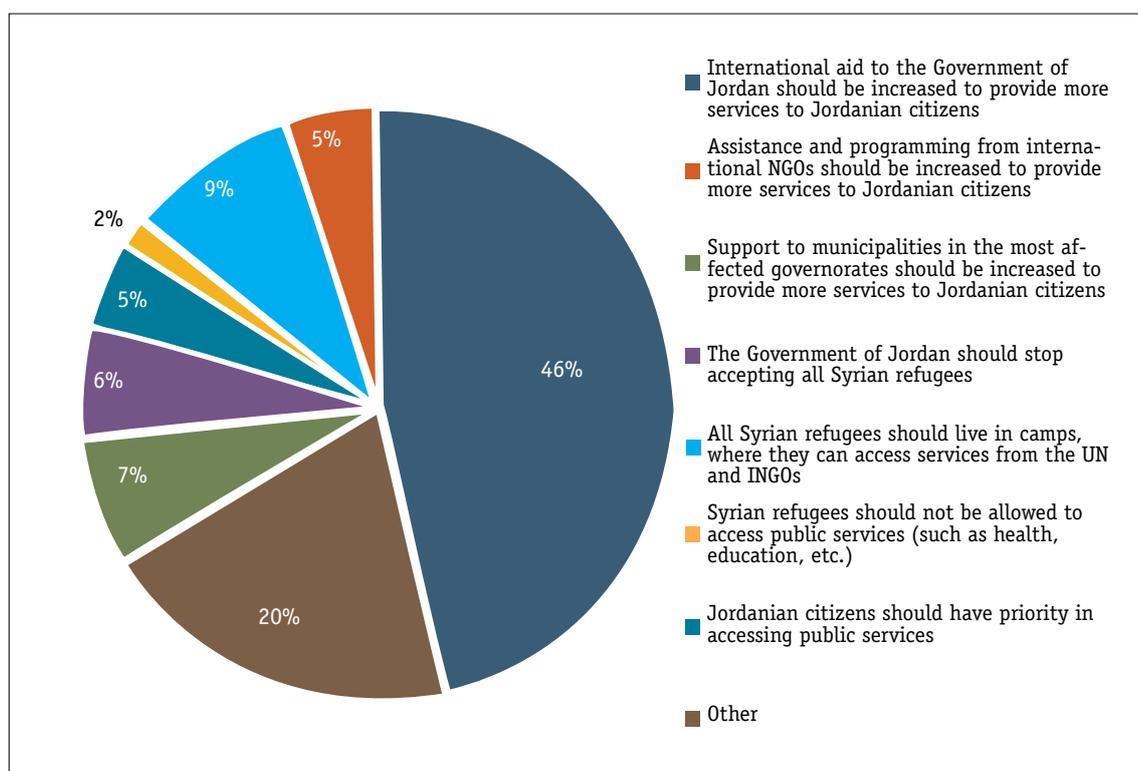
When asked to compare the situation between different neighborhood communities one year ago with today, Jordanian respondents were equally likely to report that the situation has stayed the same (43.5%), as they were to report that the situation had deteriorated (42%).

When asked if the presence of Syrian refugees in their community had impacted their family’s daily life, 88.7% of Jordanians responded that it had, with 71.3% reporting that this impact has been mostly negative. When asked how, Jordanian citizens primarily reported challenges in finding or maintaining accommodation (93.8%), in finding or maintaining gainful employment (89.7%), in accessing or staying in school (79.9%), in personal safety (65.3%), in accessing or maintaining quality healthcare services (76.6%), in accessing sufficient amounts of clean, potable water (51.4%), and in other ways (6.2%).

Higher percentages of Jordanians reported that they believed the presence of Syrian refugees has impacted Jordanians across Jordan, with 70.7% of respondents reporting that this impact has been mostly negative. Another 26.3% reported the impact to be neutral, while 3% reported the impact to be mostly positive.

When asked about the best way to respond to the impact of Syrian refugees on the lives of Jordanian citizens, the majority of respondents answered that International aid to the Government of Jordan should be increased to provide more services to Jordanian citizens (46.3%), followed by the recommendation that assistance and programming from international NGOs should be increased to provide more services to Jordanian citizens (20%), as demonstrated in the graph below:

Figure 19: Jordanian respondents report preferred methods of responding to the impact of Syrian refugees on the lives of Jordanian citizens



CONFLICT MITIGATION STRATEGIES

Both Syrian refugees and Jordanian host community members mentioned during focus group discussions that communal activities and awareness-raising activities for both groups would be helpful ways to mitigate communal tensions.

HOST COMMUNITY NEEDS & PERCEPTIONS

Most (59.9%) of Jordanians surveyed reported that they were currently not employed, about 15% less than Syrian refugee respondents. Almost the same percentage of Jordanians, 58%, reported that they were currently looking for a job, with the majority (57.6%) reporting seeking work in the retail, skilled craft, or home-based industries. Of these, 58.1% indicated that they would need additional training to do the job, while only 35% indicated that they required cash assistance to establish a home-based business. Notably, the highest rates of unemployed Jordanians were in Amman and Irbid, and the highest rates of employed Jordanians were in Zarqa (including Azraq town) and Mafraq.

Focus group feedback from Jordanian males overwhelmingly reflected the belief that wages for Jordanians are lower due to Syrian refugees' acceptance of lower wages for similar work. One Jordanian male from Mafraq reported:

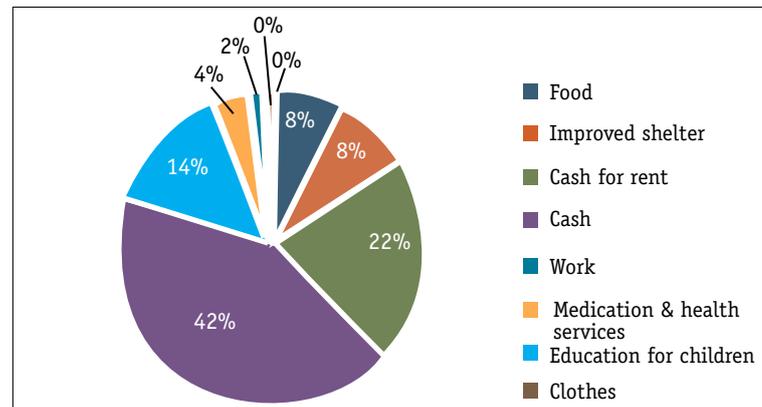
“Before the Syrians, the Jordanian daily rate was 11-12 JODs, but with the Syrians here it has decreased to 5-7 JODs.”

Another male Jordanian focus group participant from Amman echoed these sentiments, saying that he used to make 200 JOD, but his employer fired him and hired two Syrians for the same salary.

Overall, 69.4% of respondents reported a primary or secondary level of education, with higher percentages of women reporting illiteracy and higher education levels than men. Syrian refugees' levels of education followed a similar pattern, with women reporting higher levels of illiteracy, and almost the same percentages of total respondents reporting primary or secondary education. Conversely, higher percentages of men reported primary or secondary levels of education.

When asked to identify their primary needs, Jordanians primarily identified cash (42.3%), followed by cash for rent (22%), as illustrated by the chart below:

Figure 20: Jordanian respondents report primary needs



Interestingly, the primary reported needs for Jordanian families are very similar to those for Syrian families. Many Jordanians attributed higher rent prices to Syrian refugees, with one Jordanian male from Mafraq stating that his family's landlord used to charge 60 JOD a month for rent but then raised the price to 300 JOD and threatened eviction. Some Jordanian focus group participants speculated that Jordanian landlords are taking advantage of Syrian refugees' cash assistance to raise rent prices for both Syrian and Jordanian tenants.

Jordanians in focus group discussions cited that some of their livelihood coping strategies include buying assistance from their Syrian neighbors, as cited by a Jordanian female living in Mafraq:

“Syrians often sell the assistance they get, and we buy it from them because it's cheaper [than retail goods].”

When asked to describe the situation one year ago as compared to today, the majority of Jordanians reported that the situation has deteriorated (51.2%), with another 40.3% reporting the situation had stayed the same. Only 8.5% reported that the situation had improved.

The average Jordanian family's monthly income was reported as 356 JOD, almost twice the monthly income of Syrian refugee families (185 JOD per month on average). Jordanian respondents reported that the primary person in their family to earn this income is adult men (82.8% of respondents), while one-fourth credited adult women. Only a total of 1.5% of respondents reported that boys and girls (below age 17) had earned the monthly income, a tellingly lower rate than Syrian refugee boys and girls reported earning the family's income (13%).

Jordanian focus group respondents discussed how a lack of job opportunities for women has led to shifting gender roles, with one 21-year old female Jordanian living in Amman stating:

“Women are now taking male job opportunities.”

However, women's salaries were cited as still lower than men's salaries. Another Jordanian female focus group discussion participant said that Syrian women are taking jobs for lower salaries, driving down salaries for Jordanian women.

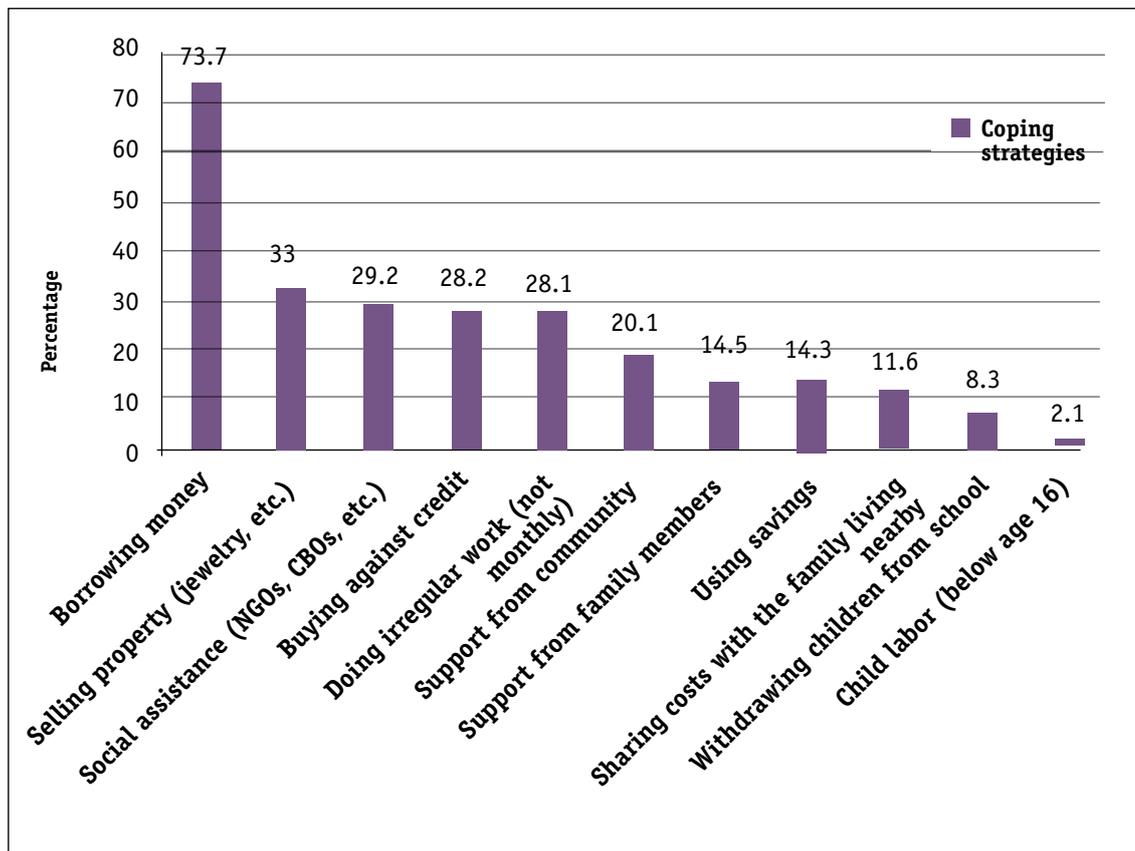
Jordanian focus group respondents from Mafraq said that the lack of economic opportunity has led to many families pushing their children to work.

Jordanians also face an income-expenditure gap, with an average monthly expenditure of 411 JOD. Of that, 120 JOD was spent on rent, 128 JOD on food, 35 JOD on health services and medicine, and 18 JOD on water.

When asked to list their other expenditures, the majority of Jordanians (78.6%) identified basic household items (NFIs and hygiene items), followed by transportation (70.7%), covering debts (70.7%), education (55.4%), infant needs (34.6%), and other expenses (9.6%). By comparison, Syrian refugee respondents reported almost the same percentages of basic household item expenditures (76.8%), but with a higher percentage of expenditures to cover debts (77.4%), and lower percentages of education expenditures (40.6%).

In order to cover these shortfalls, Jordanian citizens reported utilizing a range of coping strategies, primarily borrowing money. The degree to which Jordanian respondents reported utilizing various livelihood coping strategies is illustrated in the graph below:

Figure 21: Jordanian respondents report utilizing livelihood coping strategies in the last month



Interestingly, almost the same percentage of Syrian refugee respondents reported borrowing money (72.9%) to cover income-expenditure gaps.

The majority (78.8%) of Jordanian respondents have debt, totaling on average 3,843 JOD at the time of the survey.

Many Jordanians surveyed live in rented accommodation (58.3%, however, they are almost half the percentage of Syrian refugee respondents

living in rented accommodations, at 97%), while a third own their houses. Additionally, 7.6% of Jordanians live in accommodations that are either donated or provided through humanitarian assistance, 5.6% more than Syrian respondents. Most (79.7%) Jordanians reported having a written rental contract, however two-thirds of Jordanians did not know how long they can stay in their accommodations. Only 17.4% reported that they can stay for longer than six months.

Most (88.7%) reported that they are not currently under immediate threat of eviction, while only 21% reported being forced to move or evicted previously. The majority of evicted Jordanians had been evicted twice previously.

In terms of psychosocial needs and support, a majority of Jordanians reported that there are neither safe play/sports areas in their neighborhood for boys or girls (54.6%), nor for teenage boys or girls (63.9%). However, 53.7% reported that there are safe spaces for families to go for play and recreation outside of the house. Focus group discussions elucidated that the psychosocial needs of adults are inconsistently met, with some Jordanian women in Amman reporting that they rely on their social networks and community ties to deal with hardships in their daily lives. Others, however, reported utilizing negative coping strategies that have severe negative impacts on their children.

“I take it out on my children. I become very nervous that I can’t provide their needs; I start yelling and I sometimes beat them.”

Half of all Jordanian respondents reported that their families ate two meals the previous day, while 38.2% reported three.

When asked in focus group discussions about the type of assistance needed, Jordanians emphasized equality in service provision for Jordanian citizens, highlighting that most organizations are focused on Syrian refugees, while ignoring the needs of host communities. As one female Jordanian from Amman said:

“If we appeal to organizations, they say that their support is only offered for Syrians.”

Additional service gaps included financial support for Jordanians in need, job opportunities for young females and males, vocational training, equality of services between Jordanians and Syrians, and daycare services. Focus group participants overwhelmingly cited the inequality of services for Jordanians and Syrian refugees. Jordanian females continually cited the need for startup kits and vocational training for women, in order that they begin home-based businesses.

Jordanians additionally mentioned in focus group discussions the lack of information channels for services for Jordanians.

Jordanians emphasize the need for services equal to their refugee counterparts

6 CONCLUSIONS

The main findings of CARE Jordan's 2016 Urban Assessment can be summarized into the following main points:

Universality of Needs: Generally, Syrian refugees and vulnerable Jordanian citizens reported the same primary needs—cash for rent, cash, and greater access to services. Given the two groups' vastly different resources for meeting those needs (in terms of access to work, legal protection, humanitarian assistance from international and national organizations, the privileges of citizenship, social discrimination, etc.), in which Jordanian citizens have the advantage, the similarity indicates that primary needs are not being met due to increased competition for limited resources. As rates of incoming Syrian refugees have decreased over the last three years, and Syrian refugees are more likely to favor resettlement rather than return to Syria, the swelled population of both refugees and citizens in Jordan could be better served through greater resilience funding and support including to the Government of Jordan, which could in turn spearhead development efforts to increase economic development, housing availability, and more services.

Shifting Gender Roles: Additionally, both vulnerable Jordanians and Syrians have seen a shift in gender roles, with Jordanian and Syrian women increasingly entering the workforce. This shift has seen women employed in traditionally male-dominated fields, which some Jordanian women attribute to the lack of jobs available to women. Simultaneously, Syrian refugee women are increasingly the primary wage earners (with over a 10% increase from 2015) and working, leading to a dramatic transformation of family dynamics and women's roles within the family.

Shifting Children and Youth Roles: As Syrian women's roles change, so do those of their children. Both Syrian and vulnerable Jordanian women reported negatively coping with stress by using physical violence towards their children. Increasing numbers of Syrian children are staying in school (71% in 2016), reflecting a positive trend towards children's access to education. However, increasing percentages of Syrian children and youth are also working and married, the majority of which are Syrian girls. Almost four times the number of Syrian minors married in 2016 (54 in total) than in the previous year (14 in total). In 2015, the 13 out of 14 total married minors were girls, whereas in 2016 only 33 out of the total married minors were girls, showing an increase in male minor marriage.

Competition for Resources: The increased competition for limited, overstretched, and underfunded resources is a major factor influencing tense community relations between Jordanians and Syrian refugees. While Syrian refugees report awareness that Jordanians' blame them for increased competition for finite resources, Jordanians also report resentment towards unequal service provision from humanitarian actors and lessened wages due to increased competition for jobs.

Economic Dependence: While there is a vast income difference between vulnerable Jordanians and Syrians, with Jordanians earning 171 JOD more per month on average than Syrians, both groups reported borrowing money as a primary way to cover their income-expenditure gaps. Syrian refugees are increasingly acquiring income from humanitarian aid rather than work, a stark deviation from 2015, in which Syrian refugees overwhelmingly gained their income from work. The data reveals dangerously increasing debt for Syrian refugees, while average income has dropped, and overall greater economic dependence for both Jordanian citizens and Syrian refugees.

Lack of Specialized Humanitarian Aid: Jordanians overwhelmingly reported a lack of services focused on aiding Jordanian citizens, while Syrian refugees also overwhelmingly reported that there were many services they needed, however could not find: primarily cash, food, and non-food items. In addition to an underfunded national resilience plan that does not afford the Jordanian government the ability to provide all the necessary services to Jordanian citizens, there could also be misinformation about the services available to Syrians, or a lack of services that meet Syrians' most pressing needs.

Increasing Urgency: More and more, Syrian refugees are trending towards resettlement either in Jordan or abroad, continuing a trend established in 2015's assessment. Refugees are increasingly unlikely to return to Syria should the situation in Jordan worsen. As the current refugee crisis enters its sixth year and becomes increasingly permanent, the necessity of finding sustainable solutions to lacking resources for both Syrians and Jordanians living in Jordan must be solved.



7 RECOMMENDATIONS

To the Government of Jordan

1. To continue to apply flexible policies allowing people to earn a legal living. Specifically:
 - Extend the duration of the fees waiver for work permits for Syrian refugees.
 - Increase information provision to employers and other stakeholders about work permits process, and the benefits of assisting Syrian refugees with obtaining an official work permit. Though the quantitative data showed that the majority of Syrian refugees were aware of the application fee waiver for Jordanian Government work permits, the results also show together with the focus group feedback that the primary reason for not applying for a work permit was due to obligations for Jordanian employers. Therefore, in order to meet Syrian refugees' most pressing need, cash, the Jordanian Government should work with employers to raise their awareness of the new law, and the benefit to Jordanian society of increased Syrian refugee participation in the economic sphere; and
 - Consult with the private sector on which protected sectors still demand protection, and which sectors could benefit economically from more Syrian labor through the easing of protections.
2. In line with the Jordan Response Plan, ensure the transition from immediate humanitarian assistance to longer-term, resilience-based initiatives, which benefit the refugees and host communities alike, and improve the community relations.
3. Provide services for refugee protection, in particular for prevention of and responses to sexual and gender-based violence and child protection.
4. Invest in youth services and interventions, and promote joint interventions which enhance social cohesion.

To Donors and the International Community

1. Prioritize services to Jordanian host communities through direct assistance to the Government of Jordan in order to implement resilience-based programming for Jordanian host communities. Secondary data shows that the vast majority of donor assistance is funding

the Jordanian Government's refugee response programs, with severe underfunding to the Jordanian resilience plans that directly aid Jordanian host community's resilience to the Syrian refugee crisis. Now entering its sixth year, the Syrian refugee crisis continues to put incredible strain on Jordanian host communities. International funding assisting these target groups will propel enhanced community relations between Jordanians and Syrian refugees, allowing for sustainable resilience.

2. Implement aid packages differently according to location, allowing for communities to access services. Though Jordanian and Syrian primary needs are the same across Jordan, secondary needs differ vastly between governorates. In order to implement assistance that more effectively responds to specific needs, donors and the international community could adapt their assistance programs to the specific needs of Syrians and Jordanians in each governorate, thereby increasing impact amongst each group.

3. Prioritize the following sectors: a) shelter and shelter programming in host communities, as the Assessment highlighted that housing-related concerns continue to be the primary need of Syrian families; b) food assistance programs, with the transition to more sustainable livelihood policies and interventions; c) cash modalities as a tool for protection; and d) continue and expand support to health and education sectors, and provide additional resources for youth access to education at the secondary and tertiary levels.

4. Support Jordanian civil society and the international organizations through multi-year funding and increased funding to be able to address efficiently the impact of the Syria crisis impacting the Syrian refugees and Jordanian host community.

5. Invest in livelihood and employment schemes for refugees and host community members, to ensure access to finance and dignified living.

6. Expand resettlement to demonstrate that donor nations are willing to share the burden fairly.

7. Provide continued funding for refugee protection, in particular for prevention of and responses to sexual and gender-based violence and child protection.

To National & International Humanitarian Actors

1. Expand support to women and men for prevention of gender-based violence, in particular early marriage and intimate partner violence. Involving men in the process is critical and means supporting them in finding ways to cope with the stress of displacement and idleness due to the inability to work (legally). Much more intensive work with communities is needed to prevent early marriage, which has become problematic due to the challenging economic and living

conditions of families, which is exacerbating the perceived need to protect girls "honor."

2. Increase vocational training for both Syrian refugee women and Jordanian women. As both Jordanian and Syrian women have lower rates of participation in the workforce, in combination with feedback that shows women filling work positions that have traditionally been held by men, vocational training could help prepare women for these roles and raise their economic independence. As both groups primarily report needing cash and cash for rent, increased capacities for work would directly respond to both Jordanians' and Syrians' most pressing needs.

3. Increase psychosocial support assistance to both Syrian refugees and Jordanian host communities, particularly focused on women and children. Psychosocial and psychological support were identified by both Syrians and Jordanians who have suffered under increased hardships, and was identified as a necessary form of assistance. Increased psychological and psychosocial wellbeing has direct impacts across the ecological model, creating a society that is more resilient to the continued strain of the Syrian refugee crisis. Humanitarian actors could increase psychological and psychosocial assistance to both Jordanians and Syrian refugees in Jordan to more effectively ensure sustainable coping mechanisms for these groups into the future.

4. Increase support for the prevention of child labor, and in particular support youth ages 12 to 18 in completing their secondary education.

5. Increase awareness between Syrian refugees and Jordanian host populations through communal activities. Focus group feedback from both Jordanians and Syrian refugees elucidated the need for community-building and awareness-raising activities amongst both of these target groups to each communal tensions. Humanitarian actors could incorporate these activities into their assistance packages at minimal cost, and would directly enhance positive relationships and perceptions of "the other."

6. Develop information mechanisms for Jordanian citizens to learn of services specific to them. Many Jordanian citizens reported that they have no mechanisms informing them of potential services, whereas Syrian refugees reported hearing of services through text messages and direct contact with humanitarian organizations. In order to promote potential services amongst Jordanian citizen target groups, humanitarian actors could adopt specialized forms of communication for Jordanian citizens.

KEY INDICATORS

ijj	Amman				Azraq		Irbid			
	2012	2014	2015	2016	2015	2016	2013	2014	2015	2016
Total survey population	327	483	1,330	2046	1,263	439	422	377	1,292	1771
Number of households		81	265	428	243	88		60	265	402
Household size	5.5	6.0	5	4.8	5.2	5	7.1	6.3	4.9	4.4
% of female headed households	10%	26%	20%	28.0%	26%	47.0%	13%	27%	33%	45.0%
% children (0-18)	49%	50%	51%	49%	54%	55%	51%	54%	50%	51%
% of school aged children out of school (boys/girls) (7-18)	64%	39%	31% (32% / 29%)	27% 31%/ 23%	54% (56% / 53%)	41% 43%/ 40%	73%	44%	28% (31% / 23%)	21% 21%/ 21%
# of children working (of which boys)	6	1	19 (18)	36 (26)	19 (14)	4 (2)	12	5	22 (19)	18 (14)
# of minors married (of which girls)			3 (3)	2 (0)	5 (5)	0 (0)			2 (1)	26 (12)
% of adult men working	65%	13%	53% -59%	49.8%	38- 69%	38.0%	35%	9%	20- 55%	40.2%
% of adult women working		1%	5-8%	11.3%	1-7%	10.3%		2%	0-6%	12.9%
Monthly income (of those who states income above 0)	155 JOD	180 JOD	227 JOD	190 JOD	205 JOD	153 JOD	125 JOD	179 JOD	234 JOD	209 JOD
Monthly expenditure	245 JOD	304 JOD	303 JOD	220 JOD	240 JOD	275 JOD	380 JOD	363 JOD	254 JOD	238 JOD
Monthly expenditure for rent, health, food		370 JOD	295 JOD	248 JOD	293 JOD	248 JOD	284 JOD	359 JOD	265 JOD	234 JOD
Average shortfall	90 JOD	124 JOD	76 JOD	30	35 JOD	122	255 JOD	184 JOD	20 JOD	29
Average debt (including debt of 5,000 JOD or above)	225 JOD	641 JOD	872 JOD	649 JOD	492 JOD	632 JOD	600 JOD	540 JOD	570 JOD	692 JOD
Average rent	135 JOD	202 JOD	168 JOD	150 JOD	140 JOD	123 JOD	175 JOD	199 JOD	172 JOD	143 JOD
Average food		92 JOD	83 JOD	64 JOD	110 JOD	70 JOD		92 JOD	67 JOD	62 JOD
Average health		76 JOD	44 JOD	34 JOD	42 JOD	55 JOD		68 JOD	26 JOD	29 JOD

	Mufraq				Zarqa				Overall			
	2013	2014	2015	2016	2013	2014	2015	2016	2014	2015	2016	
Total survey population	364	290	1,247	2001	308	387	1,414	1246	1,537	6,546	7503	
Number of households		60	262	412		62	265	278	263	1,300	1603	
Household size	5.1	4.8	4.8	4.9	6.1	6.2	5.3	4.5	5.8	5	4.7	
% of female headed households	32%	37%	34%	39.0%	18%	11%	26%	45%	25%	28%	39.0%	
% children (0-18)	52%	64%	55%	50%	49%	53%	55%	45%	54%	53%	49%	
% of school aged children out of school (boys/girls) (7-18)	69%	65%	34% (36% / 32%)	37% 37%/ 37%	37%	31%	33% (37% / 27%)	27% 28%/ 26%	43%	36% (38% / 33%)	29% 30%/ 28%	
# of children working (of which boys)	19	2	7 (6)	66 (42)	6	2	16 (15)	15 (8)	10	83 (72)	139 (92)	
# of minors married (of which girls)			1 (1)	10 (8)			3 (3)	16 (13)	3 (3)	14 (13)	54 (33)	
% of adult men working	41%	7%	3-36%	19.3%	54%	17%	3-36%	36.2%	12%	34-54%	36.6%	
% of adult women working		0%	1-14%	5.7%		0%	2-6%	7.5%	1%	2%-8%	9.5%	
Monthly income (of those who states income above 0)	140 JOD	196 JOD	191 JOD	155 JOD	140 JOD	186 JOD	179 JOD	200 JOD	185 JOD	209 JOD	185 JOD	
Monthly expenditure	320 JOD	253 JOD	296 JOD	192 JOD	230 JOD	264 JOD	230 JOD	225 JOD	297 JOD	265 JOD	221 JOD	
Monthly expenditure for rent, health, food		337 JOD	288 JOD	243 JOD		258 JOD	225 JOD	227 JOD	331 JOD	273 JOD	240 JOD	
Average shortfall	180 JOD	57 JOD	105 JOD	37	90 JOD	78 JOD	51 JOD	25	112 JOD	56 JOD	36	
Average debt (including debt of 5,000 JOD or above)	430 JOD	530 JOD	516 JOD	544 JOD	575 JOD	558 JOD	526 JOD	633 JOD	573 JOD	621 JOD	628 JOD	
Average rent	150 JOD	216 JOD	181 JOD	141 JOD	125 JOD	149 JOD	125 JOD	124 JOD	193 JOD	158 JOD	139 JOD	
Average food		106 JOD	76 JOD	63 JOD		67 JOD	73 JOD	68 JOD	90 JOD	62 JOD	64 JOD	
Average health		15 JOD	31 JOD	30 JOD		42 JOD	27 JOD	35 JOD	49 JOD	34 JOD	37 JOD	

ANNEXES

Annex 1 – List of References

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Annex Two – Questionnaires & Survey Design

The following table details the list of questionnaires used and their target groups:

Questionnaire 1:	Interviews with CARE Jordan senior management and project management.
Questionnaire 2:	Key informant interviews with relevant Jordanian Ministries (Social Development, Planning & International Cooperation, and Labor).
Questionnaire 3:	Key informant interviews with relevant INGO, NGO and CBO staff.
Questionnaire 4:	Focus group discussions with Syrian refugees.
Questionnaire 5:	Focus group discussions with Jordanian host community members.
Questionnaire 6:	Survey/Semi-structured interviews with individuals with Syrian refugees (beneficiaries, non-beneficiaries) and Jordanians from the host communities.

The above questionnaires were developed in cooperation and close coordination with CARE Jordan to ensure accuracy and relevance.

Sample Distribution

Sample Distribution of the Syrian Refugees

Governorate	Number of refugees (April 2016)	Sample
Amman	171,680	428
Mafraq	156,763	412
Irbid	136,711	402
Zarqa (including Azraq)	90,586	366
Total	555,740	1,608

Sample Distribution of Jordanians Residing in Host Communities

Governorate	Number of Jordanians	Sample
Amman	2,554,923	172
Irbid	1,316,618	102
Zarqa (including Azraq)	923,652	137
Mafraq	314,164	60
Total	5,109,357	471

List of Key Informant Interviews

	Name	Title/Organization	Date of Interview
1.	Salam Kanaan	Country Director, CARE Jordan	May 8 & 11, 2016
2.	Eman Ismail	Assistant Country Director for Programs, CARE Jordan	May 8 & 11, 2016
3.	Maher Qubbaj	Acting Program Director-Urban Protection Response Program	May 11, 2016
4.	Sawsan Saadeh	Program Director-Women's Empowerment Program	May 11, 2016
5.	Mohammad Awamreh	Program Manager-Relief Department	May 11, 2016
6.	Jack Hijazin	Regional Refugee Program Specialist (US Embassy)	May 8, 2016
7.	Craig Tucker	Humanitarian Affairs Advisor (DFID)	May 8, 2016
8.	Rana Nassar	Humanitarian Program Officer (DFID)	May 8, 2016
9.	Mohammad Hammad	Charities Director (MoSD)	May 8, 2016
10.	Omar Nusseir	Senior Coordinator of Humanitarian Aid (MoPIC)	May 9, 2016
11.	Rana Diab	Early Childhood and Disability Program Manager (JOHUD)	May 9, 2016
12.	Qais Tarawneh	(JOHUD)	May 9, 2016

List of Focus Groups Conducted

	Category	Location	Date	Number of Participants
1.	Syrian Refugees (Females, group 1)	Irbid	May 16, 2016	9
2.	Syrian Refugees (Females, group 2)	Irbid	May 16, 2016	11
3.	Syrian Refugees (Males, group 1)	Irbid	May 16, 2016	11

4.	Syrian Refugees (Males, group 2)	Irbid	May 16, 2016	8
5.	Syrian Refugees (Females, group 1)	Zarqa	May 18, 2016	10
6.	Syrian Refugees (Females, group 2)	Zarqa	May 18, 2016	12
7.	Syrian Refugees (Males, group 1)	Zarqa	May 18, 2016	7
8.	Syrian Refugees (Males, group 2)	Zarqa	May 18, 2016	13
9.	Syrian Refugees (Females, group 1)	Amman	May 19, 2016	10
10.	Syrian Refugees (Females, group 2)	Amman	May 19, 2016	10
11.	Syrian Refugees (Males, group 1)	Amman	May 19, 2016	7
12.	Syrian Refugees (Males, group 2)	Amman	May 19, 2016	9
13.	Syrian Refugees (Females, group 1)	Mafraq	May 23, 2016	12
14.	Syrian Refugees (Females, group 2)	Mafraq	May 23, 2016	14
15.	Syrian Refugees (Males, group 1)	Mafraq	May 23, 2016	10
16.	Syrian Refugees (Males, group 2)	Mafraq	May 23, 2016	8
17.	Jordanians (Females, group 1)	Amman	May 24, 2016	10
18.	Jordanians (Females, group 2)	Amman	May 24, 2016	13
19.	Jordanians (Males, group 1)	Amman	May 24, 2016	4
20.	Jordanians (Males, group 2)	Amman	May 24, 2016	5
21.	Jordanians (Females, group 1)	Mafraq	May 26, 2016	6
22.	Jordanians (Females, group 2)	Mafraq	May 26, 2016	11
23.	Jordanians (Males, group 1)	Mafraq	May 26, 2016	5
24.	Jordanians (Males, group 2)	Mafraq	May 26, 2016	3

