



7 YEARS INTO EXILE

How urban Syrian refugees, vulnerable Jordanians and other refugees in Jordan are being impacted by the Syria crisis

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Research Team

Shuaa Marrar	Senior Researcher / Team Leader
Nayif Tahseen	Senior Statistician / Field Work Supervisor
Samira Al-Jundi	Focus Group Facilitator / Researcher
Laura Thomas	Interviewer / Researcher
Alexa Stevens	Reporting Officer / Researcher
Basma Elayan	Data Entry Specialist
Hind Maani	Data Entry Specialist
Yosef Khalayleh	Data Entry Specialist
Suad Mutlaq	Data Entry Specialist
Field Researchers	30 field researchers

Prepared by



Cover: Syrian refugees Yousra (left) with her daughter Raghda (in background) in the small house they rent in the northern Jordanian town of Irbid. In the foreground are the two women's children: Lemar, 4, and Remas, 3. Credit: Richard Pohle/The Times

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List of Acronyms

CBO(s)	Community-Based Organization(s)
ECFM	Early, Child, and Forced Marriage
ECHO	European Civil Protection and Humanitarian Aid Operations
ILO	International Labor Organization
IRC	International Rescue Committee
JHAS	Jordanian Health Aid Society
JHCO	Jordanian Hashemite Charity Organization
JIF	The Jordanian INGO Forum
JOD	Jordanian Dinar
JOHUD	Jordanian Hashemite Fund for Human Development
JRP	Jordan Response Plan
MEAL	Monitoring, Evaluation, Accountability, and Learning
MoPIC	Ministry of Planning and International Cooperation
MoSD	Ministry of Social Development
NFI(s)	Non-Food Item(s)
NGO(s)	Non-Governmental Organization(s)
PRM	US Department of State Bureau of Population, Refugees, and Migration
SIGI	Sisterhood is Global Institute
UN	United Nations
UNHCR	Office of the United Nations High Commissioner for Refugees
VAF	Vulnerability Assessment Framework
WFP	World Food Programme

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EXECUTIVE SUMMARY

The sixth annual urban assessment builds upon CARE's prolific work over the last six years responding to the Syrian refugee crisis' effects in Jordan. CARE Jordan has consistently targeted its programming to Jordan's most vulnerable populations, including Syrian refugees in camps, urban Syrian refugees and vulnerable Jordanian host community members.

In order to tailor its programming to these groups' needs, CARE Jordan has carried out yearly needs assessments since 2012. The first assessment began with a survey of Syrian urban refugees needs. The survey has grown to include Jordanian host communities for the second year in a row. This year, other minority refugees (from countries including Iraq, Sudan, Somalia, Egypt, Yemen, and the Russian Federation) were included to gain a more accurate and comprehensive picture of the needs of Jordan's most vulnerable. Additionally, the geographic scope of the study was widened to include the southern Jordanian governorate of Karak, in addition to four northern governorates (Amman, Irbid, Zarqa, and Mafraq) with the highest populations of Syrian urban refugees.

Riyada Consulting and Training was contracted in April 2017 to carry out CARE Jordan's seventh annual urban assessment. Riyada employed a mixed methodology approach to collect both qualitative and quantitative data on the needs, coping strategies and perceptions of the target populations.

The report contains seven sections, beginning with a background on the Syrian refugee crisis in Jordan and particularly focusing on recent policy and donor trends over the last year affecting the various target populations. Section 3 expands upon Riyada's detailed methodology for completing the assessment, followed by basic data on the background of Syrian urban refugees and their flight biography. The next section presents the target groups' main needs and vulnerabilities, their relationship to available assistances and services, changes affecting different genders and aged respondents and refugee' and host community perceptions of social cohesion. Finally, the report presents its main conclusions and recommendations to donors and the international community, to the Jordanian government, and to INGOs and NGOs. The last section presents all available data from the past five years' assessments for key indicators.

Methodology

Riyada Consulting and Training mobilized a research team to carry out the assessment, comprised of a Senior Researcher/Team Leader, Senior

Statistician, a Focus Group Facilitator, an Interviewer, Reporting Officer/Researcher, four Data Entry Specialists, and 30 field researchers recruited by CARE Jordan. The assessment utilized a mixed methodology approach to obtain the most comprehensive set of data for analysis. Riyadh's team undertook a thorough desk review of relevant secondary literature before commencing the assignment, including recent reports published from different governmental and non-governmental institutions, in addition to sources from UNHCR. Research tools included a quantitative survey administered to a total of 2,184 respondents, including 1,447 Syrian refugees, 272 other minority refugees, and 465 vulnerable Jordanian citizens. Qualitative tools included 18 key informant interviews with key stakeholders, including senior CARE Jordan staff, representatives of the Jordanian government and staff working in local NGOs. Additionally, 26 focus group discussions were carried out with Syrian, other minority, and Jordanian men and women in each of the five targeted governorates.

Background

Over the last three years, the number of registered Syrian refugees in Jordan has remained consistent, reaching 660,315 Syrian refugees registered with UNHCR as of June 1, 2017. Over two-thirds of these (79%) refugees are living outside of camps, primarily in Jordan's northern governorates. In addition to Syrian refugees, Jordan hosts multiple other refugee populations, including 63,024 Iraqis, and another 10,000 from Sudan, Somalia, and Yemen.

Syrian non-camp refugees have large unmet shelter needs; Syrian families are increasingly spending larger percentages of their income on rent. Further, winterization needs remain a priority for Syrian refugee families. In terms of income, last year's urban assessment saw a dramatic increase in the percentages of Syrian urban refugees who gain their income from humanitarian assistance over work. Notable percentages of people report utilizing harmful coping mechanisms (including child labor or engaging/marrying off a daughter) to close the widening income-expenditure gap. Many Syrian refugees can meet their food needs, however still must depend on buying lower quality, less expensive food to meet their family's full needs. High costs of both transportation and medication were found to hamper Syrians' access to quality health services. Syrian refugees have overwhelmingly high rates of registration with the relevant authorities, however almost a third of refugee children are still not attending school.

Social tensions are stabilizing and cohesion between Syrian refugees and Jordanian host communities forming. However, Syrian women and children are still facing massive changes in gender and age roles, primarily driven by the worsening economic situation.

Syrian families increasingly spend larger portions of their income on rent

Jordanian host community members reported very similar needs to their Syrian refugee counterparts, including the need to find employment that could close their income-expenditure gap. Primary needs included cash and cash for rent. Though many Jordanians reported not having problems with their Syrian refugee neighbors, they overwhelmingly reported feeling the impact of Syrian refugees on their daily lives. Primarily, this consisted of finding or maintaining access to employment, accommodation, or educational services.

Other minorities face high protection needs and gaps in service provision, as they are fewer in number than their Syrian refugee counterparts and face greater challenges in accessing humanitarian support and services which are primarily targeted towards Syrian refugees.

Key developments over the last year include the signing of the Jordan Compact, which outlined the Government of Jordan's commitments to encouraging legal work for Syrian refugees in Jordan, including easing access to legal work permits. However, multiple challenges still face Syrian refugees seeking legal employment, including unforeseen costs of work permits. Costs may include fees that employers demand from their workers, extra costs for medical checkups if not registered with the MOI, the need for a one-year contract, and seasonal/irregular work that is not easily legalized. This particularly affects Syrian refugee women, who prefer to work in home-based activities or in the informal sector for the flexibility it provides them.

CARE has adapted its programming to respond to the needs of Syrian refugee families and Jordanian host community citizens. This has included establishing Urban Community Centers in the governorates with the highest population of refugees, where they can access a range of necessary services.

Main Findings

The main findings of the 2017 urban assessment are split into four parts which include the priority needs and vulnerabilities of Syrian urban refugees, Jordanian citizens and other minority refugees.

PRIORITY NEEDS AND VULNERABILITIES

Syrian urban refugees, Jordanian citizens and other minority refugees each identified cash and cash for rent as their primary need, consistent with data from 2016's urban assessment. Both Syrian and other minority populations identified education as a primary need for their children.

In terms of their protection needs, though high percentages of Syrian refugees were registered with the relevant authorities (UNHCR

and the MOI) guaranteeing basic legal protection, Syrians' protection needs remain high, including children's access to education, women's rights to safe work, and girls' protection from early, child, and forced marriage (ECFM) and sexual violence.

Syrian urban refugees continue to gain their monthly income equally from work and humanitarian assistance while other minority refugees gained their monthly income from more diverse sources, including assistance from family out of the country. Jordanians make an average of 20 JOD more each month in comparison to Syrian urban refugees (195.2 JOD and 176 JOD, respectively), while other minority refugees reported the lowest monthly income, at 169 JOD. Syrian refugees' expenditures are on average 25% more than their income, while Jordanians' income-expenditure gap almost tripled between 2016 and 2017 (56 JOD and 123.7 JOD, respectively). Syrian urban refugees, other minority refugees and Jordanian citizens all reported spending half or more of their monthly expenditure on rent. The vast majority – 88.9% of Syrian refugees, 80.9% of Jordanian citizens and 79.6% of other minority families – reported they were in debt. High percentages of each population group reported a reliance on borrowing, which is not a sustainable coping mechanism, to close the income-expenditure gap. Jordanian citizens primarily borrow from their families, while refugees reported being in debt with neighbors more often. Both refugees and citizens in Jordan report replying on cheaper, lower quality foods, as a coping strategy to meet their food needs.

Dependence on harmful coping mechanisms is decreasing amongst Syrian refugees, however some families still rely on early marriage for daughters or removing their children from school to work and thereby meet their livelihood needs.

Unemployment rates amongst Syrian urban refugees and Jordanian citizens are extremely high (77.8% and 65.0%). Among the sampled population, their legal contexts differ vastly. Only a little over a fifth of the Syrian refugees surveyed had a work permit, primarily citing the high cost of obtaining one (primarily burdening the employer, not the refugee), and the requirement of a one-year work contract. This particularly affects Syrian refugee women, who increasingly work in home-based projects or in the informal sector. The clear majority of Syrian and other minority refugees live in rented accommodation, but face increasing housing insecurity, especially amongst Syrian female-headed households. Both refugee populations are most in need of cash for furniture and fuel in winter as their primary needs.

Though over half of Syrian refugees reported they could access health services when they needed to, Syrians' overall access to health services decreased over the past year, including prenatal care. Additionally, Syrian urban refugees reported that they had high psychosocial health needs. Other minority refugees reported similarly notable psychosocial distress, and that they need cheaper or free medication and services to meet their health needs.

Dependence on harmful coping mechanisms is decreasing among Syrian refugees

1/2 of Syrian refugees said they would move elsewhere in Jordan if conditions become too difficult where they are

HUMANITARIAN ASSISTANCE

On average, Syrian refugees contacted service and aid-providing institutions more than three times in the last two months, primarily receiving cash and food assistance. However, many refugees reported that there was assistance they needed but could not find. Both Syrian refugees and other minority refugees primarily learn of available services through their friends, family and neighbors, however, prefer to learn about services from direct interaction with service providers. Other minorities, meanwhile, contacted service providing institutions at least once in the last two months, primarily receiving emergency cash assistance and winterization items.

GENDER AND AGE

Syrian, Jordanian, and now other minority families are facing massive shifts in family structures, gender and age roles, creating new vulnerabilities for these groups. Syrian refugee families continued to agree to early or unwanted marriages for their daughters, or to marry a Syrian woman as a second or third wife to a Jordanian man, to ease financial stress. Refugee families were more likely to remove their daughters from school rather than their sons, while boys were more likely to be relied upon to contribute to the family income.

Both Syrian and Jordanian women have vulnerabilities associated with working in the informal sector, including a lack of legal protection or benefits. However, Syrian refugee women face greater obstacles to obtaining legal protection for safe work. To meet their work needs, many refugee and Jordanian women asked for increased vocational training or assistance to create a home-based business. High levels of psychosocial stress continue to burden Syrian refugee families, most intensely affecting female-headed household and refugee children. Other minority refugee families pointed out that the obstacles to legal protection endanger their children. Many minority refugee families face obstacles in obtaining legal protection and they cannot access educational services for their children without legal status.

The urban assessment also found that barriers to legal protection were disproportionately affecting Syrian refugee girls, as the high costs for registering a change in civil status (birth, death, or marriage) were causing some families to document marriages through religious institutions, increasing the risk of early, child and forced marriages. Double-shift school systems cause many Syrian refugee families to fear for the safety of their daughters returning from school late in the day, putting Syrian refugee girls at a higher risk for being removed from school.



SOCIAL COHESION & DURABLE SOLUTIONS

Syrian urban refugees are increasingly living in more mixed neighborhoods with Jordanian citizen neighbors, like other minority refugees. Both sets of refugees primarily characterize relationships with their neighbors as positive and that they do not suffer any issues with their Jordanian counterparts. Additionally, the worsening economic situation was noted to affect vulnerable Jordanian and Syrian refugees similarly, causing competition for jobs in both the formal and informal sectors and a general reduction in sympathy for the Syrian refugees. Though Jordanian citizens were similarly likely to rate their relationships with their neighbors as positive, more than two-thirds (75.3%) reported that the presence of Syrian refugees had impacted their lives, primarily rating this as a negative impact.

Vulnerable Jordanians felt the impact of Syrian refugees in finding and maintaining accommodation, finding or maintaining gainful employment and accessing healthcare services. Jordanians cited that there was no need for conflict mitigation strategies, as the host and refugee communities were largely separate and that issues primarily occurred within the refugee community itself rather than between refugees and Jordanian citizens.

Syrian refugees increasingly favor internal resettlement in Jordan, and are more likely in 2017 to cite returning to Syria to retrieve documents or to get family members than in 2016. Though one-fourth of Syrian urban refugees reported that they would return to Syria,

Retaj, 2, lives with her mother Hadija, 32, and brother Motaz, 15 months (names changed). As an infant, her mother was forced to seek shelter for them in mosques and on the streets. Today the family lives in a one-room apartment in Mafraq, Jordan, where her mother struggles to make ends meet. Credit: Mary Kate MacIsaac/CARE

half stated that if the situation were to become too difficult where they were currently living, they would find another place to live in Jordan. In contrast, other minority refugees replied that they would leave for another country or apply for resettlement if the situation where they live were to become too difficult.

CONCLUSIONS

The needs of both Syrian urban refugees and Jordanian host communities are relatively consistent with previous urban assessments' findings, showing notable trends that have continued over the last three years. This can likely be explained by the assessment's next finding, that the economic situation is universally affecting vulnerable communities. Increased pressure on female-headed households and refugee women causes continued shifts in gender roles and leads to further vulnerability.

All respondents reported wanting to learn about services through direct interaction with organizations. Additionally, the southern Jordanian governorate of Karak showed high levels of vulnerability and is an underserved locale. Further, non-Syrian refugee populations need specific services, such as financial assistance to pay illegal residency fines. The issue should be addressed through targeted programming.

Overall, community tensions were low, however social cohesion was also low.

Though smaller proportions of other minority refugee respondents reported returning to their home countries, their answers varied more. Primary reasons included to retrieve family members and to harvest crops. Syrian refugees are increasingly settling in urban areas when first arriving in Jordan, similar to their other minority refugee counterparts. A trend is observed in the increasing percentages of refugees stating that their situation in Jordan had stayed the same since first arriving, which is also similar to other minority refugees.

Recommendations

TO THE GOVERNMENT OF JORDAN:

1. Better publicity of information regarding work permits and the procedures for obtaining them to all refugee communities, to remove a key obstacle to Syrian refugees' legal work such as the one-year contract obstacle and the required percentages of Jordanians versus foreigners in some sectors.
2. Conduct thorough service mapping across Jordan and encourage a more coordinated service sector to provide for the

diverse needs of multiple refugee populations with distinct vulnerabilities.

TO DONORS AND THE INTERNATIONAL COMMUNITY:

1. Ensure that specific actions on behalf of the Jordanian government to increase refugees' access to legal, dignified work are incorporated into future funding agreements.
2. Commit specific funding for non-Syrian refugees, especially in the wake of worsening conflicts in Yemen, Iraq and other countries.
3. Build upon the steps taken in the Jordan Compact to grow the Jordanian economy, as the worsening economic situation impacts both Jordanian host communities and refugees.

TO NATIONAL & INTERNATIONAL HUMANITARIAN ACTORS:

1. Increase in-person outreach to target beneficiaries, particularly in underserved locations such as the south of Jordan, to better publicize services, programs, and information.
2. Increase economic empowerment programming for refugee and Jordanian women.
3. Mainstream gender-sensitivity into all service provision and humanitarian assistance programming.
4. Focus on vocational training, microfinance, and support for both Jordanian and refugee women working in home-based activities or are self-employment sectors.
5. Pioneer cash assistance programming for other refugee groups, particularly Yemeni refugees, which helps them to cover daily fines for illegal residence.
6. Specify cash assistance programs for Syrian refugees' largest cash needs, including the need to buy fuel for heating in winter.
7. In terms of assistance targeting Jordanian citizens, focus on marginalized Jordanians, namely, families or elderly people without children.
8. For future urban assessments, more focus should be given to the development themes that emerge in light of findings from 2017's assessment that Syrian urban refugees are trending towards resettlement in Jordan. These may include civic engagement, community stressors, sustainable livelihoods and women's empowerment and participation.

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BACKGROUND

Section I: Overall Situation

Over the last three years, the number of registered Syrian refugees in Jordan has remained consistent. As of June 1, 2017, the Office of the United Nations High Commissioner for Refugees (UNHCR) measures 660,315 registered Syrian refugees, an increase of approximately 5,100 refugees over the past year. Additionally, the percentages of refugees living in camps and outside of camps are consistent with 2016: 79% of registered Syrian refugees (519,137 in total) are living outside of camps, matching 2016's 79%. Syrian urban refugees are almost equally split between children at or under the age of 17 (49.5%) and adults at or above the age of 18 (50.5%). A similar breakdown in gender can be observed; as of June 1, 2017, 50.6% of registered Syrian refugees in Jordan were female, and 49.4% were male. Syrian urban refugees are primarily concentrated in the northern governorates of Amman (27.7%), Irbid (20.8%), and Mafraq (12.1%), with lesser percentages seen in the southern governorates such as Karak (1.3%).

Iraqi refugees are an additional vulnerable minority group in Jordan. As of May 31, 2017, 63,024 Iraqi refugees were registered with UNHCR, all of which are urban dwelling; 88.4% of Iraqis are living in Amman. The majority are male (51.6%), and adults (66.9%). In addition, Jordan also hosts roughly 10,000 refugees from Sudan, Somalia, or Yemen.

Urban Syrian Refugees' Needs and Perceptions according to Urban Assessment Findings in 2016

Shelter needs continue to be the most immediate priority for Syrian urban refugees, who are spending larger percentages of their monthly income on rent from one year to the next. Though most Syrian refugees reported in 2016 that their accommodations have electricity and heat, many are still in need of heating, furniture and other household items. Further, CARE's sixth urban assessment found that almost a third of Syrian urban refugees are living in unhygienic accommodations.

Additionally, Syrian urban refugees' **livelihood** needs drastically changed between 2015 and 2016. CARE's fifth annual urban assessment found that though Syrian refugees' primary needs, namely cash for rent, were consistent with the previous year. There was a staggering increase in the percentage of refugees who relied on humanitarian assistance as a primary source of income, and a large decrease on dependence on work for monthly income. Though the Jordanian government introduced fee waivers for Syrian refugees to obtain work permits in 2016 (which have been renewed five times since, now lasting until December 31, 2017), urban refugees expressed concern that this would not address the structural barriers to legal work. To close the widening income-expenditure gap, refugees report utilizing a range of coping strategies, most commonly borrowing money and relying on humanitarian assistance. Though only 6.2% of respondents reported utilizing child labor to cover their monthly expenditures, Syrian children are still one and a half times more like to work than children in neighboring countries.

Meanwhile, Syrian urban refugees were able to meet their **food and basic needs**, with the majority reporting eating two or three meals the previous day. However, when unable to meet their food needs, Syrian families relied on limiting portion sizes or buying food on credit. Additionally, only a third of Syrian urban refugees had water every day of the past month, primarily due to landlords or the water authorities cutting the supply. Lastly, Syrian urban refugees primarily cited high costs of services and medications as the obstacle to meeting their health needs.

CARE's fifth annual urban assessment found that Syrian urban refugees' protection needs are being met, with almost universal percentages of refugees maintaining a valid registration file with both UNHCR and the Jordanian Ministry of Interior. Syrian refugees' psychosocial wellbeing is greatly affected by the burdens of continued economic hardship and a lack of safe outdoor places for children and youth.

In terms of education needs, almost a third of Syrian school-aged children are not attending school in Jordan. This rate is still quite high but lower than previous years. High costs of higher education remain prohibitive for many Syrian refugees.

In 2016, CARE found that social cohesion between Syrian urban refugees and Jordanian host communities was beginning to stabilize. Two-thirds of surveyed Syrian refugees reported positive relations with community members, while a third had received help from their neighbors. However, many respondents also noted the discrimination they felt from their Jordanian neighbors.

Syrian non-camp refugees in Jordan are facing massive shifts in **gender** roles as of 2016, particularly as more women and girls are working outside the home to meet expenditure needs of their families.

Finally, data from 2016's urban assessment shows that refugees have a high potential for **resilience**. The Jordan Response Plan 2015 - 2016 defines "resilience" as "the ability of individuals, households, communities and institutions to anticipate, withstand, recover and transform from shocks and crises," primarily by providing capacity to affected communities so that they can respond to their own long-term needs and priorities in the future. Though Syrian urban refugees face multiple challenges in meeting their various needs, their high percentages of taking initiative to contact new aid-providing organizations shows a high potential for future resilience. Forty-one percent of Syrian urban refugee survey respondents reported contacting a new assistance-providing organization (either governmental, non-governmental, a CBO, or other organization) once during the last two months, with over half receiving assistance. Though quite satisfied with the assistance received, Syrian refugees consistently reported that the assistance was not enough to meet their needs. The data of 2016 revealed that refugees were just as likely to say the situation in terms of accessing services had stayed the same or had deteriorated over the past year. A little less than 10% said it had improved. Lastly, there is a high demand for further information about avenues for receiving cash, food and medical assistance. 2016's urban assessment showed a decreasing

Ahmad with his cousin, Omer, both 13. Each boy tried working, but found it difficult and would rather be enrolled in school. Credit: Mary Kate MacIsaac/CARE



trend in internal migration primarily driven by looking for better housing conditions. This signifies an important focus on finding a higher standard of living, indicating improved resilience. Additionally, rates of children out of school have been decreasing, shrinking from 43% of Syrian refugee children not attending school in 2014 to 29% in 2016. Syrian refugees are less reliant on negative coping mechanisms, including dropping their children out of school and begging, than they were a year ago. Each of these shows Syrian refugees' increased ability to cope with a protracted crisis, thereby showing improved resilience over time.

Host Community Needs and Perceptions in 2016

CARE's 2016 urban assessment was the first urban assessment to survey Jordanian citizens in addition to Syrian urban refugees, aiming to fill a gap in existing data on host community perceptions of Syrian urban refugees and the host community's needs.

The sixth urban assessment found that Jordanian citizens report similar needs to their Syrian counterparts, namely, in finding gainful employment to meet monthly expenditures. Almost two-thirds of surveyed Jordanians were unemployed. They primarily attributed their unemployment to increased competition with Syrian refugees willing to accept lower wages. Jordanian citizens also identified cash and cash for rent as their primary need and many Jordanians ascribe higher rent prices to the influx of Syrian refugees. Jordanian families are witnessing similar changes in gender roles. More women are working to close the income-expenditure gap. The negative economic context additionally threatens the psychosocial wellbeing of Jordanian families. Some families report negative emotional impacts on their children.

Jordanian citizens surveyed in 2016 reported similarly positive perceptions of their Syrian neighbors. Almost all report never having a problem with their neighbors. However, the data also revealed that Jordanians overwhelmingly recognize the negative effects of Syrian non-camp refugees on their daily lives. Of the 88.7% who reported that Syrian refugees had impacted Jordanians' lives, 71.3% characterized this impact as "negative". When asked which parts of their daily lives were most impacted, Jordanian citizens primarily identified challenges in finding or maintaining accommodation, employment, education, personal safety, in accessing healthcare and in accessing sufficient amounts of clean, potable water.

To meet their increasing needs, Jordanian citizens repeatedly emphasized their need for more equal service provisions specifically targeting Jordanian citizens. Primarily, Jordanians identified that the international community should provide aid to the Jordanian government specifically for Jordanian citizens, and that assistance and programming from international organizations should target Jordanian citizens.

Other Minority Groups Needs and Perceptions

A recent Mixed Migration Platform feature article asserts that Somali, Sudanese and Yemeni refugees are attracted to Jordan “due to its relative stability, prosperity, access to services (particularly healthcare) and access to resettlement processes.” However, refugees’ access to Jordan has routinely been hampered due to border closures citing security concerns, as well as restricted access to legal protection through visas or legal residency, for example. Protection needs for non-Syrian refugees are high; Sudanese refugees, for example, faced collective deportations in 2015 and 2016 in response to protests “calling for better protection and assistance from UNHCR.” One of the primary obstacles to other refugees’ legal protection is the high cost of fines for illegally overstaying their visas, totaling 1.5 Jordanian Dinar (JOD) a day.

Section II: Jordan and the International Community Responds

Development of Jordanian Long-Term Plans

Over the past year, the Jordanian government has more deeply linked its response to the Syrian refugee crisis with national development through multiple international and national initiatives. Building upon its 2016 - 2018 Response Plan, the Ministry of Planning and International Cooperation (MoPIC) released the Jordan Response Plan (JRP) 2017 - 2019, which places “the resilience of the people in need and of the national systems at the core of the response”. The JRP 2017 - 2019 aligns with Jordan 2025, a “10-year blueprint for economic and social development” in Jordan. According to an analysis by The Economist, the 10-year vision adopts “regional uncertainty” into national-level economic planning and outlines over “400 policies and measures to be implemented by the government, private sector, and civil society” for economic growth and social development.

In February 2016 Jordan signed the Jordan Compact, a document outlining the intended use of 1.4 billion USD committed to Jordan by the governments of the UK, Germany, Kuwait, and Norway, along with the United Nations at the Supporting Syria and the Region Conference. According to the Jordanian government, the Compact “transforms the refugee crisis into a development opportunity that attracts new investments and opens the EU market with simplified rules of origin, thus creating jobs for both Jordanians and Syrian

refugees in a complimentary, non-competitive manner to Jordanian job creation". The Jordanian government's impressive commitment to fuse its refugee response and resilience planning shows both the Kingdom's and the international community's acknowledgement of the protracted crisis's effect on Jordanian national development. Some external analysts have pointed out that Europe's commitment to strengthening Jordan's economy is a tactical move to curb the increasing numbers of Syrian asylum seeking refugees entering Europe.

Increasing Access to Work Permits

The Jordan Compact outlines multiple policy initiatives to increase economic development targeting both Jordanian citizens and Syrian refugees. The core of the initiatives include allowing Syrians to obtain work permits and establish their own businesses, designating five pilot development zones and establishing quotas for Syrian involvement in municipal works. The Jordanian INGO Forum (JIF) recently analyzed the Jordan Compact and found that there were no new commitments specified to increase Syrian refugees' access to work permits. Over the past year, the International Labor Organization (ILO) has observed considerable challenges in refugees' access to legal work including securing a one-year contract with an employer. Many refugees are employed seasonally and the factories outlined in the Jordan Compact to employ Syrians are physical inaccessible. Additionally, the International Rescue Committee (IRC) has observed progress towards achieving an enabling policy environment to be "slow and uneven," which it attributes to the Compact's focus on "traditional" economic development that ignores the specific challenges facing Syrian refugees in obtaining legal work.

Though the Jordanian government waived fees for Syrian refugees to obtain work permits multiple times beginning in April 2016, other obstacles persist to legal work for Syrian refugees. Obstacles include the burdens placed on Syrians to prove legal residency and the high potential for employers to exploit refugees for compliance with the permit process. Additionally, the structure of legalizing work for Syrian refugees in Jordan is severely mismatched with the type of work Syrians are likely to engage in. While work permits can be obtained on a yearly basis with a work contract and the support of the employer, this process excludes the 99% of Syrians who are working in the semi-formal or informal sectors, or who use multiple jobs to compile their monthly income. UNHCR consultations with Syrian refugees in October-November 2016 and published in January 2017 confirmed that Syrians working in daily or seasonal jobs in which many refugees are engaged were not eligible for a work permit. Additionally, these consultations found that many were hesitant to pursue a work permit for fear of losing humanitarian assistance, fear of the potential effects on their migration applications and limited sectors available for employment associated with low pay. Work per-

Work permits are not the only obstacles to employment for Syrians

mit requirements and procedures are still obstacles and complicated with the single-employer/*kafeel* system. The system contributes to exploitation and does not provide an alternative incentive to seek work permits by the Syrian refugees.

Of note are the ways in which these recent policy shifts affect Syrian refugee women. The Ministry of Planning and International Cooperation reports that Syrian women hold only 4% of work permits, reflecting multiple societal factors influencing where and how Syrian refugee women work. A lack of start-up or venture funds for small and micro businesses disproportionately affects Syrian women, who oftentimes “prefer to work from home”. Further, protection issues for Syrian refugee women oftentimes discourage work outside of the home. This may stem from patriarchal views of male family members, fear of sexual harassment or exploitation from male employers and the need for a caretaker in the home.

Section III: CARE in Jordan

Programmatic Overview

CARE International established its offices in Jordan in 1948, in response to the massive influx of Palestinian refugees to the Hashemite Kingdom. CARE Jordan has expanded its impact groups in response to the most vulnerable, including Iraqi, Somali, Sudanese and Syrian refugees. CARE has established four Urban Community Centers in Amman, Zarqa, Mafraq, Irbid (including Azraq city), where CARE provides case management, information provision, emergency cash assistance, winterization assistance, conditional cash for education and psychosocial support. Most notably, the Urban Community Centers target both vulnerable refugee populations and Jordanian citizens, aiming to ease community tensions and fill vital service gaps for host communities. Evaluations of CARE’s programming have shown a demonstrable impact on Syrian refugees’ overall wellbeing and access to services.

Future Strategic Directions

CARE Jordan’s programming has expanded since 2011, working to address the needs of Syrian refugees in Jordan, both in camps and urban, and the Jordanian host communities around them. As a beneficiary-focused organization, CARE Jordan has conducted its annual needs assessments, undertaking mixed methodology studies of urban Syrian refugees and Jordanian host communities to adapt its program strategy and operations to the emerging needs of both target groups. These assessments have each contributed to filling

existing gaps of the lack of qualitative data on urban Syrian refugees and Jordanian host communities. This year, the sixth urban assessment has expanded to include other vulnerable minority groups, most prominently the non-Syrian refugees.



3

POPULATION PROFILE AND FLIGHT BIOGRAPHY

3.1 Individual and Family Profile

SECTION SUMMARY

- For 2017's urban assessment, 1,474 Syrian urban refugee households were surveyed, in addition to 465 Jordanian households and 272 other minority households (including households from Iraq, Sudan, Somalia, Egypt, Yemen, and the Russian Federation) across five Jordanian governorates, including Amman, Zarqa, Irbid, Mafraq, and a newly analyzed southern governorate, Karak
- The average Jordanian and Syrian families were the same size, at 4.6 and 4.7 members, respectively
- Jordanian children attend school at much higher rates than Syrian refugee children and their parents are also more likely to have secondary and higher education than Syrian refugees
- Syrian refugee families are slightly more likely than other refugee families to share their accommodation with another family

3.1.1 Syrian Refugees

For the sixth annual urban assessment, Riyada Consulting and Training surveyed a total of 1,474 Syrian urban refugee households, equally broken down between men (50.3%) and women (49.7%) between the ages of 18 and 98. The households were geographically distributed across the northern governorates with the highest concentrations of Syrian non-camp refugees (including Amman with 25.3% of respondents; Zarqa with 19.7%; Irbid with 21.8%; and Mafraq with 19.5%), and from a southern governorate, Karak, with 13.6% of survey respondents.

Most Syrian refugees surveyed held a primary level of education (45%), followed by secondary (28%) and those with no education (18%) as per Figure 1 below.

Syrian refugee families primarily cited financial reasons, including financial constraints (42.9% of respondents) and needing their child to work to support the family (10.5%) as reasons for their children not attending school.

Almost three-fourth (70.5%) of respondents lived in a male-headed household, an almost 10% increase from 2016's urban assessment. According to the primary data collected for this study, the

average Syrian has 4.7 family members and an average of three children, with Syrian refugee families living in Mafraq the most likely to have five or more children. Over two-thirds of respondents reported having two or more adults in their family (53.9%), while more than a fifth (22.4%) only had one. Female respondents were almost three times more likely to report that there was only one adult in their family (32.9%); while only 12.0% of men reported so. Of the 217 Syrian refugee families that included an elderly person, 68.7% of those had only one person over the age of 60 living in their family, while 28.1% had two.

When asked about their marital status, two-thirds of adults reported they were married, another 17.3% reported being single, 5.4% were widowed and 3% reported being divorced (see Table 1).

Women were much more likely to be widowed or divorced than Syrian men. A staggering 25.3% of adults were married between the ages of 10 and 17, while another 28.4% were married between the ages of 18 and 20. Lastly, almost half (41.6%) were married between the ages of 21 and 30. Additionally, women were almost

Figure 1: Syrian refugees' level of education

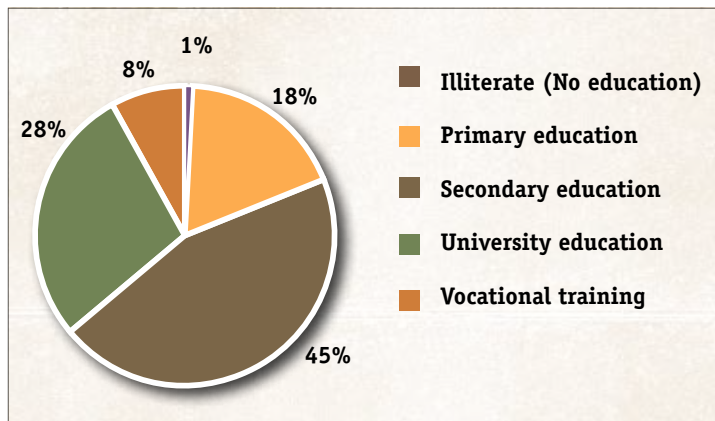


Table 1: Syrian refugees' marital status, disaggregated by gender

Status	Men	Women	Total
Married	78.3%	71.3%	74.4%
Single	20.8%	14.2%	17.2%
Widowed	0.8%	9.1%	5.4%
Divorced	0.1%	5.3%	3.0%

twelve times as likely to report marrying before the age of 18 than men, as shown in Table 2 below.

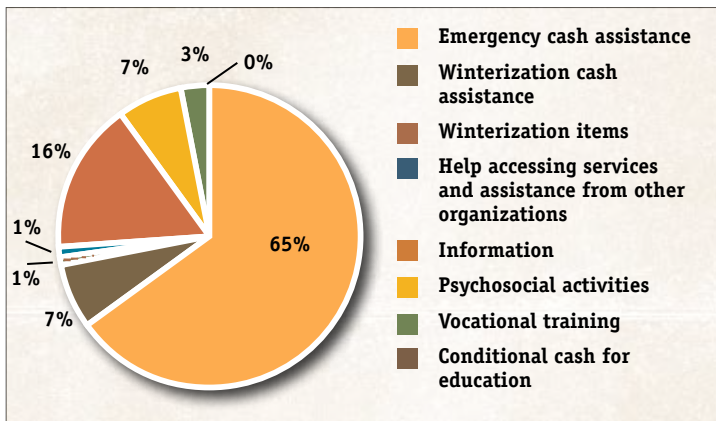
Table 2: Syrian refugees reporting the age at which they married, disaggregated by gender

Age	Men	Women	Total
10 – 17 years old	3.5%	41.5%	25.3%
18 – 20 years old	20.9%	34.1%	28.4%
21 – 30 years old	68.5%	21.7%	41.7%
Over 30	7.1%	2.7%	4.6%

Almost a fourth of Syrian refugee families share their accommodation with other families (23.2% of respondents), a slight increase from 2016. If sharing accommodation, Syrian refugees are most likely to live with one other family, or with two other individuals. Syrian refugees living in Zarqa are the most likely to share their accommodation with another family.

Most Syrian urban refugee respondents were registered with CARE (83.0%), and 74.6% received assistance from CARE. Those who reported that they had received emergency cash assistance primarily totaled 65.6%. The next largest percentage received information, as shown in Figure 2 below.

Figure 2: Syrian refugees reporting the type of assistance they received from CARE



These findings show a significant increase in the percentages of refugees receiving emergency cash assistance from CARE over the past year, up from 50% in 2016.

3.1.2 Jordanian Host Community Members

In addition to the quantitative survey administered to Syrian urban refugees, Riyadh’s research team also surveyed 465 Jordanian host community families living in

Amman (31.8%), Irbid (20.0%), Zarqa (17.0%), Mafraq (16.3%), and Karak (14.8%). Survey respondents were slightly more likely to be female (a total of 54.0% of respondents) than male (46.0%) and were between the ages of 18 and 90.

Jordanian families have an average of 4.6 members, with more than half reporting that they had two or more adults in their family. 69.6% of Jordanian respondents had between one and three children in their family, with another 15.9% reporting four children in their family. Only 10% of Jordanian families did not include an elderly person, with the majority reporting either one or two elderly members of their family.

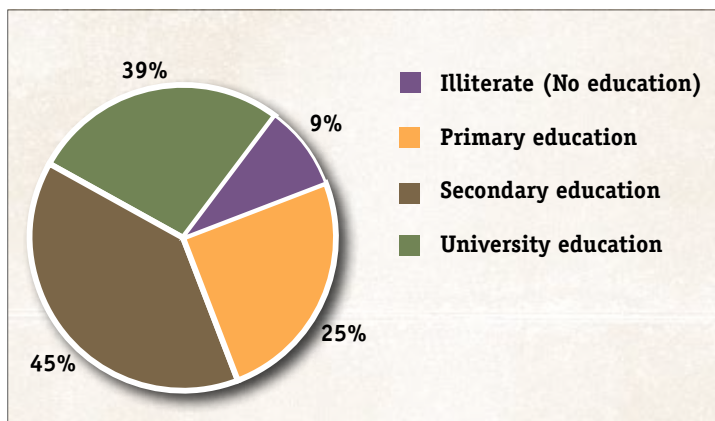
Jordanian children reported attending school at staggeringly higher rates than Syrian refugee children. Almost all (91.7%) of Jordanian families reported that their children were currently in school. Interestingly, female focus group participants cited education as a primary

unmet need. However, instead of citing overcrowding, Jordanian women were more likely to point to teachers' lack of interest, care and corporal punishment of students, particularly male students.

Most respondents reported that they had achieved a secondary level of education, as shown in Figure 3.

When asked to cite the reasons why their children were not attending school, one-third cited financial constraints and another 17.8% said that their child was not attending school due to a disability or serious medical condition.

Figure 3: Jordanians' levels of education

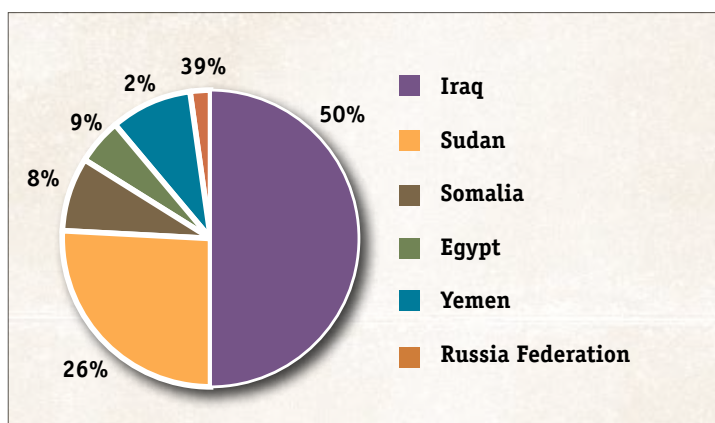


3.1.3 Other Minority Groups

Finally, Riyada administered an additional 272 surveys to other minority groups in Jordan. Most were in Amman (67.6%) and Zarqa (29.0%), two-thirds were men and one-third were women. Half of other minority groups surveyed were Iraqi and a fourth from Sudan, as shown in Figure 4.

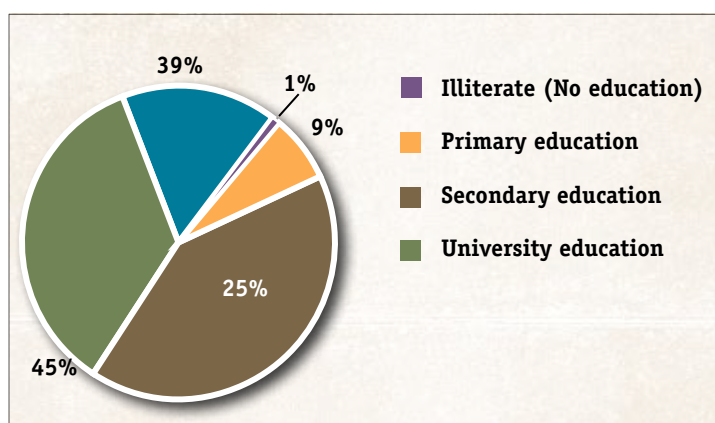
The average other minority family had two or more adults and an average of 2.5 children in their household, according to the survey's findings. One-fifth of other refugee minorities reported sharing their accommodation with other families, primarily with one other family (48.1%) or two (25.9%). Most families report having at least one elderly member in their family and around a fifth report two. 68.3% of other minority refugee respondents reported that they were married and 23.2% reported they were single.

Figure 4: Geographic distribution of other minority respondents



Other minorities' educational levels were reported as shown in Figure 5.

Figure 5: Other minority refugees' levels of education



3.2 Flight Biography: Past, Present & Future

SECTION SUMMARY

- Syrian refugees are increasingly fleeing Aleppo, along with stable rates of Syrian refugees between 2015 and 2017 entering Jordan from the Syrian governorates of Dar'a and Homs
- Syrian refugees are increasingly favoring internal resettlement in Jordan and are more likely to cite returning to Syria to retrieve documents or to get family members than in 2016
- Though lesser percentages of other minority refugee respondents reported returning to their home countries, their answers varied more and included to retrieve family members and to harvest crops amongst the primary reasons
- Syrian refugees are increasingly settling in urban areas when first arriving in Jordan, similar to other minority refugee counterparts
- A trend is observed in the increasing percentages of refugees stating that their situation in Jordan had stayed the same since first arriving, similar to other minority refugees
- Though one-fourth of Syrian urban refugees report that they would return to Syria, half stated that if the situation were to become too difficult where they were currently living, they would find another place to live in Jordan. Contrastingly, other minority refugees replied that they would immigrate to another country or apply for resettlement if the situation were to become too difficult.

3.2.1 Area of Origin

Though most Syrian refugee families continue to come primarily from the governorates of Dar'a and Homs, the percentages of refugee families from Aleppo have doubled in the past year (from 7.2% in 2016 to 14.9% in 2017), as shown in Table 3 below.

The significant increase in Syrian refugees from Aleppo likely can be explained by the offensive launched on Eastern Aleppo by Syrian

government forces in late 2016, prompting the UN Secretary General to state that tens of thousands had fled or had been displaced. The findings show that almost half the percentages of Syrian refugee respondents reported that they came from Rural Damascus even though the previous two years saw the same number of refugees coming from Rural Damascus.

Like 2016's urban assessment findings, the overwhelming majority of Syrian refugees cited that their primary reason for leaving Syria was violence and bombardment (68.0% of respondents), fear for the safety of women, girls, and boys (13.2%), and destruction of house or infrastructure (9.3%).

When asked to define the reasons why they left their home countries, over half of other minority respondents (56.1%) cited that violence and bombardment caused them to leave and another fourth cited fear for the safety of women, girls and boys.

Table 3: Comparison in Syrian refugees' areas of origin between 2015 and 2017

Governorate	2015	2016	2017
Aleppo	11%	7.2%	14.9%
Al-Hasakeh	N/A	0.8%	0.5%
Ar-Raqqa	N/A	0.7%	1.0%
As-Sweida	N/A	0.3%	0.1%
Damascus	9%	9.2%	10.7%
Dar'a	26%	34.8%	35.3%
Deir-ez-Zor	1%	0.7%	0.9%
Hama	3%	3.4%	5.0%
Homs	39%	32.3%	25.2%
Idleb	2%	1.1%	0.7%
Lattakia	N/A	0.2%	0.5%
Quneitra	2%	0.6%	0.5%
Rural Damascus	8%	8.7%	4.7%
Tartous	N/A	N/A	0.2%

3.2.2 Settlement in Jordan, internal migration, and return to Syria

The clear majority of Syrian refugee families arrived in Jordan within the last few years, primarily in 2012 (32.6% of respondents), 2013 (47.1%), and 2014 (10.9%). Only 6.7% of Syrian refugee families reported that their family members have gone back to Syria and then returned to Jordan. When asked why, respondents cited going back to get family members (32.3%), retrieving documents (23.2%), visiting family members, attending family events, etc. (16.2%). Though the percentages of Syrians returning to Syria remain low overall, 2017's urban assessment found a 2% increase from the previous year in refugee families reporting that they returned to Syria, primarily for reasons that indicate a trend towards resettlement in Jordan, as shown in the table below. The large increase in Syrian urban refugees citing returning to retrieve documents and get family members points towards resettlement in Jordan. Meanwhile, the decreases in Syrian refugees returning to check on property or harvest crops demonstrates that refugees are less likely to maintain their property and livelihoods in Syria, further pointing to settlement in Jordan. Table

Table 4: Comparison in Syrian refugees' reasons for returning to Syria over the past two years

Reason	2016	2017
To retrieve documents	6.4%	23.2%
To get family members	24.4%	32.3%
To check on property	14.1%	4.0%
Get school examination	5.1%	5.1%
Harvest crops	14.1%	3.0%
Collect pensions	1.3%	2.0%
Visit family members / attend ceremonies, funerals, etc.	3.8%	16.2%
Other	30.8%	14.1%

Trends in travel back to Syria indicate that refugees are increasingly settling in Jordan

4 shows a comparison between the reasons that refugee families cited for returning to Syria between 2016 and 2017.

The increases seen in returning to Syria to retrieve documents and family members, along with the decreases in checking on property or harvesting crops, indicates that Syrian refugee families increasingly see their residence in Jordan as a long-term and preferable alternative to returning to Syria.

However, when asked if any of their family members had left to Syria permanently, 70 families (4.7%) responded they had,

consistent with the findings of the 2016 assessment where 4.1% indicated that they had family members who returned permanently to Syria. The reasons for permanent return varied. Some Syrians reported that their family had returned to Syria for reasons related to their relatives in Syria (for example marriage or because a member of their relatives had been killed in the war) and for reasons related to economic and personal hardship in Jordan (for example unemployment, a lack of financial support or a lack of security).

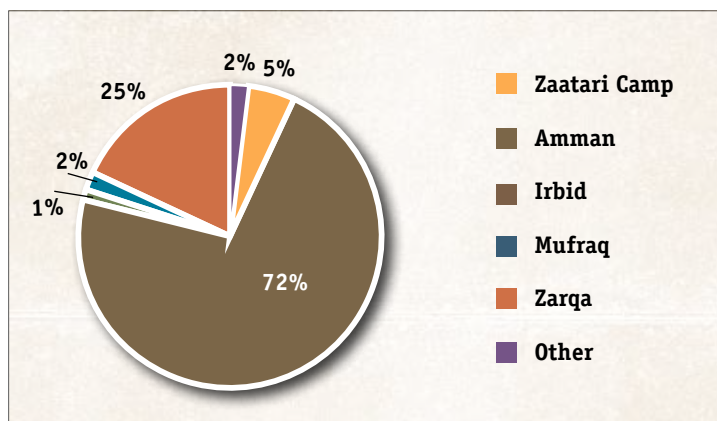
Only 4.8% of other minorities reported that their family members had gone back to their home country and then returned to Jordan. One-third (30.8%) reported that they had returned to get family members, one-fourth to harvest crops (23.1%) and equal percentages (15.4%) to retrieve documents, check on property, visit family members, attend ceremonies or funerals.

Tellingly, 4.7% of other minority respondents reported that their family members left their state permanently, almost the same percentage that reported that their family members had returned to their home countries and then back to Jordan.

Half of all Syrian refugee families lived in either Zaatari Camp (48.9% of respondents) or Azraq Camp (2.0%) when they first arrived, with the next largest percentage living in Amman (13.8%) and Mafraq (10.2%). In comparison with the last two years, rates of Syrian refugees' initial settlements in Jordanian camps decreased overall by roughly 5% each year. Though the overall number of Syrian refugees has also decreased, these findings indicate that Syrian refugees increasingly are settling in urban areas. Further, 41 families (2.8%) reported settling in Karak, a governorate in southern Jordan.

Syrian refugee families reported moving, on average, 2.7 times since first arriving in Jordan. When asked why they had moved, 57% cited looking for better housing conditions. Though similar rates were seen in previous years, a sharp increase was seen in the percentages of Syrian refugee families who reported moving because they were evicted or could not afford rent anymore, cited by 6.1% of respondents in 2016 and 10.3% in 2017.

Figure 6: Other minorities reporting where they lived when they first arrived in Jordan



Minorities from other countries overwhelmingly settled in urban locations when first arriving to Jordan, as shown in Figure 6.

One-fourth of other minority groups moved once since arriving in Jordan, a third moved twice and a fifth moved three times. The main reasons for moving consisted primarily of looking for better housing conditions (48.3% of respondents), moving closer to public services (19.7%) and looking for a job or self-employment (11.2%).

Rasem el Ghouf, CARE team leader at the Zarqa refugee community center, chats with Omar, 11 (below). "In the future, I'd like to be a construction engineer. The first thing I'll do is rebuild our house in Syria," Omar says. Credit: Mary Kate MacIsaac/CARE

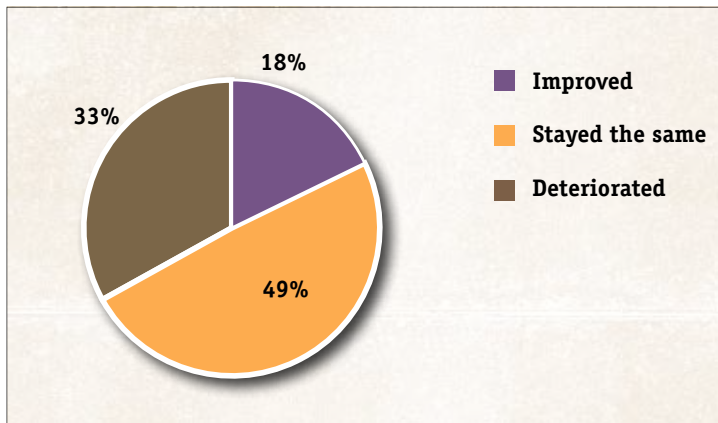


3.2.3 Options for the future

When asked if they were thinking of returning to Syria, a full fourth (25.9%) replied they were. It should be noted here that most who stated that they would return to Syria see this as conditional upon the country's stability. When those thinking of returning were asked to state the reasons for why they want to return, they cited the sense of belonging to their homeland, family and community, various difficulties and the high cost of living in Jordan as the main reasons. Those who stated that they are not thinking of returning to Syria cited reasons of war, lack of stability, fear of the political regime or imprisonment. Some cited that they got used to living in Jordan, their children are in schools and for now they feel safe in Jordan.

Almost a half of Syrian refugee families reported that their situation had remained the same in comparison to when they first arrived in Jordan, while one-third (33.2%) responded that it had deteriorated. Only 17.4% felt their situation had improved, as shown in Figure 7 below.

Figure 7: Syrian refugees' responses when asked how their situation had changed since first arriving in Jordan



Syrian refugees living in Zarqa were the most likely to report that their situation had improved, while refugees in Mafraq were the most likely to report it had deteriorated.

Other minority groups reported that their situation had stayed the same at almost identical rates of Syrian refugees.

These findings demonstrate a positive trend when compared with 2016 data. More refugees are reporting that their situations

have improved or stayed the same. Less refugees report that their situations have deteriorated.

When asked why their situations had stayed the same or deteriorated and not improved, refugees cited lack of work opportunities, lack of assistance and high prices.

Almost a half of all respondents reported that if the situation were to get too difficult where they currently live, they would find another place to live in Jordan. This is a significant increase from the percentages of refugees who reported favoring resettlement in 2016's urban assessment, as shown in Table 5 below.

Syrian refugees living in Irbid were the most likely to report that they would return to Syria (28.3% of Syrian refugees in Irbid) or go to one of the camps (16.8%) than refugees living in any other Jordanian governorate.

Interestingly, other minority groups reported that if the situation were to get too difficult where they live now, two-thirds would try to leave for another country or apply for resettlement, while a little over one-third reported that they would find another place to live in Jordan. Focus group feedback also indicated that other minority groups would return to their home countries if possible after the violence had subsided.

Table 5: Comparison in Syrian refugees' actions if the situation were to get too difficult where they are now living

Reason	2016	2017
Find another place to live in Jordan	35.0%	47.0%
Go to one of the camps	12.6%	11.3%
Return to Syria	22.1%	14.2%
Try to emigrate to another country/ apply for resettlement	30.3%	27.1%
Other	-	0.4%



4

MAIN FINDINGS

4.1 Priority Needs and Vulnerabilities

SECTION SUMMARY

- Syrian urban refugees, Jordanian citizens and other minority refugees each identified cash and cash for rent as their primary needs
- Both Syrian and other minority populations identified education as a primary need for their children
- Though high percentages of Syrian refugees were registered with the relevant authorities (UNHCR and the MOI) guaranteeing basic legal protection, Syrians' protection needs are still high, including in children's access to education, women's rights to safe work and girls' protection from Early, Child and Forced Marriage (ECFM) and harassment
- Other minority refugees showed similar high rates of protection through their registration with UNHCR. However, they were registered with the MOI at much lower rates than Syrian refugees (registration with the MOI is not a requirement for other minority refugees, only for Syrian refugees) primarily citing a lack of knowledge about its benefits
- Syrian urban refugees continue to gain their monthly income equally from work and humanitarian assistance, while other minority refugees gained their monthly income from more diverse sources including assistance from family out of the country
- Jordanians make an average of 20 JOD more each month in comparison to Syrian urban refugees (195.2 JOD and 176 JOD, respectively) while other minority refugees reported the lowest monthly income, at 169 JOD

- Syrian refugees' expenditures are on average 25% more than their income, while Jordanians' income-expenditure gap almost tripled between 2016 and 2017 (56 JOD and 123.7 JOD, respectively). Syrian urban refugees, other minority refugees and Jordanian citizens all reported spending half or more of their monthly expenditures on rent.
- Some 88.9% of Syrian refugees, 80.9% of Jordanian citizens and 79.6% of other minority families reported they were in debt. High percentages of each group reported relying on borrowing, a positive coping mechanism, to close the income-expenditure gap. Jordanian citizens primarily borrow from their families and refugees reported being in debt with neighbors more often.
- Dependence on harmful coping mechanisms is decreasing amongst Syrian refugees. However, some families still rely on marrying off their daughters or removing their children from school to meet their livelihood needs.
- Unemployment rates amongst Syrian urban refugees and Jordanian citizens are extremely high (77.8% and 65.0%), however their legal contexts differ vastly. Only a little over one-fifth of Syrian refugees had a work permit, citing the high cost of obtaining one (primarily burdening the employer, not the refugee) and the requirement of a one-year work contract. This particularly affects Syrian refugee women who increasingly work in home-based projects or in the informal sector.
- Both refugees and citizens in Jordan report relying on cheaper, lower quality foods as a coping strategy to meet their food needs.
- The clear majority of Syrian and other minority refugees live in rented accommodation. They are facing increasing housing insecurity, especially amongst Syrian female-headed households. Both refugee populations are most in need of cash for fuel in winter and furniture as their primary needs.
- Though over half of Syrian refugees reported they could access health services when they needed to, Syrians' overall access to health services decreased over the past year, including prenatal care. Additionally, Syrian urban refugees reported high psychosocial health needs.
- Other minority refugees reported similarly notable psychosocial distress, and that they are in need of cheaper or free medication and services to meet their health needs.

4.1.1 Identified Priorities

When asked to identify their primary need, Syrian refugee families overwhelmingly identified cash assistance (43.8% of respondents) and cash for rent (39.7%) as their primary need, a clear departure from 2016's findings when cash for rent was identified as the primary need for all segments of the population including boys and girls. The next most identified need was food (5.0%), medication and health services (3.4%), improved shelter (2.7%) and work (1.9%). Less than one percent of respondents identified education for children, higher education for adults, clothes, items for babies and children and mental health and psychosocial services as their primary need. Both Syrian refugee men and women identified the same priorities at equal rates with no major discrepancies between men's and women's responses.

When respondents were asked to identify the needs of different people in society (men, women, boys, and girls), the priority needs differed greatly, as shown in Table 6 below.

Table 6: Comparison in Syrian refugees' priority needs disaggregated by men, women, boys, and girls

Need	Men	Women	Boys	Girls
Food	2.5%	3.9%	7.5%	4.1%
Improved shelter	5.0%	9.1%	3.6%	8.3%
Cash	30.3%	51.6%	24.6%	26.1%
Work	55.9%	7.1%	2.4%	2.8%
Medication and health services	3.7%	9.0%	2.8%	1.6%
Vocational training	1.4%	10.0%	5.2%	11.9%
Clothes	0.1%	2.9%	3.9%	4.8%
Education	0.1%	2.9%	46.1%	35.9%
Mental health and psychosocial services	0.6%	2.0%	3.7%	4.3%
Other	0.3%	1.4%	0.3%	0.3%

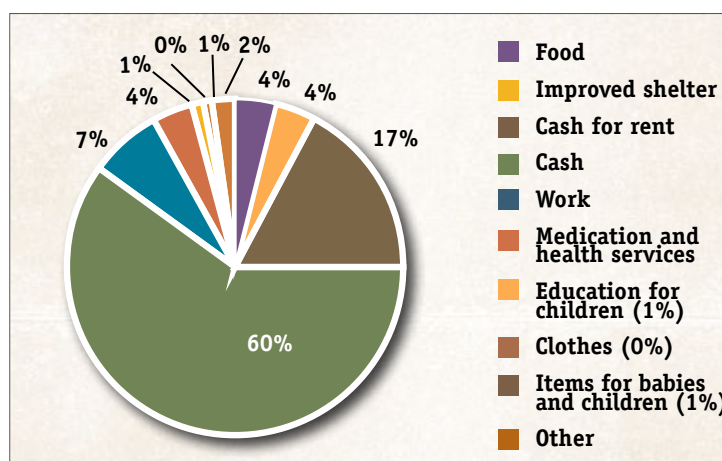
Multiple conclusions can be drawn from these findings. Education was identified as the primary need for both boys and girls. Of further note are the low percentages of respondents reporting that women need work; rather, they indicated the need for cash and vocational training as the priority for women, potentially signifying that women are more likely to be working in the informal or home based business fields. Focus group data with Syrian women in Mafraq, for example, asked for home based income generating projects for Syr-

ian refugee women, including sewing, embroidery, food processing and making sweets. Additionally, despite the low percentage, this likely indicates women’s increasing awareness of long-term income generating activities over a reliance on humanitarian or cash-based assistance.

When asked about their primary needs, Jordanian host community families overwhelmingly identified cash and then cash for rent, as seen in Figure 8 below.

Interestingly, respondents from the northern governorate of Amman were the most likely to identify work, medication and health services and education as their primary needs. Respondents from Karak reported the highest percentages of Jordanians needing cash. Respondents from Zarqa also were the ones most in need of food, improved shelter and cash for rent. This represents a large departure from 2016’s urban assessment, when Jordanians from Amman and Zarqa primarily identified cash and cash for rent as their primary needs.

Figure 8: Jordanian respondents reporting their primary needs



“The situation has been difficult for a long time. Though the cost of living has had a marked increase, salaries are fixed and do not change. They are not high enough to meet the basic needs of the family such as vegetables, gas, water, electricity, education, and health.” – Jordanian woman, Al Mafraq

When asked to identify their families’ main priorities, other minority groups largely identified the same priorities as Syrian refugees, namely cash for rent and cash. Figure 9 shows the breakdown.

When asked to identify the main priorities of men, women, boys and girls, patterns followed those of Syrian refugees. Men were most in need of work, women were most in need of cash and both boys and girls were most in need of education, as detailed in Table 7.

Figure 9: Other minority groups reporting their primary needs

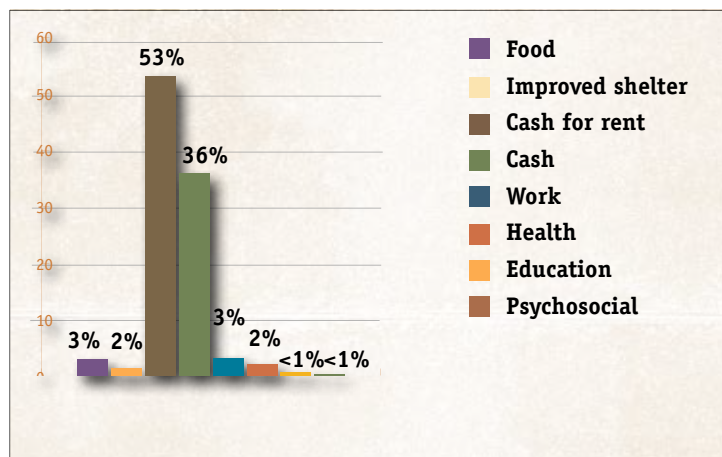


Table 7: Comparison in other refugees' priority needs disaggregated by men, women, boys, and girls

Need	Men	Women	Boys	Girls
Food	1.9%	2.6%	11.2%	2.2%
Improved shelter	5.9%	9.0%	4.1%	8.6%
Cash	20.4%	50.4%	17.1%	13.5%
Work	65.1%	6.3%	2.2%	4.5%
Medication and health services	5.2%	12.7%	5.2%	3.0%
Vocational training	0.4%	7.1%	2.2%	19.9%
Clothes	0.7%	0.7%	1.5%	1.9%
Education	0.4%	10.4%	52.0%	41.2%
Mental health and psychosocial services	1.9%	0.7%	4.5%	4.9%
Other	-	-	-	0.4%

4.1.2 Protection

Overall, the assessment found that Syrian urban refugee families have high levels of protection provided by the relevant authorities. As many as 96.6% of families reported having a valid registration with UNHCR, a slight increase from 2016. Syrian refugees living in Karak were slightly less likely to have a valid registration with UNHCR in comparison to refugees living in northern governorates. When asked what the benefits of UNHCR registration were, an overwhelming 90.1% reported that access to the World Food Programme's (WFP) vouchers was a benefit of registration. The next highest reported benefits included access to UNHCR monthly cash assistance (45.9%) and obtaining refugee status (48.6%) which can help refugees to access additional services and assistance. Female-headed households reported a more than 10% increase over men when citing access to UNHCR cash assistance as a primary benefit of registration with UNHCR.

When asked why they did not have a valid UNHCR registration, 56.8% cited that UNCHR did not give them a renewal appointment, as shown in the Figure 10.

Female-headed households were more likely not to have a UNHCR registration due to leaving the camp "unofficially" while male-headed households were more likely to cite security concerns and a lack of knowledge about the procedures.

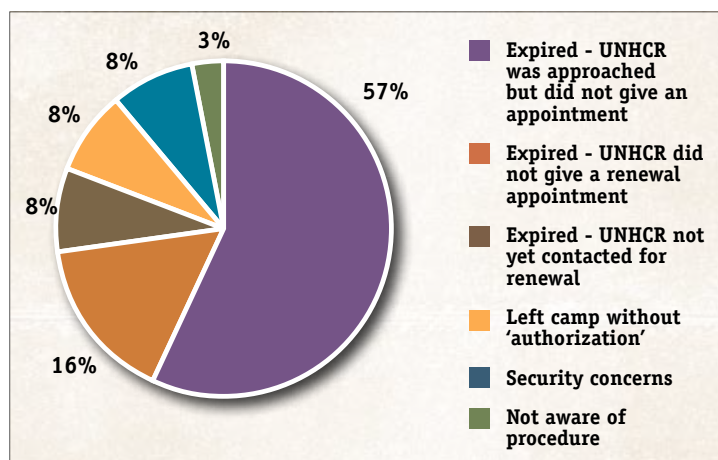
The impressive percentage (95.3%) of Syrian urban refugees that have a government-issued Ministry of the Interior Services Card,

indicates high levels of documentation. Syrian urban refugees cited the benefits of the Government Services Card to serve as an identity document showing their place of residence (37.3% of respondents), its obligation by the Government of Jordan (27.9%), the access it provides to public services (19.9%) and security and protection (14.2%). Interviews with ECHO representatives cited that protection for Syrian urban refugees became a major focus in 2015 when more Syrian refugees began leaving camps. According to ECHO, the Jordanian Government began documenting non-camp Syrian refugees, particularly under the new Minister of Interior.

Interviews with SIGI representatives showed that multiple service providers, including Jordanian government institutions, INGOs and NGOs, do not have the necessary capacity or gender sensitive programming necessary to deal with more difficult or sensitive cases. These include “honor” cases, and those in which refugee women are under threat of harm or even femicide due to disputes. In turn, Syrian refugee women have less access to legal and other protection. Other protection vulnerabilities have been noted by Sanibel Center, who emphasized that though their programming is inclusive of people with disabilities, they did not have the necessary capacity or expertise to provide services to people with severe mental disabilities, increasing these groups’ vulnerability.

Additionally, interviews with SIGI representatives identified another protection issue creating further vulnerabilities for Syrian refugee women and children in particular. SIGI representatives noted that there are high fees associated with changing or documenting a civil status, including registering a marriage, birth or divorce. These can incur fees of up to 1,000 JOD. Though the Government of Jordan has waived these fees multiple times, it has done so inconsistently, causing many Syrian refugee families to document their marriage through religious institutions rather than the Ministry of Interior. This results in protection issues later on and introduces the possibility of early, child or forced marriage (ECFM). MoSD representatives stated that the phenomenon of early marriage is found among both Jordanians and Syrian refugees and that it is a gateway to other protection risks, such as lack of proper documentation of them and their children: “They cannot do it legally, so they remain unregistered in court documents, leading to a ‘lost generation’ that is vulnerable to trafficking, abuse, and violence.”

Figure 10: Syrian refugees reporting the reasons they do not have a valid registration with UNHCR



Fees related with registering marriage or birth can be prohibitive, creating a protection gap

Representatives of UNICEF noted protection issues specifically facing Syrian refugee girls. Due to the second-shift school system that has been adopted to cope with the massive influx of Syrian refugee children into Jordan, many Syrian children are leaving school late in the day. UNICEF representatives highlighted the fear that many Syrian refugee families have in letting their daughters travel at night or alone for fear of sexual violence. The double-shift schools amplify this concern, as many Syrian refugee girls are at a higher risk for sexual harassment or violence when returning home from school. According to an interview with the Jordanian Hashemite Fund for Human Development (JOHUD): “In focus group discussion with Syrian families, some reported that they refuse to send their daughters to school because they feel society views them as prostitutes.” This puts many girls’ rights to education at risk, as Syrian refugee families may remove their daughters from school to protect them. The protection of children’s education was also noted as a crucial element for children with disabilities. According to Sanibel Center, transportation costs for a child with disabilities can reach up to 150 JOD per month, causing some families to remove their children from school. Therefore, Children with disabilities are more vulnerable to violations of their educational rights and access. Representatives from the Jordanian Hashemite Fund for Human Development report that 83,000 Syrian refugee children are outside even the informal education sectors, showing an increasing demand for access to and protection of children’s rights to education. Other social protection issues include the fact that many teachers do not have the necessary expertise to address the psychosocial needs of their Syrian refugee students, according to interviews with the IRC.

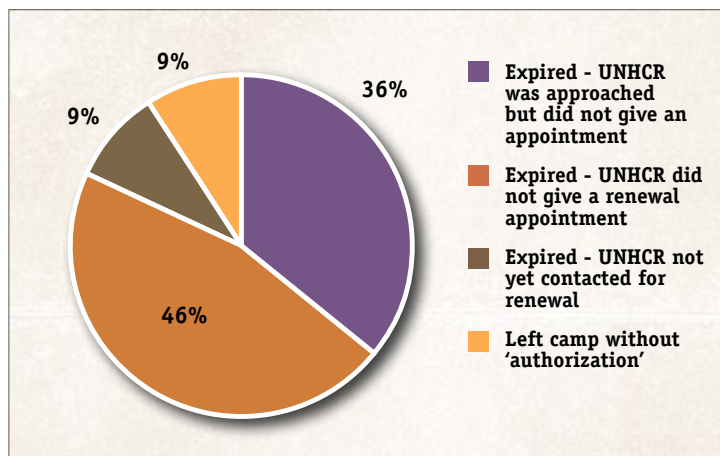
Like Syrian refugees, other minority groups overwhelmingly reported that they are registered with UNHCR at a rate of 94.1%. When asked what the benefits of UNHCR registration were, almost half identified: obtaining refugee status (45.6%), protecting rights (42.6%), accessing UNHCR cash assistance (the “iris print”) (40.4%), accessing other

services and assistance (36.8%), and to a lesser extent, access to WFP food vouchers (20.2%) and participation in resettlement programs (18.8%).

When asked why they did not have a valid registration with UNHCR, other minority groups responded as per Figure 11.

In stark contrast with Syrian refugees, only 10.9% of other minority groups had a Government Service Card and almost half (41.6%) reported not knowing what the

Figure 11: Other minority groups reporting why they do not have a valid registration with UNHCR



benefits of one were. Additionally, focus group feedback from other minority groups showed that for those refugees that are not fully protected, access to services can be severely restricted. Other minority women listed some of their priority needs as granting refugee status, cancelling fines for illegal residence and obtaining support from UNHCR.

Focus group feedback from other minority groups showed that protection needs, particularly for Yemeni refugees to be recognized as such and to prevent fines after the legal residence period (45 JOD per month).

The average Syrian family lives in a house that is 58 square meters, 20 meters smaller than in 2016. Almost half of Syrian refugee families live in an accommodation that has two rooms, excluding the kitchen and bathroom, while a little over a third live in an accommodation with three rooms. Most houses have an electricity connection (95.7% of respondents) which is primarily provided formally from the municipality (86.7%) or a private provider (11.5%).

Enumerator data showed that two-thirds of Syrian urban refugee families lived in a flat permanent structure, while a fifth lived in a house. Some 10.3% lived only in a room. Over one-third of Syrian refugee families were observed to live in substandard accommodation.

Similarly, high percentages of Syrian urban refugee families have heating, a total of 94.6% of respondents. A large majority of families get heating from a gas cylinder (72.0%), a diesel generator (13.4%) or through other means.

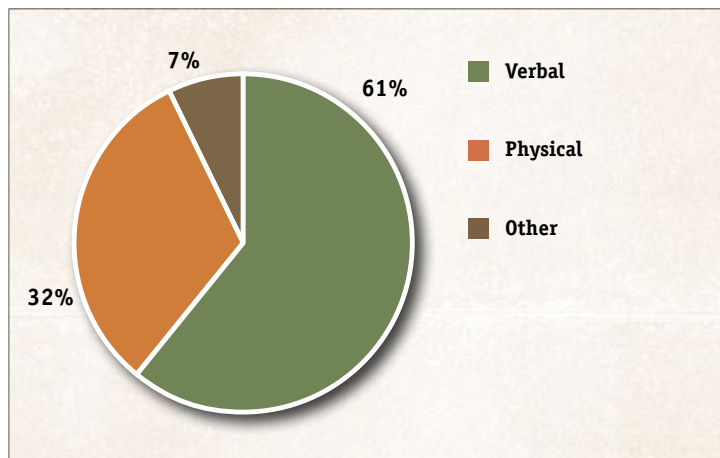
When asked about their primary shelter needs, 59.8% of Syrian refugees identified furniture and other household items, a 10% increase from those who did so in 2016. Heating continues to be a priority shelter need in 2017. These figures are higher in 2017. Considering the above data, the study shows a growing trend towards resettlement in Jordan.

Only 15.2% of Syrian refugee families reported that a member of their household had difficulty leaving the house, a slight increase from 2016. Respondents primarily identified those members as elderly men (42.0%) and elderly women (43.8%), then men with disabilities (13.8%) and men with injuries (13.4%), boys with disabilities (7.1%), and girls with disabilities (6.7%).

Similarly, high percentages of Syrian refugee families reported that all family members feel safe in their house (93.9% of respondents), primarily pointing to adult men (50.0%), adult women (65.6%), boys (64.4%) and girls (44.4%) over elderly men and women.

Only 13.1% of Syrian refugee families reported that they face harassment in their building, neighborhood or around their home. When asked who harassed them, Syrians primarily identified their neighbors (63.2%) and their landlord (29.5%) in addition to strang-

Figure 12: Syrian refugees reporting the type of harassment they face in their buildings, neighborhoods, or around their homes



ers (4.7%). Harassment towards Syrian families takes many forms, as shown in Figure 12.

Syrian urban refugee families were more likely to cite that younger boys had safe play and sports areas in their neighborhood (42.1%) than they were to cite that girls had access to the same spaces (34.9%). Similarly, teenage boys were more likely to have safe play and sports areas (36.4%) than girls (25.4%). When asked about safe spaces for families to go for play or recreation outside of the house, only 40.9% reported that there were any such safe spaces.

Overall, Jordanian citizens reported that there were safe play and sports areas in their neighborhoods, particularly for young boys (48%) and young girls (41.9%). In terms of teenagers, teenage boys were more likely to have safe recreational areas outside the home (at a total of 45.6%) over girls (at 35.7%). Residents of Karak were the least likely to report that there were safe play and sports areas for boys and girls in their neighborhood, while respondents from Irbid were the most likely to say that such spaces did not exist for teenage boys and girls. Half of Jordanian families reported that there were safe spaces for the whole family.

Meanwhile, almost all minority refugee homes have an electricity connection that is provided formally through the municipality (94.4%). Only three-fourths of non-Syrian minority families had heating in their homes, primarily from a gas cylinder (51.4%) and a diesel generator (21.6%).

The majority of minority refugee families live in flat, permanent structures that are on average 53 square meters. However, more than one-third of these were found to be substandard in condition. Almost half of other minority families live in a home with two rooms other than the kitchen and bathroom, while 29.7% had only one extra room in their home.

Other minority families identified their primary housing need as furniture and other household items (69.3% of respondents), in addition to heating (17.5%), separate accommodations for family (6.4%) and more safety (5.2%). When asked about their winterization needs, non-Syrian refugees overwhelmingly identified cash to buy fuel (94.1%), followed by heaters (2.7%).

Generally, non-Syrian minority families can leave their homes easily, with only 15.1% reporting that there are people in their household

that have difficulties leaving the house. Elderly women are the most likely to have difficulty leaving the house, followed by elderly men, boys and women with disabilities.

Eight in ten other minority families report that all family members feel safe in the house, identifying elderly women, adult men, and adult women as the family members that are least likely to feel safe in the house.

Supporting this, only 9.2% of families report facing harassment in their building, neighborhood or around their home, primarily from neighbors (56.0%), landlords (24.0%) and strangers (16.0%). Two-thirds of harassment around their homes is verbal, while another 22.2% is physical.

Two-thirds of other minority families report that there are safe play and sports areas in their neighborhood for younger boys and girls, while teenage boys were more likely to have safe play and sports areas in their neighborhoods than girls (46.0% and 40.1%, respectively). Additionally, one-third of other minorities report such spaces exist for families.

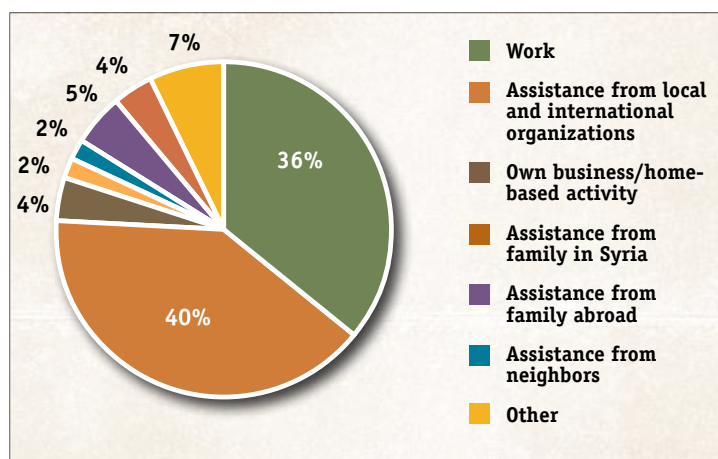
4.1.3 Livelihoods

4.1.3.1 INCOME

When asked what their primary sources of income were, Syrian urban refugees were equally likely to report gaining monthly income from work (36.1% of respondents) and from assistance from local or international organizations (39.6%), as shown in Figure 13 below.

These findings confirm a trend first noted in 2016 when there was a sudden increase in the percentages of Syrian urban refugee families reporting that their income was derived from humanitarian assistance, found to be 32.6% in 2016. More Syrian refugee women reported gaining their income from assistance from local or international organizations (44.1%) than men (35.2%), who were more likely to report gaining their income from work than women (42.0% and 30.1%, respectively). Additionally, Syrian refugees living in Karak were the most likely to gain their income from work and assistance from neighbors. Syrian refugees living in Mafraq were the most likely to gain it through their

Figure 13: Percentages of Syrian urban refugees identifying their main sources of income during the last month



own businesses, home-based activity or through selling assets. The highest percentages of refugees gaining income from their family in Syria or from family abroad were living in Zarqa. Lastly, refugees in Irbid received assistance from international organizations at the highest rates. Syrian refugees living in Amman were the most likely to gain their income through work (51.2%) and assistance from local or international organizations (30.6%).

Other sources of reported income primarily include loans.

Syrian urban refugees gained an average of 176 JOD monthly over the past year, consistent with 2016 data. When asked who in their family had earned this income, almost half (49.9%) of Syrian urban refugees responded that adult men had, while only 12.3% responded that adult women had. Rates of income earned by children were overall low. More Syrian refugee families reported that boys had earned their monthly income (3.2% of respondents) than girls (0.6%).

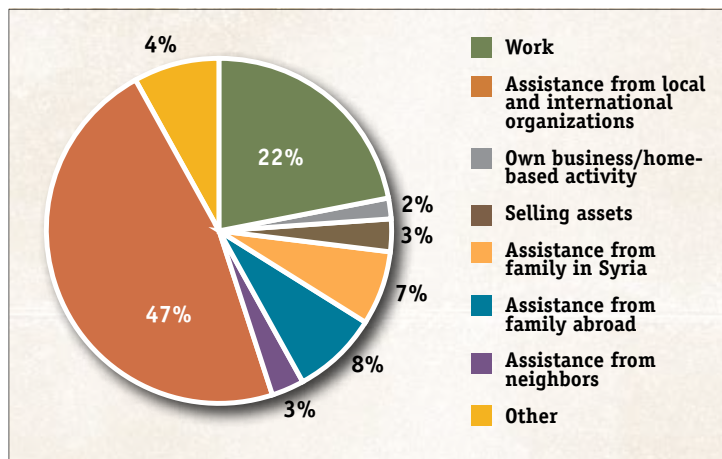
On average, Jordanian families earned 195.2 JOD through work in the past month, almost half of Jordanians' average monthly income from 2016. Jordanian citizens overwhelmingly identified that adult men earned the monthly income, at 68.4% of respondents confirming so, while another 17.2% of respondents said that adult women had earned this income. Only 1.3% said that boys had earned the income, while 0.6% said that girls had. Jordanians from Amman were the most likely to report that boys and girls had earned the family income.

Other minority families' income was more varied than that of Syrian refugees, as shown in Figure 14.

On average, non-Syrian refugee families reported that they earned 169 JOD last month through work. While Syrian refugees reported similar percentages of their income came from assistance by local or international organizations, other minority groups were about half

as likely to gain their income from work in comparison to the Syrian refugees.

Figure 14: Other minorities reporting their main sources of income during the last month



4.1.3.2 EXPENDITURES

Syrian refugee families' average cash expenditure over the past month totaled 222 JOD, roughly 25% more than their average income. More than two-thirds of this was used to pay for rent and utilities. These are almost the same figures reported in 2016, showing a consistency in Syrian urban refugees' expenditures. Almost one-

fourth (23.1%) of Syrian urban refugees reported having received rent support from an organization or an individual, an almost 5% increase from 2016. On average, Syrian refugee families received 178 JOD in rent support. When asked from whom they had received this support, Syrian families were most likely to respond from their neighbors or from the “iris scan.” The iris scan is a unique form of cash assistance distribution that uses the iris scanning technology already in place across Jordan’s ATMs to allow refugees to access cash assistance instantly without carrying bankcards or memorizing PIN numbers. According to UNHCR, Jordan is the “first country in the world to use iris scan technology for refugee cash assistance.”

Syrian refugees reported spending 92.3 JOD of their monthly income on food, representing almost half of all income. Over two-thirds (89.0%) of Syrian refugee families received food vouchers in the last month, with 99% of those spending all of them. Syrian families who had not received food vouchers were either deselected from the WFP food voucher program (50%), were not registered with UNHCR (19.8%) or for other reasons (30.2%).

During the past month, Syrian urban refugees reported spending an average of 60 JOD on health services and medication from their own money. As many as 89.0% of Syrian families had not received any financial support to cover their health expenses during the past month. Those who did primarily cited loans and the Jordanian Health Aid Society. Of those that received support, the support totaled 81 JOD on average.

Water was the lowest reported monthly expenditure. Syrian refugees spent an average of 15.6 JOD on running water each month.

Syrian urban refugees were asked to name the three largest expenses they had during the last month beyond rent, health, and food by level of priority. Figure 15 shows the percentages of Syrian refugee respondents that rated the select expenditures.

Jordanians reported spending an average of 318.9 JOD in cash in the last month, 123.7 JOD more each month than Jordanians’

Figure 15: Syrian refugee respondents reporting other priority expenditures during the past month

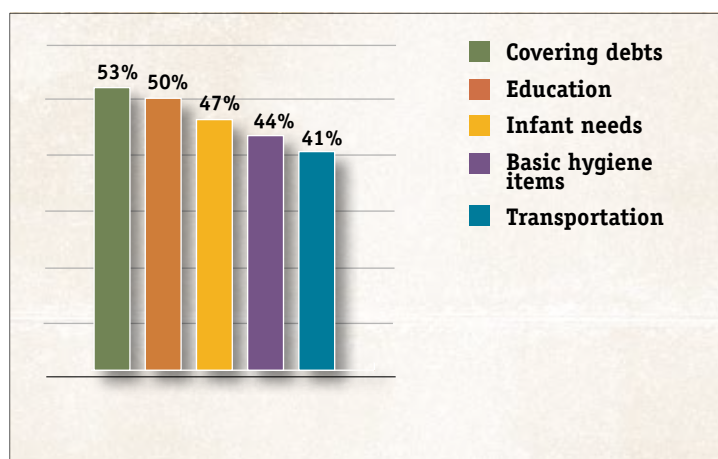
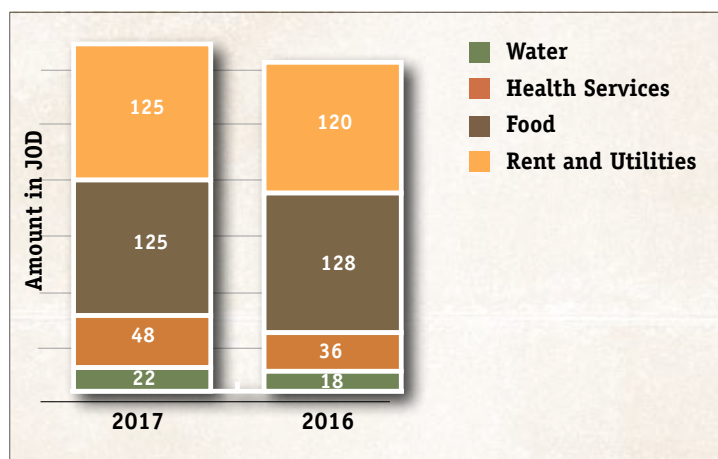


Figure 16: Breakdown of average Jordanians’ monthly expenses in 2017 and 2016



average income, showing a large income-expenditure gap that has substantially grown from 2016. The gap was then measured at 56 JOD. Of this monthly expense, 125 JOD is spent on rent and utilities, as shown in Figure 16 above.

When asked about additional expenses, one-third of Jordanian families reported covering debts (30.9%) as a priority, one-fifth prioritized basic household items (hygiene and NFIs) and another 19.2% cited transportation. Both male respondents and male-headed households were 20% more likely to report that infant needs were a priority for other expenditures, while female headed households and females were more likely to identify infant needs as a tertiary priority.

Respondents from Zarqa were the most likely to cite that education and transportation needs were a priority for other expenses, while residents of Karak were the most likely to report infant-related, basic household items and covering debt expenditures in the last month.

Like both Syrian refugees and Jordanian host communities, other minority families face a large income-expenditure gap. The average other minority family spent 204 JOD in the last month, 164 JOD of which was spent on rent and utilities. The average rent support received in the past month was 167 JOD, enough to cover all rent and utility costs. Additional monthly expenditures include 83 JOD on food, 31 JOD on health services and 13 JOD in water expenses. Other minority families reported their other expenses to be evenly split between education (20.8%), transportation (23.6%), basic household items (16.3%) and covering debts (25.2%), with 7.3% reporting that infant needs were their priority other expenses.

4.1.3.3 INCOME-EXPENDITURE GAP

The percentage of Syrian urban refugees who report that they have debt reaches 88.9%, totaling an average of 694 JOD, slightly higher than 2016's average reported debt. Refugees living in Mafraq were the most likely to be in debt over Syrians living in other Jordanian governorates.

Syrian refugee families reported borrowing money as their primary strategy for closing the income-expenditure gap. They primarily borrow from their neighbors, families and landlords, as shown in Figure 17.

Syrian refugee women were more likely to be in debt to their neighbors than Syrian refugee men. When asked which "other" people they are in debt to, many families reported that they borrow money from their friends.

Additionally, 36.3% of Syrian urban refugee families reported selling assets since arriving to Jordan, a slight decrease from 2016.

As many as 80.9% of Jordanian families reported that they were in debt, primarily with their families (48.1% of respondents), their neighbors (35.6%), shopkeepers (29.0%) and their landlords (12.5%). An additional 39.4% reported that they were in debt with “others,” which were primarily identified to be banks. Ten percent more Jordanian men were in debt than Jordanian women, while respondents from Amman were the least likely to report being in debt.

Eight in ten other minority families (79.6%) report that they have debt, totaling 1,329 JOD on average.

Almost two-thirds are in debt to their landlords, while another 40.8% are in debt to their neighbors. Other minority families are similarly likely to be in debt to their families (38.5%) and shopkeepers (28.9%). Of the 13.3% that are in debt to “others,” respondents primarily cited their friends.

Additionally, slightly more than half (51.9%) of other minority families reported selling assets since they arrived in Jordan.

4.1.3.4 LIVELIHOOD COPING STRATEGIES

To close the income-expenditure gap, Syrian refugees reported utilizing a range of coping strategies, as shown in Figure 18 (with green representing positive coping strategies, orange negative, and brown harmful).

Syrian men and women reported utilizing various livelihood coping mechanisms at almost equal rates, except for negative coping mechanisms. Syrian women were more likely to remove their children from school, utilize child labor and beg. However, men were more likely to

Figure 17: Syrian refugee respondents reporting to whom they are in debt

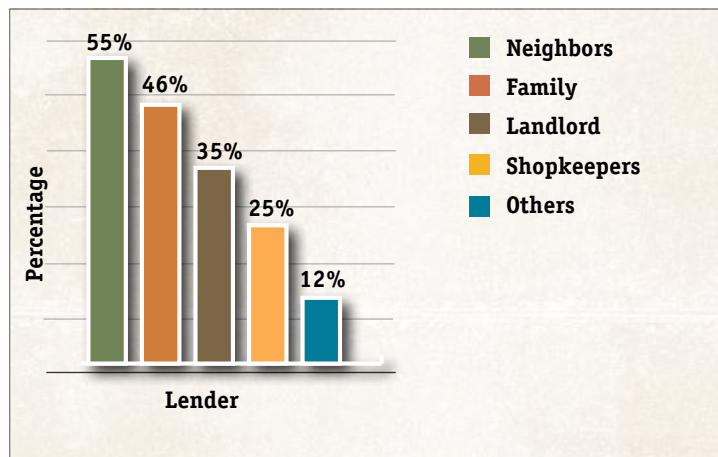
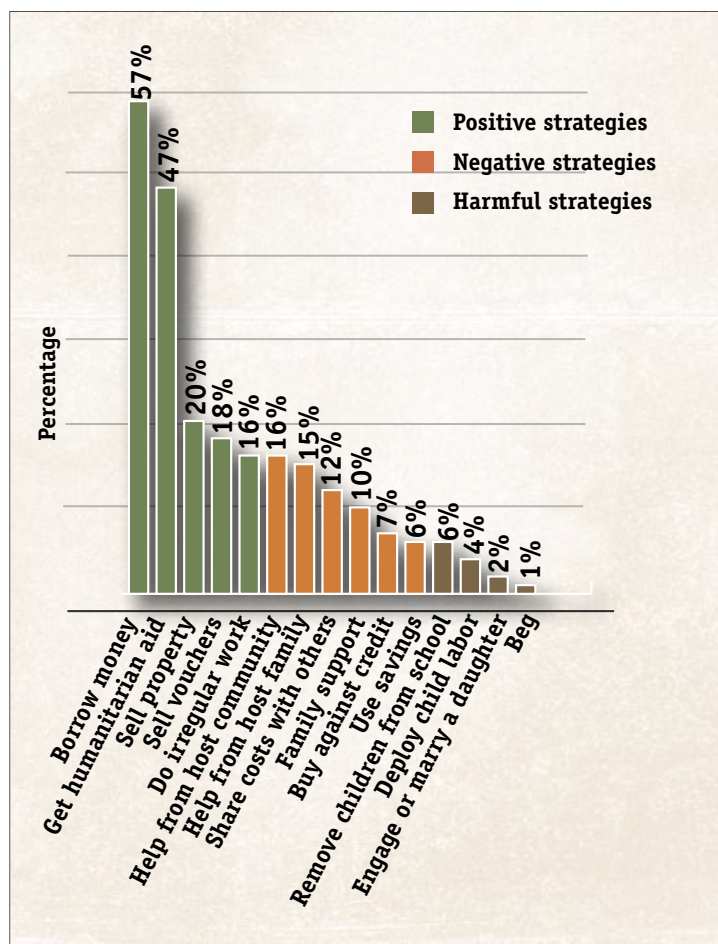


Figure 18: Syrian refugees reporting coping strategies to cover income-expenditure gaps



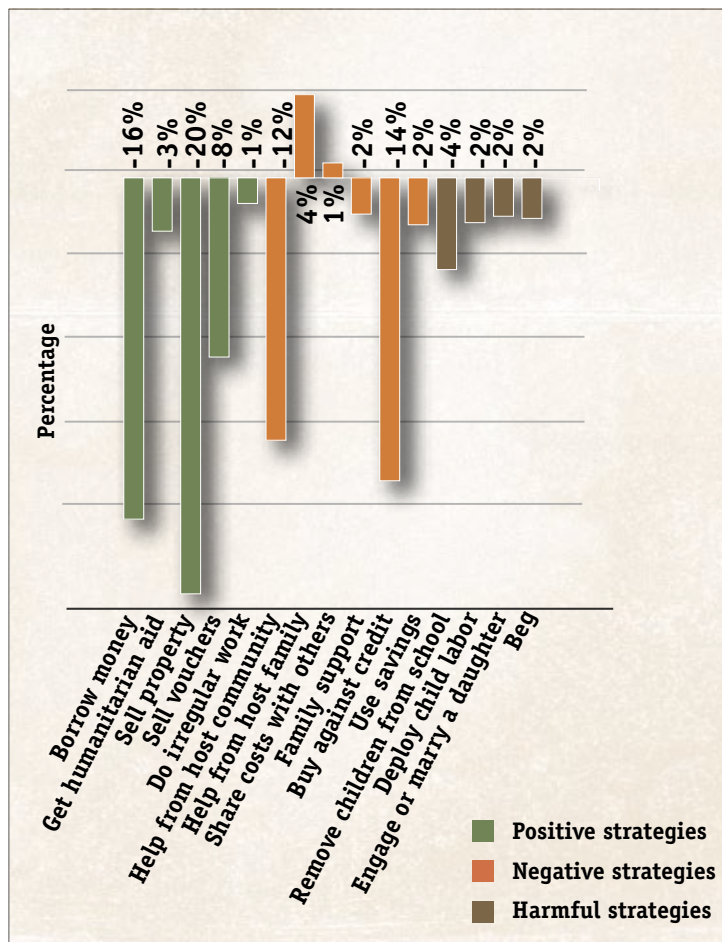
report engaging or marrying off a daughter (2.2% of men compared with 1.1% of women). Interviews with Hashemite Fund for Human Development (JOHUD) representatives showed that one of the factors of early marriage is money, indicating that Syrian and other minority refugees can use ECFM to close their income-expenditure gaps. This was echoed in interviews with the IRC, which reported: “Early marriage has been normalized in this situation as an economic coping mechanism. Families think that there is no other option to early marriage.”

Additionally, Syrian refugees living in Mafraq were the most likely to rely on humanitarian aid, dropping children out of school and utilizing child labor to meet their livelihood needs.

Overall, a decrease can be observed in the percentages of Syrian urban refugees relying on harmful coping mechanisms to cover their income-expenditure gaps. In 2016, 10.3% of Syrian refugee families dropped their children out of school, while a little over half that percentage reported doing so in 2017. Additionally, Syrian urban refugee families utilize child labor less in 2017 (a total of 4%) than in 2016 (a total of 6.2%). Figure 19 below shows the percentage of increase and decrease in Syrian refugees’ usage of various coping

mechanisms to cover their income-expenditure gaps between 2016 and 2017.

Figure 19: Percentage increase and decrease in different coping strategies utilized by Syrian refugees between 2016 and 2017



The percentages of Syrian urban refugees utilizing positive coping mechanisms have decreased without a corresponding increase in negative or harmful coping mechanisms, suggesting that the income-expenditure gap is decreasing.

Only 6.8% of respondents reported that their children are working either occasionally (3.4%) or every day (3.4%), a slight increase from the 6.4% of Syrian refugee children working in 2016. Syrian refugee children who work do so in the same sectors as Syrian adults, namely construction work (18.8% of working Syrian children), in a shop (39.1%) and as skilled craftspeople (21.9%). Tellingly, only 2% of Syrian children worked in Syria, indicating Syrian refugee families’ usage of child labor for financial constraints they face in Jordan.

When asked if their children were looking for a job, only 3.7% of Syrian refugee families confirmed that they were. According to secondary data, Syrian refugee children who work do so in various sectors including the hotel and restaurant sector, in shops, as mechanics and selling goods on the streets, which can expose them to increased protection concerns and exploitation.

Jordanians rely on multiple coping mechanisms to close the income-expenditure gap, primarily borrowing money, as shown in Figure 21.

Female-headed households were the most likely to rely on negative coping mechanisms to close the income expenditure gap. Female-headed households reported dropping children out of school at twice the rate of male-headed households (5.9% and 2.6%, respectively), similar to the use of child labor (3.3% and 1.0%, respectively). Females were almost twice as likely to report utilizing social assistance (from NGOs, CBOs, personal donations, etc.) than males. Males were 10% more likely to borrow money to cover income-expenditure gaps than females.

Other minority groups report relying on the same livelihood coping mechanisms as Syrian refugees and Jordanian citizens. They primarily rely on borrowing money, a positive coping mechanism, to close the income-expenditure gap. Figure 22 details the percentages of other minority groups that report utilizing different coping mechanisms.

Figure 21: Jordanians reporting the coping strategies they use to close the income-expenditure gap

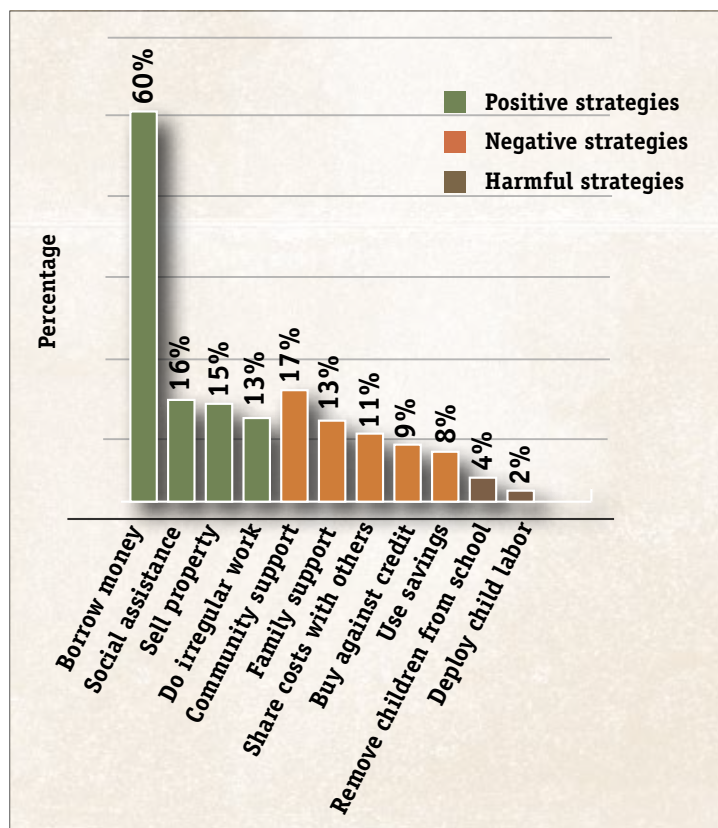
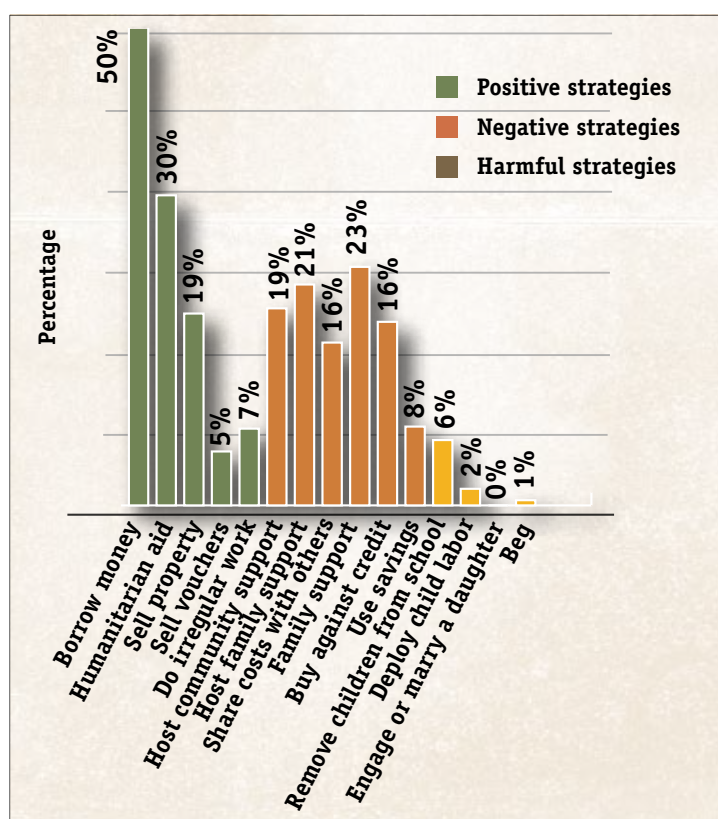


Figure 22: Other minorities reporting the coping mechanisms used to close the income-expenditure gap



3/4 of Syrian refugees reported that they are currently not working

4.1.3.5 ECONOMIC PARTICIPATION AND SKILL SETS

A staggering 77.8% of Syrian refugees reported that they are not currently working, consistent with the percentages of unemployed Syrian urban refugees from 2016. Two-thirds of working Syrian refugees (63.6%) are working in construction, in a shop, or as a skilled craftsperson (carpenter, tailor, etc.). Women were much more likely to work in a home-based activity or in another home, as demonstrated in Table 8 below. Only 12.7% of refugees indicated that they are working on a daily or weekly basis (half the percentages of 2016), while 9.5% are working monthly, a slight increase from 8.5% in 2016. Fewer Syrian refugees indicated that they are working on a daily or weekly basis. This may suggest a trend towards regular or more stable jobs. It can also be partially related to the increased number of Syrian refugees who have work permits compared to 2016.

Over half of surveyed Syrian refugees indicated that they were working in Syria before coming to Jordan (57.8%). Thirty-two percent of Syrian refugee families reported that they were looking for a job, primarily in the same three sectors mentioned above (in construction work, in a shop or as a skilled craftsperson). Tellingly, 60.9% of Syrian urban refugees reported that they would not need additional training for a job, demonstrating that many Syrians are looking for work in sectors they already consider themselves qualified for. When asked what kind of work they did in Syria, refugees were more than three times as likely to report that they owned their own businesses in Syria (7.4%) than those that reported currently owning their own businesses in Jordan (2.1%). However, when asked if they would need assets or cash to establish a home-based or self-owned business, more than half (57.8% and 60.1%, respectively) of Syrian urban refugee respondents replied that they would. Women

Table 8: Breakdown of Syrian refugees' type of work, disaggregated by gender

Type of Work	Male	Female	Total
Construction work	31%	2%	23%
Working in a shop	32%	7%	25%
Skilled craft (carpenter, tailor etc.)	16%	13%	16%
Working in someone else's home, e.g. as a nanny or in house	1%	12%	4%
Making food at home and selling it	0%	10%	3%
Own business	3%	1%	2%
Home-based activity	0%	10%	3%
Other, specify	17%	45%	25%
Total	100%	100%	100%

and men confirmed that they would need assets or cash at similarly high rates.

When asked if they are currently working, a whole two-thirds (65.0%) of Jordanians said they weren't. While these percentages are somewhat lower than those among their Syrian counterparts, these findings still indicate an overwhelming level of unemployment in Jordan that affects both the Syrian and Jordanian populations. The Jordanian Department of Statistics measured the national rate of unemployment to be 15.8% in the last quarter of 2016, revealing a large gap between national unemployment rates and those of the surveyed Jordanians for this assessment. Interviews with the Jordanian Ministry of Social Development highlighted that the poverty rate varies drastically amongst governorates, with the poverty rate in Amman measured at 9%, while southern governorates can reach up to 35%. Jordanian focus group feedback consistently noted the lack of employment opportunities for young college graduates, particularly government jobs, and low salaries in the private sector.

“While Jordanians are thinking about how to pay rent and to secure clothes and food for our children, Syrians are receiving cash assistance from UNHCR, and some institutions also provide them with in-kind of assistance: such as food, blankets and clothes. The assistance provided to refugees, especially to the Syrians, is helping to relieve them of the burden we now feel. Therefore, they can afford to work for lower wages [illegally], but for Jordanians these wages don't meet half of our needs.”

-Jordanian woman, Irbid

Jordanians primarily report working in a shop (15.2%), as a skilled craftsperson (12.9%) and in other fields (45.1%). Only 50 Jordanian families (13.1% of respondents) reported that they owned their own business or worked in a home-based activity. Low percentages of Jordanians reported that they required cash to establish a home-based business (23.7%) or a self-owned business (30.3%), while less than one-fifth reported that they would need additional training for this job.

When asked who in their family has earned a monthly income, other minority groups primarily cited adult men (41.9%), while 12.9% reported adult women. Other minority families were the least likely to depend on child labor, with only one family (0.4% of respondents) reporting that boys below the age of 18 earned income.

Only 21.7% of other minority groups reported receiving rent support from an organization or individual, primarily from the Iris Print and from friends.

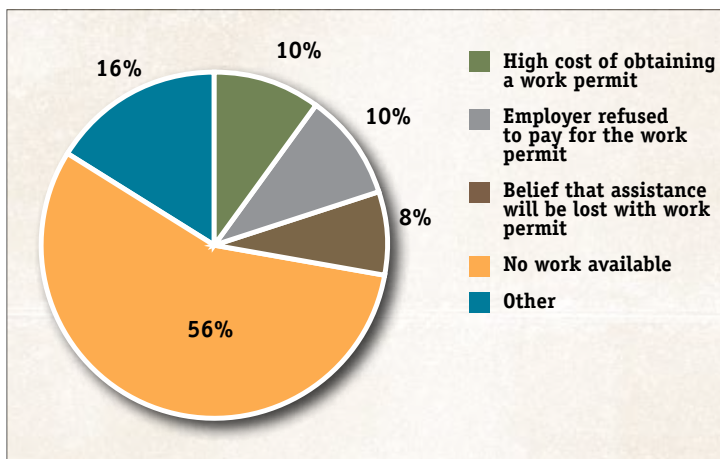
4.1.3.6 LEGAL CONTEXT FOR WORK

When asked if they or anyone in their household has a work permit, only 23.3% replied that they did, with Syrian men more likely to reply that they had a work permit over Syrian women. Almost half of Syrian refugees living in Karak reported having a work permit, more than four times the amount from Mafraq. Syrian refugees living in Mafraq cited the high cost of issuing a work permit as their primary reason for not having one. This could indicate a lack of accurate information. The GOJ has waived the costs of issuing a work permit multiple times and the cost falls mostly on the employer, not the refugee. In addition, Ministry of Labor representatives cited the cost of obtaining a health clearance as 30 JOD, which pays for a physical required in the work permit application process. This clearance is necessary in instances where a Syrian refugee does not have an MOI registration card.

When asked why they did not apply for a work permit, more than half of respondents replied that there was no work available, indicating that a work permit was not necessary. Despite knowing about the permits, many male Syrian refugee focus group participants reported that they are currently facing difficulties obtaining permits. Some participants reported that the permits are not currently being granted while others said that there are many conditions that they must meet, making the process difficult. Others reported that many employers do not help them obtain permits. Syrian female refugees from Mafraq noted the high cost for the employer, which he/she sometimes transfers to the Syrian worker, while others said they would not apply for a work permit for fear of losing UNHCR assistance. Syrian female refugees from Amman cited this cost as 500 JOD a year for the employer to sponsor a work permit for Syrian refugees.

The full breakdown of reasons given for not having a work permit is displayed in Figure 23 below.

Figure 23: Syrian refugees reporting the main reasons for not having a work permit



There was no significant difference in the responses of Syrian men and women. Other reasons were varied and included the lack of a Jordanian sponsor, an inability to obtain work (in general, not only in the allowed sectors) or Syrians' old age. Overall, focus group feedback with both Syrian refugee men and women showed that refugees have a high level of awareness regarding work permits, both from other Syrians and from potential employers.

According to an interview with the ILO, the Government of Jordan undertook multiple steps to encourage Syrian refugees to obtain work permits in line with the commitments outlined in the Jordan Compact. These changes included:

- Accepting the Ministry of Interior card issued to refugees instead of a passport;
- Allowing for any Syrian registered refugee who entered Jordan, regardless of the point of entry, to be eligible to apply;
- Decentralizing the process: instead of issuing the permits at the central ministry, district offices are now issuing work permits;
- The government has waived the fees several times to encourage the issuance of work permits.

In April 2016, the Government of Jordan first waived application fees for employers; the waiver was renewed in July and October 2016 until April 2017. Meanwhile, in September 2016, the Jordanian government waived the requirement for a separate medical examination to apply for a work permit, removing the need for a 20 - 30 JOD expense; however, this exemption only lasted until 2017. On April 10, 2017, the Jordanian Ministry of Labor announced it would extend the work permit grace period until December 31, 2017, meaning that almost every applicant for a work permit in 2017 would not have incurred any costs.

The Government of Jordan recently expanded the work permit program to include refugees living in camps, according to interviews with Ministry of Labor representatives. This is expected to increase the total number of Syrian refugees applying for work permits, particularly women Syrian refugees. However, as interviews with the Jordan Hashemite Charity Organization (JHCO) found, the incredibly low percentage of Syrian female refugees obtaining work permits is caused by multiple factors, including their desire to find work that can be balanced with childcare and household duties and that maintain flexible hours. JHCO representatives noted that employers typically pay minimum wage and Syrian women may make less money by legalizing their employment in comparison to the income they receive in cash assistance.

The ILO cited specific challenges to accessing a work permit, including Syrian refugees' hesitance to apply for work permits. These challenges include the condition that refugees apply with a one-year contract; many refugees work in seasonal jobs (in the agriculture and construction sectors, in addition to others), which make obtaining a one-year contract from their employers difficult. Additionally, though the industrial zones established in the Jordan Contract are open to Syrian refugees (and require a certain percentage of all employees are Syrian—15% in the first year and 25% in the second),

this work is primary in factories that are in remote locations and that are inaccessible to certain refugees, particularly women.

To facilitate legal work for refugees, the ILO suggests that the Jordanian government adapts its conditions for applying for a work permit to the nature of the work. Forty percent of Syrian working refugees are employed in the construction sector, according to the ILO, which is highly prohibitive to obtaining the one-year contract necessary for applying for a work permit.

Previously, Jordanian Labor Law required that for every foreign worker hired that the employer hire a Jordanian as well. This created further burden on employers and hindered Syrians' access to a work permit. The ILO cited that the regulation has recently been lifted, however meeting other pre-conditions remains an obstacle. Notable success has been seen in the Jordanian government's flexibility with the agricultural sector. Agricultural collectives can apply for a work permit on behalf of Syrian refugees that can transfer their work location to those areas with the highest demand. Additionally, four sectors have been opened to Syrian refugees, further increasing their opportunities to find legal, protected work in diverse sectors. However, Ministry of Labor representatives highlighted that the new sectors introduced (including agriculture, construction, restaurant and food services) are not as accessible to women due to multiple factors.

Yemeni refugees living in Amman cited difficulties in legally obtaining a work permit and increased prosecution of those found working without a permit or illegally.

4.1.4 Food and Basic Needs

Nine in ten Syrian families ate either two or three meals the previous day, consistent with findings from the 2016 urban assessment. However, Syrian refugee families also reported using multiple coping mechanisms to meet their food needs within the past week. Most commonly, 83.9% of Syrian refugees had relied on less preferred and cheaper, lower quality foods at least once during the past week and 72.7% had reduced the number of meals eaten during the day. Adults restricting their food consumption so that children could eat was the least common coping mechanism used with 56.4% of Syrian refugees doing so in the past week. Food-related needs are particularly burdensome on women and female-headed households. Female Syrian refugees face large obstacles in accessing and maintaining income-generating opportunities that include childcare needs. This leads to a preference for home-based work, since many Jordanian employers will not allow children to accompany their mothers to work nor make accommodations for childcare-friendly working hours.

When asked about using various coping mechanisms to meet their food needs within the past thirty days, Syrian refugees overwhelm-

ingly reported borrowing money or buying food on credit, as shown in Figure 24.

Focus group feedback with Syrian refugee men revealed that the value of food aid coupons had been cut in half (from 24 JOD to 10 JOD) for many refugees, adding to their food insecurity.

Similar to their Syrian refugee counterparts, most Jordanian families (84.9%) reported eating two or three meals the previous day. Females were more than twice as likely to report that their family had only eaten one meal the previous day than males were. Meanwhile, Jordanians from Zarqa were the most likely to have only eaten one meal the previous day, whereas citizens from Mafraq were the most likely to have eaten three. However, high percentages of Jordanian citizens still reply on multiple strategies at least once a week to meet their food needs, primarily relying on less preferred or less expensive foods (74.6%), and reducing the number of meals eaten during the day (60.4%). Residents from Karak were the most likely to use each coping strategy, indicating the higher level of food insecurity in southern Jordan.

Refugees reported utilizing different coping mechanisms within the last 30 days to meet their food needs. Refugees primarily reported borrowing money or buying food on credit, as shown in Figure 25.

Male Jordanians were more likely to spend savings as a coping mechanism than women. Overall, Citizens from Irbid reported using the above coping mechanisms

Figure 24: Syrian refugees report using various coping mechanisms to meet food needs in the past 30 days

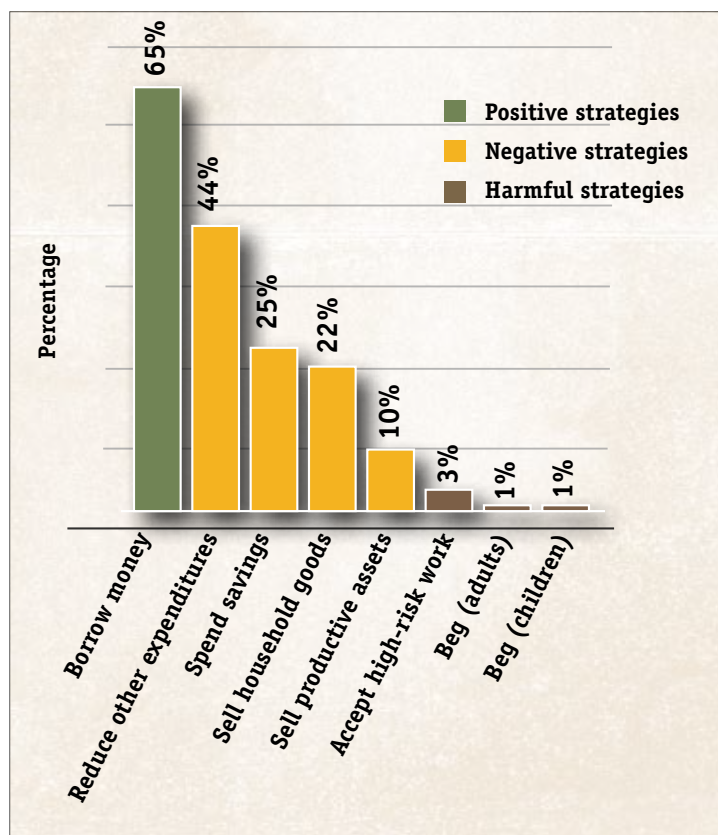
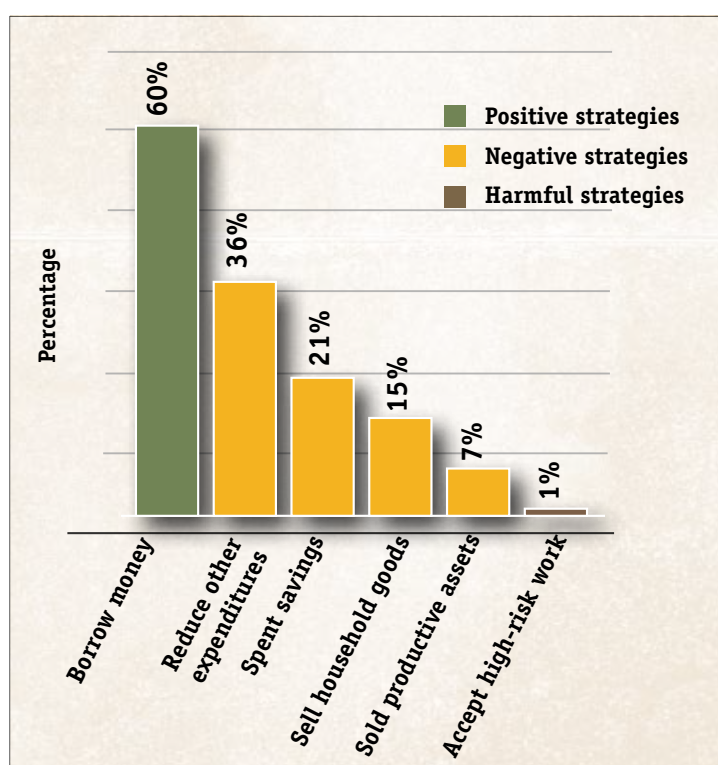


Figure 25: Jordanian citizens reporting the coping mechanisms they used within the last 30 days to meet their food needs



more than citizens in other Jordanian governorates to meet their food needs.

Two-thirds of other minorities ate two meals the previous day, like their Syrian and Jordanian counterparts.

Only 7.5% of other minority families reported receiving food vouchers during the last month, with one-third reporting that they had not received food vouchers because they were deselected from the WFP food voucher program. A little over half reported not receiving food vouchers for “other” reasons, which included being Iraqi, lack of knowledge or that they had registered but not heard back yet.

To meet their food needs, other minority groups reported using a range of strategies to cope in the past week, primarily relying on less preferred and less expensive foods (88.6%), and reducing the number of meals eaten during the day (79.4%).

When asked about the specific coping mechanisms they had used to meet their food needs, other minority families replied as per Figure 26.

4.1.5 Shelter

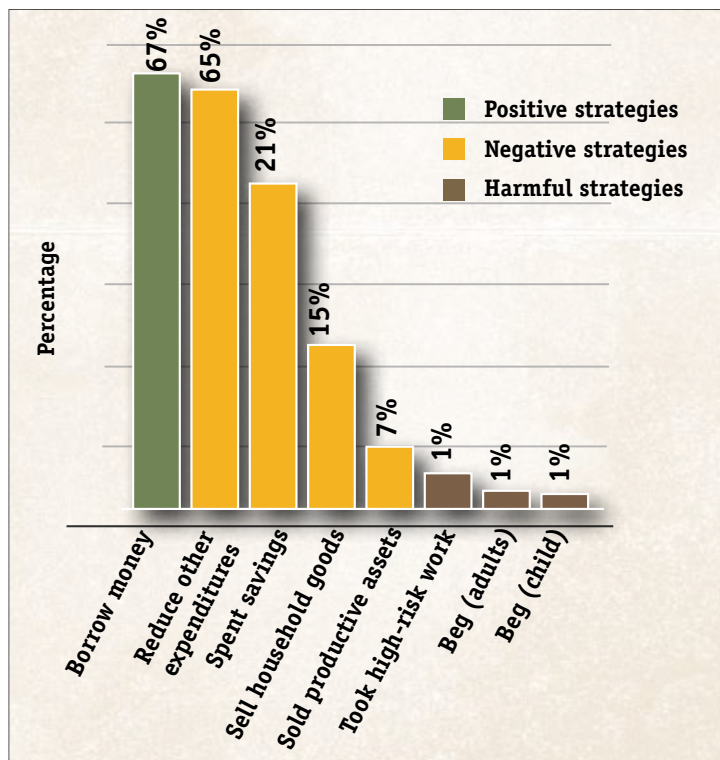
Like the findings of CARE’s 2016 assessment, an overwhelming majority (79.1%) of Syrian urban refugee families identified cash to buy fuel as their primary need in winter. Almost one-tenth (9.9%) identified heaters were the primary need in winter, while almost 4% pointed to mattresses and blankets. Syrians living in Mafraq

were more than twice as likely to identify heaters as their most important winterization need.

Almost all surveyed Syrian refugee families lived in rented accommodation (97.6%), while another 1.6% lived in accommodation donated or provided through humanitarian assistance. Only four families owned their homes, another five were provided with accommodation in exchange for work. Four families were squatters (illegally occupying someone else’s house or land).

Eighty-four percent of Syrian urban refugees have a written rent contract, a slight decrease from 2016, while 16% have a verbal one. Almost half of Syrian refugees living in Mafraq reported

Figure 26: Other minorities reporting the coping mechanisms they use to meet their food needs

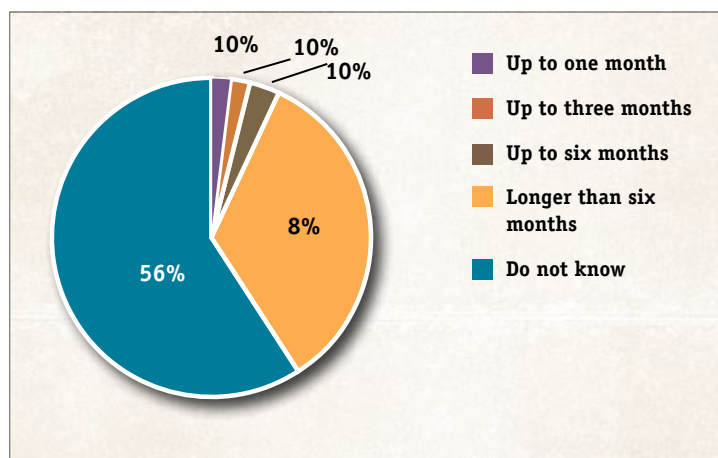


having a verbal contract, almost four times higher than Syrians in any other governorate. When asked how long they could stay in their accommodation, over half (58.8%) did not know, an increase over 2016's findings, while another third (33.8%) said they could stay for longer than six months, as shown in Figure 27.

Only 13.4% reported that their household was under immediate threat of eviction, consistent with findings from 2016's data. Syrian women were more than twice as likely as Syrian men to report that

their household was under immediate threat of eviction. Additionally, Syrian refugees in Mafraq were the most likely to report that their house was under immediate threat of eviction. More than four in ten families reported that they were previously evicted or forced to move in Jordan, a substantial increase from 2016, during which only one in four families had been forced out of their previous homes. This indicates that Syrian refugees are facing increasing housing insecurity in Jordan. Over half reported that they were forced to move twice and another fifth reported only once.

Figure 27: Syrian refugees' reporting how long they could stay in their accommodation



“I rented a house for 140 dinars in Mafraq, plus 50 dinars for water and electricity, and because I was late for two months, the owner of the house screamed and insulted me. Then I received the eviction order through the lawyer. I left the house and lived with my family.” – Syrian refugee woman, Mafraq

Almost six in ten Jordanian families (56.8%) live in rented accommodation, while four in ten own their homes. An additional 2.2% reported that their accommodation was donated/provided through humanitarian assistance. Women were three times as likely to live in an accommodation that was rented, donated or provided in return for work or as a squatter than men. Residents from Zarqa were the most likely to rent their homes. Residents from Irbid were the most likely to live in an accommodation that was donated. A little over two-thirds (70.5%) have a written contract, representing lower amounts than Syrian refugees. Male-headed households were more likely to have a written contract than female households.

A staggering 75.5% reported that they did not know how long they could stay in their accommodation. A little over a fifth (21.7%) re-

ported they could stay for longer than six months. Only 8.6% said that their house was under immediate threat of eviction. Almost a fourth of Jordanian citizens had been forced to move or evicted prior, most commonly once (24.3%) or twice (51.4%). Residents of Zarqa were both the most likely to report that their home was under immediate threat of eviction and that they were forced to move previously, as shown in Table 9 below.

Table 9: Geographic distribution of Jordanians responding that they are currently under threat of eviction, and that they were forced to move previously

Governorate	Household is under immediate threat of eviction	Was forced to move or was evicted previously
Amman	10.1%	18.2%
Zarqa (including Azraq town)	15.2%	41.8%
Irbid	4.3%	16.1%
Mafraq	5.3%	21.1%
Karak	7.2%	23.2%
Total	8.6%	23.0%

The bulk (98.2%) of other minority families live in rented accommodation, and 83.5% report that they have a written rental contract, while 16.5% have a verbal one. Similar to Syrian refugees and Jordanians, 73.9% of respondents did not know how long they could stay in their accommodation. One-third reported that their home was under immediate threat of eviction and only one-fifth had been evicted or forced to move before, most commonly twice.

4.1.6 Health

58% of Syrian refugee adults suffer from a chronic disease, 8% suffer from a life-threatening medical condition, 7% are injured, and 5% have a disability. Overall, surveyed Syrian refugee families reported that their children were in good health. Only 9.3% reported that their children suffered from chronic diseases (4.0%), life-threatening medical conditions (2.5%), injury (1.4%) or a disability (1.5%).

When asked if, in case of a medical need, they or any of their family members could access hospitals or clinics in the past six months, 57.6% of Syrian refugee families said they were. Though this percentage is high, it is a substantial decrease from 2016, during which 77% of respondents could. When asked which services they accessed, Syrian refugees responded as per Figure 28 below.

Syrian refugee families cited accessing private clinics or hospitals primarily because of their better quality of treatment (36.9%), in addition to the fact that there were no other health facilities in the area (21.9%) and that services or medication is not available at health facilities (17.6%). When asked about the primary obstacle to accessing hospitals or health clinics, Syrian urban refugee respondents overwhelmingly note financial burden (80.0%). Syrian families were prohibited from accessing services due to their lack of knowledge (7.1%), documentation problems (5.0%) and a lack of relevant medical services (particularly specializations) available (5.0%).

Syrian refugee households reported pregnant women living in their families at a rate of 11.2%, but less than half (47.9%) had access to prenatal healthcare, almost a 10% decrease from 2016. Of the 12.8% reporting that there were lactating women living in their family, a little over half (51.9%) had access to postnatal healthcare.

When asked what their primary need was to access health services and medication, an overwhelming 86.9% of households cited needing cheaper or free services (53.1%) and medication (36.5%).

When asked about their psychosocial and psychological health, half of Syrian refugee respondents reported that they have lost interest in things they once enjoyed, preferring to remain idle instead during the past month. Ten percent reported that they always felt so afraid that nothing could calm them down, and another 22.9% reported that they always felt so helpless that they did not want to carry on living. Almost one-fifth (18.8%) felt these feelings so often that they were unable to carry out essential activities for daily living.

When asked about their coping strategies, an overwhelming 69.1% said that they prayed or turned to religion to avoid the stress and cope with their lack of satisfaction as a refugee, while another 16.8% said they

Figure 28: Syrian refugee respondents reporting which type of health services they accessed

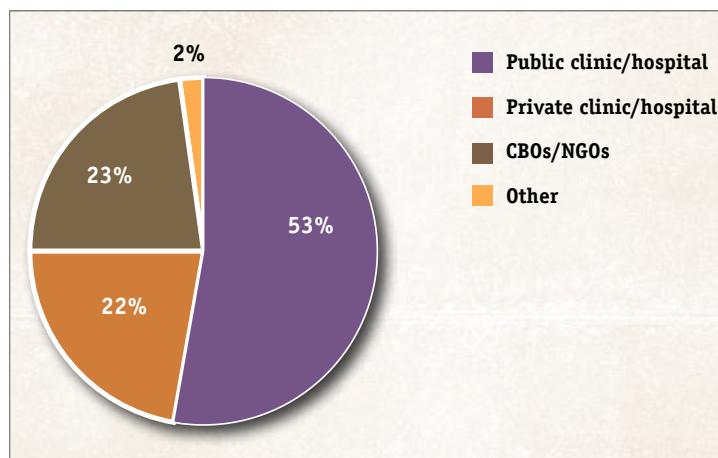
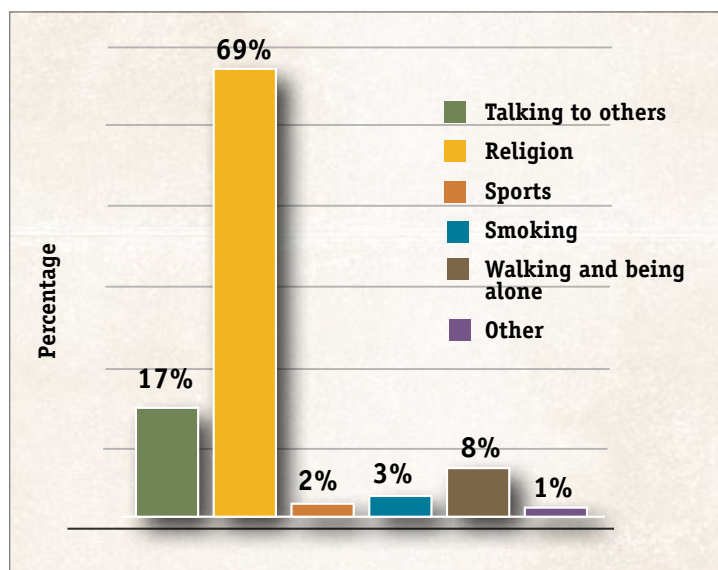


Figure 29: Syrian refugees reporting the strategies they use to avoid stress and to cope with their lack of satisfaction as a refugee



prefer to talk to others to cope with these feelings, as shown in Figure 29.

When asked about their access to health services in case of a medical need, a little over half of other minority respondents reported they could access such services within the last six months.

When asked why they accessed private health facilities, one-third responded that there were no other health facilities in the area, while a little over one-fourth cited the better quality of treatment at private clinics or hospitals. The vast majority (87.2%) reported that their primary barrier to accessing health services was finances, including costs of transportation and medical fees.

Only one-fifth (19.7%) of other minority families had received financial support to cover their health expenses in the last month, primarily from the Jordanian Health Aid Society (JHAS).

Six percent of other minority families include a pregnant woman in their household yet 91.2% of these families do not have access to prenatal healthcare. This represents a significant deviation from the percentages of Syrian and Jordanian families that have access to prenatal healthcare. Of the 7.8% of families that have a lactating woman in their household, only 12.7% of those had access to post-natal healthcare.

Other minority families are most in need of cheaper or free medication and services to meet their health needs.

Between 20% and 32% of other minority groups reported experiencing symptoms of psychological distress. Distress included losing interest in the things they used to like so that they did not want to do anything at all (26.0% responding they felt this way “all the time”), feeling so hopeless that they did not want to carry on living (32.7%) and an inability to carry on essential activities for daily living because of these feelings (28.0%).

To avoid stress and cope with feelings of dissatisfaction as a refugee, other minority respondents report that they primarily pray and turn to religion (71.6%), in addition to walking and being alone (13.4%) and talking to others (9.0%).



4.2 Humanitarian Assistance

SECTION SUMMARY

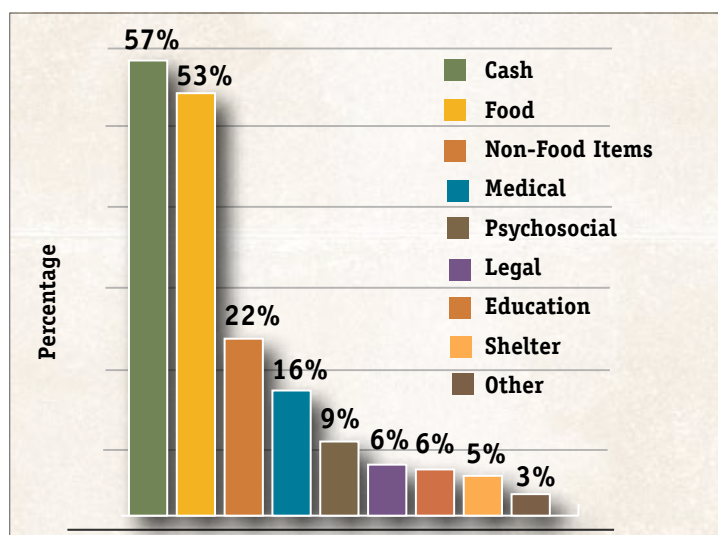
- On average, Syrian refugees contacted service or aid-providing institutions more than three times in the last two months, primarily receiving cash and food assistance. However, many refugees reported that there was assistance they needed but could not find.
- Both Syrian refugees and other minority refugees primarily learn of available services through their friends, family, and neighbors but reportedly prefer to learn about services from direct interaction with service providers.
- Other minorities contacted service providing institutions at least once in the last two months, primarily receiving emergency cash assistance and winterization items and cash.

Syrian refugee families contacted new organizations that provide services or assistance to refugees during the last two months on average of 3.5 times. Only four in ten received assistance from the organizations that they had contacted within the last two months, with 86.1% reporting they had only received assistance from them once or occasionally.

When asked what type of assistance they had received, Syrian refugee families primarily cited cash assistance, closely followed by food, as shown in Figure 30.

Only half of Syrian refugees that had received aid indicated satisfaction with the assistance received in terms of meeting their needs, primarily citing they were dissatisfied because the assistance was not enough (58.3%), or that the assistance was not the right type (35.5%). Comparison with 2016's urban assessment shows

Figure 30: Syrian refugees reporting the type of assistance they have received



decreasing percentages of Syrian refugees reporting they were dissatisfied because the assistance was not enough (from 69.4% to 58.3%), indicating that the type of assistance is a growing concern.

Most Syrian refugee respondents reported that there was assistance they needed but could not find. Respondents primarily cited the need for cash assistance (95.4%). Additionally, respondents could not find assistance for needed food (77.9%), medical assistance (70.5%), non-food items (68.5%), psychosocial or psychological assistance (53.1%), shelter (51.0%) and legal assistance (38.0%). Of the 13.3% that identified “other” types of assistance, they primarily specified educational assistance. The needed types of assistance matched Syrian refugees’ priority needs, particularly cash, as stated in Section 3.1.1 above.

When asked how the situation in terms of accessing assistance has changed over the past year, 58.3% of Syrian refugees reported it stayed the same, one-third (30.7%) reported it had deteriorated, while only 10.9% reported it had improved. This shows a significant increase in refugees reporting their ability to access aid had stayed the same over the past year.

Interestingly, almost all Syrian urban refugees (87.0%) reported learning about assistance from other Syrian friends, family, and neighbors, while 7.1% received information about assistance through direct interaction with organizations. Only 3.4% had heard of available assistance through Jordanian family, friends, or neighbors.

Over half of Syrian refugees reported that they would like to learn of assistance through direct interaction with organizations, suggesting a need for greater community outreach directly to Syrian urban refugees.

Key informant interviews highlighted that Jordanians’ access to services is also heavily affected by the Syrian refugee crisis. According to interviews with JOHUD, available services for Jordanians have decreased with the influx of donor money for refugees. Marginalized and poor Jordanians are being seriously affected by the crisis as well. Regarding programming from CBOs and local NGOs, most organizations have become project-driven rather than change driven. Instead of acting as agents of change they have shifted to accommodate donor priorities, affecting both the types and quality of services available to Jordanians.

Ninety percent of other minority households surveyed are registered with CARE, with 59.2% reporting they had received assistance from CARE. Sixty-one percent have received emergency cash assistance, while a full fifth had received information. Another 6.2% of other minority families had received both winterization cash assistance and had participated in psychosocial activity.

A little over half of surveyed other minority groups had contacted a new organization that provides services or assistance to refugees

at least once during the last two months, half of which (26.0%) had received assistance from them. Most those had received assistance only once or on an occasional basis. Only 14.9% reported receiving assistance monthly or on a regular basis.

The breakdown of types of assistance that other minority families have received is shown in Figure 31.

Yemeni refugees, in particular, requested assistance in helping them pay the fines for illegal residence.

Overall, other minority households expressed dissatisfaction with the assistance they had received from the humanitarian service providers (88.0%), equally because the assistance received was not enough (43.0%) and that it was not the right type of assistance (45.3%). Accordingly, 89.7% of survey respondents reported that there were types of assistance they needed but could not find. Over 90% of respondents identified cash, NFIs, medical, and food as the kind of assistance they would need, while eight in ten identified psychosocial or psychological assistance. Lastly, over half of respondents identified the need for legal and shelter assistance.

When asked how their access to assistance has changed over the past year, half of other minority groups reported that it had stayed the same, while almost a third said it had deteriorated. Similar to their Syrian refugee counterparts, other minority groups primarily heard about services and assistance from friends, family or neighbors (79.5%), and through direct interaction with organizations (16.0%). However, other minority groups overwhelmingly report wanting to hear about services through direct interaction with organizations, as shown in Figure 32.

Other minorities in Jordan almost all reported wanting more information about cash (98.5%), food (90.1%), NFIs (87.9%), medical (87.9%), psychosocial or psychological (71.7%), shelter (57.4%), education (55.1%) and legal (39.3%) assistance.

Figure 31: Breakdown of types of assistance that other minority families have received

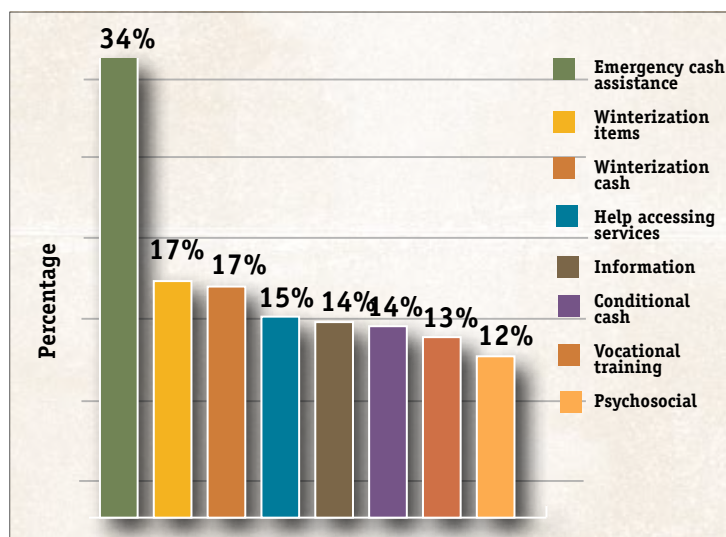
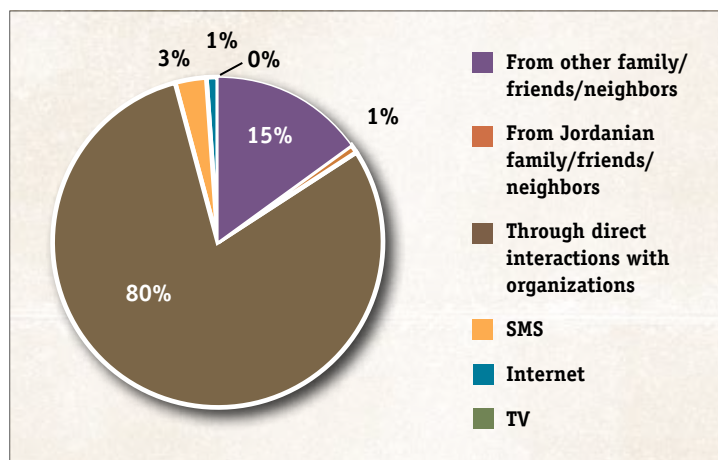


Figure 32: Other minority respondents reporting how they would like to be informed about available services and assistance



4.3 Gender and Age

SECTION SUMMARY

- Like previous years, Syrian, Jordanian and now other minority families are facing massive shifts in family structures that are changing gender and age roles that creates new vulnerabilities for these groups.
- Of note, Syrian refugee families continued to engage or marry a daughter or to marry a Syrian woman as a second or third wife to a Jordanian man to ease financial stress. Refugee families were more likely to drop their daughters out of school over their sons, while boys were more likely to be relied upon to contribute to the family income.
- Both Syrian and Jordanian women have vulnerabilities associated with working in the informal sector, including a lack of legal protection or benefits and increased vulnerabilities. However, Syrian refugee women face greater obstacles to obtaining legal protection for safe work. To meet their work needs, many refugee and Jordanian women asked for increased vocational training or assistance to create a home-based business.
- High levels of psychosocial stress continue to burden Syrian refugee families, most intensely affecting female-headed household and refugee children.
- Other minority refugee families pointed out that the obstacles to legal protection further endanger their children because they cannot access educational services for their children without legal status.

CARE's 2016 urban assessment found that women, men, children and the elderly faced massive changes in their family and social roles due to changes in family composition. Many men reported being under greater stress as their households increased to include additional family members (many of which were elderly, disabled, or children), increasing the need for men of working age to provide for their households. Additionally, to provide for their families, women were found to be assuming traditionally male roles, particularly as head of household and primary wage earners. Lastly, some families resorted

to harmful coping mechanisms that included dropping children out of school or using child labor, to both decrease expenditures and increase income.

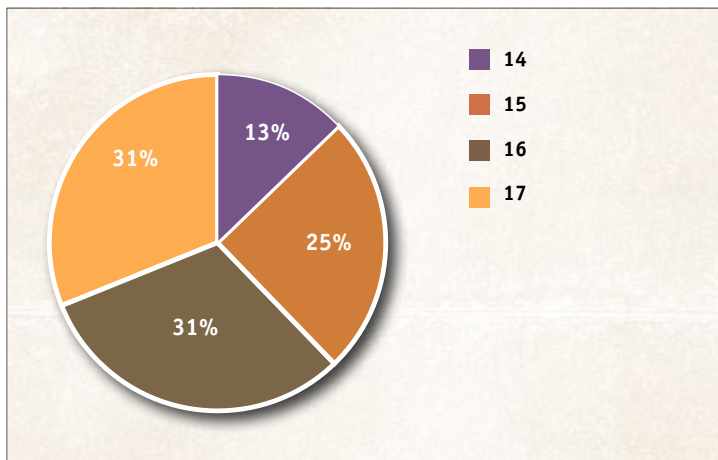
A similar shift was observed in roles this year, primarily due to the worsening economic situation. Women were more likely to report utilizing harmful coping mechanisms that negatively affected their children, including utilizing child labor and dropping their children out of school. Though rates were low, male-headed households were the most likely to resort to marrying or engaging a daughter to ease financial stress. Multiple focus group reports saw a new trend affecting Syrian women, namely, Syrian women becoming the second wife of Jordanian men. Expert interviews with SIGI showed that Syrian men were also marrying additional wives to increase the number of wage-earning adults in the family, oftentimes leading to increased psychological stress amongst their wives. Additionally, interviews with CARE senior management indicated that women who previously did not work in Syria found themselves needing to work in Jordan, oftentimes in the informal economy through home-based activities. Focus groups with Syrian women cited that they preferred home-based activities so they could simultaneously contribute to the household income and take care of their children, eliminating the need for additional expenditures. The ILO representative interviewed for this study expressed the same finding. Interviews with IRC representatives, however, noted that women in these roles are not eligible for social security benefits, and also such jobs prevent the Government of Jordan from gaining needed income through taxes. An additional new vulnerability is the lack of safe work opportunities for women, according to an interview with IRC representatives:

“Women also need safe employment opportunities; we know that only 4 - 8% of those applying for work permits are women. Legalized employment and safe opportunities for women will increase their levels of protection.” – IRC representative, Amman

As noted above, both Syrian and Jordanian women are increasingly working in the informal sector to meet their income-expenditure needs. According to interviews with MoSD, this creates similar vulnerabilities for both population groups since these women do not benefit from labor laws or the social security system.

The same source reported that early marriage was increasingly used as a coping mechanism. Though one-fourth of Syrian urban refugee adults reported marrying before the age of 18, only 16 families (0.5%) reported that their children were married, primarily in their mid and late teenage years, as shown in Figure 33 below. Though rates of child marriage amongst Jordanian children were not measured

Figure 33: Syrian refugees reporting at which age their child was married



for comparison, a different trend affecting Syrian women and girls was noted in the focus group feedback. There were a few instances of Jordanian women noting that their husbands had married Syrian refugee women as second wives (in both Irbid and Zarqa).

One of the trends observed last year was confirmed in 2017's urban assessment: increased psychological stress on Syrian refugees continued to negatively impact their children and elderly members of the household. According

to female Syrian refugee focus group participants in Mafraq, elderly people suffer from lack of financial support to meet their own needs. Some families receive a food coupon from UNHCR that does not adequately meet their needs. Older women in some cases must work to provide for their needs. A number of older people have married grown children, but their children also have a great responsibility to their own families and their capacity to assist their parents and to bear the burden of their parents' families is limited.

“There are cases when you think of committing suicide because of the situation, where you have lost hope of returning to your country or that the situation in Jordan will improve.” – Syrian refugee woman, Mafraq

Because of poor economic conditions and housing several families of relatives in one house, there is increased psychological stress, depression, occasional use of physical violence and sometimes separation between family members.

Generally, the shifts in gender roles and in the roles of youth are a response to Syrian urban refugees' dire financial situations, which cause new vulnerabilities for women and children. Some children are denied their rights to education and protection, others are entering early marriage to decrease costs and still others are entering the informal or formal job markets without the necessary protection mechanisms.

A lack of legal protection was the key difference between Jordanian women and Syrian women's needs. Many Jordanian women are assuming similar roles as income-earners to cope with the economic situation. Jordanian women in focus groups said that they forgo many of their own needs to provide for their children.

“Widowed women sometimes look for work opportunities, although their families do not accept the idea of working outside of the home. So, if they manage to stand up to their families, they may find other obstacles such as inappropriate working hours or inability to arrange childcare for their children while they work.” – Jordanian woman, Irbid

Additional focus group respondents reported that if a woman becomes a widow or a divorced, her role often doubles to fill the duties usually carried out by both mother and father. As one woman reports:

“Her role is not limited to nurturing and education, but rather to securing the needs of her children. This sometimes compels women to work in different jobs, even simple ones, as the only solution to difficult circumstances, in the absence of aid providers giving assistance on time.” – Jordanian woman

Interviews with MoSD representatives cited that many Jordanian women were taking up work in the informal sectors, creating greater competition with Syrian women that are engaged in the same work. However, the obstacles facing Syrian women hoping to join the formal sector are greater. Though the Jordan Compact outlined the Government of Jordan’s commitments to increase access to Syrian refugees needing work permits, the burdens placed on employers are not supported nor encouraged, according to key informant interviews. For women, many of the jobs in the sectors specified for increasing Syrian labor are ill matched with their needs. The ILO cites that factory work, specified for economic development, is largely inaccessible to Syrian refugee women.

Jordanian women and Syrian women still face some of the same main obstacles to meeting their needs, primarily in finding and maintaining income-generating opportunities. Both women reported a need for increased vocational training as well as opportunities (including micro-finance) to establish home-based or small projects. As noted above, though Jordanian women do not face the same legal obstacles to work, both face societal obstacles in terms of gender roles and the expectations of a women’s role within the family. Both Syrian and Jordanian women noted their need to balance childcare with work, a primary obstacle in obtaining work outside of the home.

In analyzing the changing roles of Syrian refugees, researchers note the increased vulnerabilities they face within the changing family dynamic. Interviews with representatives of Sanibel Center reported cases of Syrian men taking their wives’ income and providing them with only enough money to travel to their workplaces. As women’s roles change within the family, their vulnerabilities increase both inside and outside the home. Meanwhile, Syrian refugee children

are facing different, gendered responses to their families' economic pressures. Syrian refugee families who removed daughters from school were more likely to do so in favor of investing in their sons' educations, according to interviews with UNICEF. Likewise, Syrian refugee boys were more likely to be affected by child labor and its worst forms than Syrian refugee girls.



4.4 Social Cohesion

SECTION SUMMARY

- Increasingly, Syrian urban refugees are living in more mixed neighborhoods with Jordanian citizen neighbors, similar to other minority refugees. Both sets of refugees primarily characterize relationships with their neighbors as positive and that they do not suffer any issues with their Jordanian counterparts.
- The worsening economic situation was noted to affect Jordanian and Syrian refugees similarly, causing competition for jobs in both the formal and informal sectors and a general reduction in sympathy for the Syrian refugees.
- Though Jordanian citizens were also likely to rate their relationships with their neighbors as positive, more than two-thirds (75.3%) reported that the presence of Syrian refugees had impacted their lives, primarily rating this as a negative impact.
- Jordanians felt the impact of Syrian refugees in finding and maintaining accommodation, finding or maintaining gainful employment and accessing healthcare services.
- Jordanians cited that there was no need for conflict mitigation strategies, as the host and refugee communities were largely separate and that issues primarily occurred within the refugee community itself rather than between refugees and Jordanian citizens.

4.4.1 Attitudes and Perceptions by Syrians

Two-thirds of Syrian urban refugee families live in primarily Jordanian neighborhoods, while one-fourth live in neighborhoods with other Syrians. This represents a downward trend in the percentage of Syrians living in primarily Syrian neighborhoods in comparison to last year. An additional 11.2% reported living in primarily Palestinian neighborhoods. Those who characterize their relationships with

their neighbors as mostly positive falls at 71.6%, while one-fourth describe them as neither positive nor negative. Only 2% report having “mostly negative” relationships with their neighbors. Male Syrian refugees were slightly more likely to report that relations with their neighbors as mostly positive (73.1% of Syrian men in comparison with 68.0% of Syrian women), while female Syrian refugees were slightly more likely to report that relations were “mostly negative.”

Almost all (93.7%) reported not having problems with their neighbors; however, those who did reported them primarily to be related to housing (2.9%), school (1.4%) and work (1.0%).

Only 28.3% reported that their neighbors had helped them, primarily once or on an occasional basis (81.1%). This help primarily consisted of food assistance. Interestingly, Syrian women reported receiving help from their neighbors more often than Syrian men (32.2% to 26.7%).

When asked how the relationships between different communities living in their neighborhood had changed over the past year, around two-thirds of Syrian refugee respondents (62%) reported it had stayed the same, 17% that it had improved and 15% reported it deteriorated, like data from 2016’s urban assessment.

“At first we suffered a lot as refugees due to psychological effects of the conflict. The people’s perception of us as refugees was not easy, despite the sympathy of the community with us at the time. Now the relationship is better, our relationships with our neighbors have deepened, even with the owners of the shops. Their views toward us have changed and we have become friends, even exchanging visits with some Jordanian and Palestinian families.” – Syrian refugee woman, Mafraq

In comparison to one year ago, 58.5% of Jordanians reported that the situation had deteriorated, while only 5.4% said it had improved. Interestingly, Jordanians living in male-headed households were more likely to report that the situation had stayed the same, while more female-headed households reported that the situation had deteriorated to a greater extent. Jordanians from Karak were the most likely to report that the situation had improved, while Jordanians from Mafraq were the most likely to report it had deteriorated.

Focus group feedback from both Jordanian citizens and Syrian refugees centered on the protracted length of the Syrian refugee crisis which led to community tensions. Jordanian women were the only ones to cite the recent occurrence of their husbands marrying Syrian refugee women as second wives, leading to further tensions both on individual and societal levels. Syrian refugees reported that Jordanian host community members were very supportive and provided

much assistance during the beginning of the refugee crisis, however now the economic impact has led to a reduction in sympathy.

Of note is the fear some Syrians face in southern Jordan. Syrian refugees living in Karak noted the fear and concern for tribal Jordanian communities in southern Jordan, who were likely to punish all Syrians in the case of an error by one individual. Similar concern was expressed in Amman, where male Syrian refugee participants noted avoiding contact with the host community for fear of creating a problem that could harm the refugees.

Most other minority families in Jordan live in primarily Jordanian neighborhoods, with only 6.6% living in Syrian neighborhoods and 8.5% living in Palestinian neighborhoods. More than two-thirds of other minority families describe their relations with their neighbors as mostly positive, with 91% reporting that there have been no problems with their neighbors. If there are, problems are most likely related to housing.

However, only one-fourth reported having received help from their neighbors, primarily once or on an occasional basis. This help mainly consisted of food assistance.

Only 23% of other minority families reported that the situation between different communities living in their neighborhood had improved, while the majority (64.8%) said that relations had stayed the same.

Focus group feedback with other minority groups revealed that many other minorities perceive discrimination from assistance giving/aid providing organizations, with one reporting:

“UNHCR is now called ‘the Syrian Commission’.” – Other minority woman, Amman

Some reported requesting a UNHCR card as long as three years previously, however had not yet received one.

4.4.2 Attitudes and Perceptions by Jordanians

Almost nine out of ten Jordanian families live in primarily Jordanian neighborhoods, with only 9.7% of respondents reporting that they lived in a majority Syrian neighborhood. Two-thirds of Jordanian citizens describe their relations with their neighbors as mostly positive, with 94.6% reporting that there were no problems with their neighbors. Male Jordanians were 10% more likely than female Jordanians to report that their relations with their neighbors are positive, as were citizens from Irbid. Existing problems were primarily related

2/3 of Syrian refugees said community relationships had stayed the same and not worsened over the past year



CARE charity worker Manar Shqerat who runs the Syrian and Jordanian children's "Peer to peer" sessions in the northern Jordanian town of Irbid. The sessions give Syrian children and Jordanian children a chance to interact and talk about their cultural differences and to get to know each other's experiences as Syrian refugees flee the fighting in Syria which is less than a dozen miles from the town. Credit: Richard Pohle/The Times.

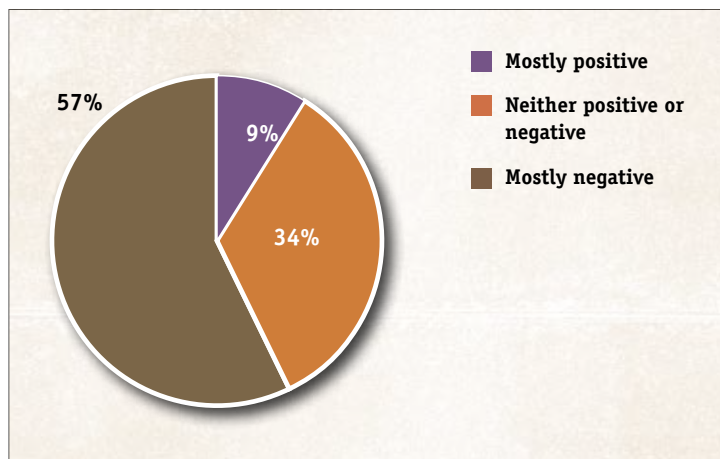


to work and housing. Women experienced housing issues with their neighbors at greater than eight times the rate that men did.

Over half (53.8%) of Jordanians reported helping people of a different background than themselves, primarily once or on an occasional basis (92.4%). When asked to give examples of the types of assistance they gave, Jordanians cited food assistance and clothing primarily.

Jordanian citizens reported in almost equal percentages that the situation between different communities living in their neighborhood has stayed the same (47.3%) or deteriorated (44.1%) and only 8.6% reported that the situation had improved. Those most likely to report that relations had improved were from Zarqa, while those most likely to report that it had deteriorated were from Mafraq.

Figure 34: Jordanian citizens reporting the impact that Syrian refugees have had on them or their family's daily lives

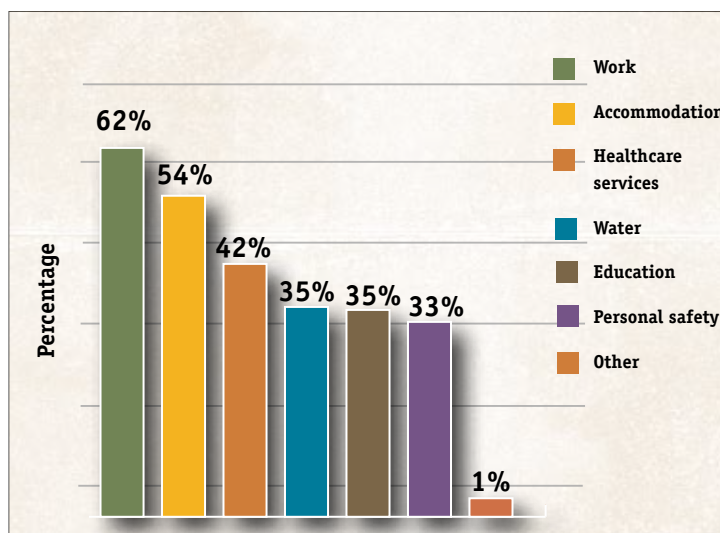


Tellingly, 75.3% of Jordanians confirmed that the presence of Syrian refugees in their community had impacted them or their family's daily life. This impact was seen to be primarily negative, as shown in Figure 34.

Jordanians from Irbid were the most likely to report that Syrian refugees had "mostly negatively" impacted their lives, while residents of Karak reported the highest percentages of mostly positive impact.

However, both Jordanian men and women in all focus groups expressed sympathy for the Syrian refugees living in Jordan, along with solidarity for their plight. Some Jordanians offered examples, including that Syrians had opened shops and restaurants that increased commercial revenue in Mafraq.

Figure 35: Percentages of Jordanian citizens reporting that Syrian refugees' presence has impacted various aspects of their lives



When asked if Syrian refugees' presence had impacted their access to various essential needs, Jordanian citizens primarily reported that Syrian urban refugees impacted their access to work, as shown in Figure 35.

Jordanian men were slightly more likely to report that the presence of Syrian refugees had impacted

Table 10: Jordanian citizens reporting the ways in which Syrian refugees have impacted their daily lives, disaggregated by governorate

	Amman	Zarqa	Irbid	Mafraq	Karak	Total
Finding or maintaining accommodation	50.5%	33.3%	76.4%	65.6%	39.2%	53.7%
Finding or maintaining gainful employment	53.4%	63.5%	70.8%	67.2%	56.9%	61.7%
Accessing or staying in school	32.0%	28.6%	38.9%	47.5%	25.5%	34.6%
Personal safety	31.1%	34.9%	25.0%	31.1%	45.1%	32.6%
Accessing or maintaining quality healthcare services	46.6%	20.6%	47.2%	52.5%	41.2%	42.3%
Access to enough clean, potable water	30.1%	14.3%	56.9%	49.2%	23.5%	35.1%

their access to find or maintain gainful employment. Jordanian women were more likely to report that Syrian refugees’ presence had impacted their personal safety, as shown in Table 10. Additionally, Jordanian female focus group participants noted that their daily lives have been affected in the amount of water allocated to their homes as well as the availability of electricity. Jordanian residents from Mafraq were more than 10% more likely to report that Syrian refugees had impacted their ability to access or stay in school and to access or maintain quality healthcare over residents of any other governorate. Jordanian citizens living in Irbid were the most likely to cite that Syrian refugees impacted their access to sufficient amounts of clean, potable water.

Focus group feedback with Jordanian men confirmed that Jordanians cite difficulty in gaining or maintaining employment due to the presence of Syrian refugees. To make it easier for Jordanians, focus group participants from all governorates routinely cited the need for microfinance projects and vocational training.

In terms of how Syrian refugees’ presence has impacted finding or maintaining accommodation, Jordanians primarily responded that rent prices have increased (61.5% of respondents), and that there is a lack of available housing (25.6%). Jordanian citizens from Amman were the most likely to cite rent increase as a key obstacle to finding or maintaining accommodation. Meanwhile, Jordanians reported that Syrians’ presence has both lead to a decrease in salaries (36.6% of respondents) as well as jobs that had been previously held by Jordanians were now taken by Syrians (54.9%). Though similarly

high percentages of Jordanian respondents were likely to identify the same two challenges in finding or maintaining gainful employment in 2016, more were likely to report that salaries for jobs had decreased (57.1% in 2016 in comparison to 36.6% in 2017) than that jobs traditionally taken by Jordanian citizens were taken by Syrian refugees (40.8% in 2016 in comparison to 54.9% in 2017). More than half of respondents from Amman reported that salaries for jobs have decreased. In terms of education, Jordanian citizens primarily saw the impact of Syrian refugees in the over crowdedness of public schools (64.0%) and the fact that private schools are too expensive (19.8%). Even though 94.6% of Jordanian respondents indicated that there were no problems with their neighbors, their perception of personal safety was different. Two-thirds of Jordanian citizens report feeling unsafe due to the presence of new people in their community. Jordanians viewed Syrians' impact on accessing healthcare similarly to accessing quality education, primarily that healthcare facilities had become overcrowded (53.3%), that healthcare has become too expensive (24.0%) and that public healthcare is no longer affordable (10.1%).

Focus group feedback from Jordanian women showed a high level of psychosocial stress and the changes that can effect on the family level. For example, many social problems are on the rise and many accidents occurred during the year. These include deaths resulting from psychological stress, and the tension felt by young people who do not have the necessary training or skills or opportunities to provide for family needs.

“The rate of marrying a second wife has increased because of the husband’s desire for a change and because the Syrian families are looking for any marriage opportunity for their daughters.”
– Jordanian woman, Irbid

The difficult financial situation has adversely affected social and family relations, according to Jordanian female focus group participants in Irbid. Results of the effects of the financial situation on social and family relations can be seen in the educational attainment of children, the health and psychosocial well-being of all family members, and the behavior of family members especially the men. Additionally, as the exchange of visits and gifts often include additional expenses such as meat and sweets, social relations between some families have deteriorated due to their inability to participate in social events.

When asked if the presence of Syrian refugees has impacted Jordanian citizens across Jordan, an overwhelming 85.8% of Jordanian citizens said that it had. The majority (69.2%) said that this impact

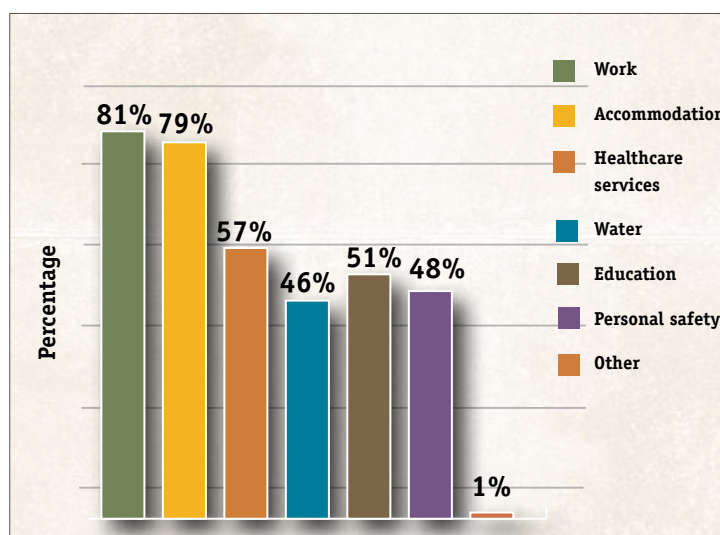
had been mostly negative and only 6.5% reported that this impact had been mostly positive. Residents from Karak and Zarqa were more likely to characterize the impact as positive, while residents of Irbid were the most likely to describe the impact as “mostly negative.” Specifically, Jordanian citizens responded that the needs shown in Figure 36 below were the most impacted by the presence of Syrian refugees.

Both Jordanian men and women participating in focus groups saw the overlaps between their priority needs and those of Syrian refugees, as demonstrated by one Jordanian woman from Mafraq:

“As we know in our society and from our conversation with each other, we have similar needs of families of all nationalities. Everyone is living in poor conditions. Everyone needs food, healthcare, and housing; but every group thinks that it is the only one that cannot provide for these needs.” – Jordanian woman, Mafraq

When asked which is the best way to respond to the impact of Syrian refugees on the lives of Jordanian citizens, almost half (44.5%) of Jordanians believe that international aid to the Government of Jordan should be increased to provide more services to Jordanian citizens, matching trends from 2016’s urban assessment. In focus group discussions with Jordanian women, participants noted that everyone prefers cash assistance to other forms of assistance, because it helps them to repay their accumulated debt and they know better than the donors what they need and do not need. Another 23.7% believe that assistance and programming from international NGOs should be increased to provide more services to Jordanian citizens. Men were more likely to identify increased international aid as the best way to support Jordanian host communities, while Jordanian women were most likely to respond that Jordanians should have priority in accessing public services. Jordanian focus group participants in Irbid noted that they see many people in need that do not receive assistance, such as families with fewer children or no children, as well as some elderly people who had no dependents and thus do

Figure 36: Percentages of Jordanian citizens reporting that Syrian refugees’ presence has impacted other Jordanians’ access to the following needs



not meet the conditions for aid. These groups are excluded from many projects, despite their needs.

Only 3.9% of respondents believe that Syrians should not be able to access public services.

4.4.3 Conflict Mitigation Strategies

Focus groups with Jordanian men unanimously found that there was very little need for conflict mitigation strategies, according to Jordanian participants, as the small amount of social issues involving Syrian refugees (such as theft, etc.) were within the Syrian community and did not affect Jordanian citizens.

Jordanian male focus group participants from Irbid were the only ones to cite specific problems, such as the spread of drugs and a lack of safety in the areas where Syrians are living. Participants from Mafraq noted that they heard of thefts occurring between members of the Syrian refugee community, while participants from Al-Zarqa noted that relations between Jordanians and Syrians were good. However, Jordanians were quick to add that these were ongoing issues that existed before the arrival of Syrian refugees.



CONCLUSIONS

Consistency of needs: Overall, data from 2017's urban assessment shows that Syrian urban refugees and Jordanian host communities' needs are consistent with those from previous years, illustrating that as the Syrian refugee crisis continues, needs and priorities stabilize.

Universalization of economic hardship: Most tellingly, Jordanians and refugees (both Syrian and other minority groups) are universally highly affected by Jordan's economic hardship, reporting similar average incomes. The best community relations were observed in governorates where Syrian refugees had established businesses and shops, because the overall economic situation in those governorates improved, benefiting all residents. Though obstacles to accessing work are very different for each (with other minority groups being the most likely to report an inability to work due to lack of access to work permits, Jordanian citizens cite lacking jobs for young graduates in the public sector), each segment of the Jordanian population reports high levels of need for work, for vocational training and for micro-finance.

3. Increased pressure on female-headed households and women: As was observed in 2016's annual urban assessment, there is increasing pressure on women, particularly in female-headed households, to fulfill traditionally male societal roles. Women were more likely to report utilizing harmful coping mechanisms to close the income-expenditure gap, including utilizing child labor or dropping children out of school or taking it out on other members of the family. Women were also more likely to depend on international assistance and humanitarian aid for their monthly income. The findings indicated that this is primarily because women are excluded from professional work, due to their lacking skills, increased competition and preference for home-based or self-owned work.

Need for greater interaction from service providers with beneficiaries: Both Syrian refugees and other minorities overwhelmingly prefer to learn about available services through direct interaction with organizations, however given the large geographic distribution of refugees across Jordan, organizations are not always located in governorates with considerable numbers of refugees.

5. Low levels of inter-community tension: Community tensions were found to be very low, with the majorities of Jordanian citizens, Syrian refugees, and other minority groups reporting very few problems

with their neighbors of different backgrounds. However, Syrian and other minority groups expressed their fears of creating a community-wide problem between Jordanians and refugees.

6. Emerging need in under-served South Jordan: There is need for assistance in southern Jordan, particularly the governorate of Karak, for Syrian urban refugees. The lack of assistance targeting this population and the lacking presence of aid-providing organizations has led to a neglected population of Syrian urban refugees.

7. Greater customization of refugee assistance needed: The assessment found that other minority refugees have unique needs that require customized assistance. For example, Yemeni refugees consistently cited the issues they faced in paying the fees for illegal residence, a burden that increases their income-expenditure gap and their vulnerabilities. Different refugee populations will require specialized assistance.



RECOMMENDATIONS

TO THE GOVERNMENT OF JORDAN

1. Better publicize information regarding work permits and the procedures for obtaining them for all refugee communities. Given Syrian refugees' reported fear that pursuing a work permit will increase their vulnerabilities for exploitation from their employers or will stop their assistance, the Government of Jordan must actively provide information to Syrian refugee communities. Information provided must clarify the responsible parties and the mechanisms in place to protect Syrian refugees' rights to legal and safe work. The Government of Jordan must increase monitoring mechanisms to ensure that employers are complying with their legal obligations. There is also a need for a regulatory model for daily and seasonal jobs where most refugees work to overcome the one year contract obstacle to issuing a work permit. Lastly, in the manufacturing sector, flexibility is needed regarding the percentage of Jordanians to Foreigners to encourage the employment of more refugees in industrial zones.

2. Conduct thorough service mapping across Jordan and encourage a more coordinated service sector to provide for the diverse needs of multiple refugee populations with distinct vulnerabilities. Additionally, promote the geographic distribution of services to underserved populations, especially those in the south of Jordan.

TO DONORS AND THE INTERNATIONAL COMMUNITY

1. Ensure that specific actions on behalf of the Jordanian government to increase refugees' access to legal, dignified work are incorporated into future funding agreements.

2. Commit specific funding for non-Syrian refugees, especially in the wake of worsening conflicts in Yemen, Iraq, and other countries.

3. Build upon the steps taken in the Jordan Compact to grow the Jordanian economy, as the worsening economic situation impacts both Jordanian host communities and refugees.

TO NATIONAL & INTERNATIONAL HUMANITARIAN ACTORS

1. Increase in-person outreach to target beneficiaries particularly in underserved locations such as the south of Jordan, to better publicize services, programs, and information. Additionally, key informant interviews suggested that organizations must increase their programs' accessibility to beneficiaries through providing transportation to and from centers, utilizing other mechanisms of reaching beneficiaries and capitalizing on strong social infrastructure to better publicize available services.

2. Increase economic empowerment programming for refugee women. The assessment showed that women and female-headed households were much more likely to utilize harmful coping mechanisms and report the negative impact of psychosocial stress on their family members.

3. Heighten awareness of programming impact on gender relations. Key informant interviews noted that many programs aimed at Syrian refugees are not designed nor implemented in a gender-sensitive manner, resulting in lower quality services that do not adequately meet the needs of its target impact groups, or further endanger them. Other interviews revealed that the higher rates of women accessing cash assistance can be explained by Syrian refugee families' sending women to request this assistance, as many programs publicly prioritize giving support to refugee women. In these instances, though programming is aiming to empower women, in reality the implementation is further using women and undermining her autonomy.

4. Focus on vocational training, micro-finance, and support for both Jordanian and refugee women working in the informal sectors. The urban assessment showed both the increasing need for women to work and the mounting challenges facing them in entering the formal Jordanian workforce. Programming that targets Jordanian and Syrian women's potential for safe, productive income-generating opportunities is essential for ensuring that their needs are met during economic hardship.

5. Pioneer cash assistance programming for other refugee groups, particularly Yemeni refugees, which helps them to cover daily fines for illegal residence.

6. Specify cash assistance programs for Syrian refugees' largest cash needs, including the need to buy fuel for heating in winter.

7. Focus assistance targeting Jordanian citizens on marginalized Jordanians, namely families or elderly people without children. The findings noted that these groups were traditionally excluded from assistance programming. Additionally, notable percentages of Jordanians said that their child was not in school due to medical need or disability, providing further opportunity for targeted assistance to help increase children's access to education.

8. Focus future urban assessments on the development themes that emerge in light of findings from 2017's assessment that Syrian urban refugees are trending towards resettlement in Jordan. These may include civic engagement, community stressors, sustainable livelihoods and women's empowerment and participation.



KEY INDICATORS

	AMMAN					AZRAQ	
	2012	2014	2015	2016	2017	2015	2016
Total survey population	327	483	1330	2046	1724	1263	439
Number of households		81	265	428	373	243	88
Household size	5.5	6.0	5	4.8	4.7	5.2	5
% of female headed households	10%	26%	20%	28.0%	27.1%	26%	47.0%
% children (0-18)	49%	50%	51%	49%	52.8%	54%	55%
% of school aged children out of school (boys/girls) (7-18)	64%	39%	31% 32% 29%	27% 31% 23%	24% 28% 26%	54% 56% 53%	41% 43% 40%
# of children working (of which boys)	6	1	19 (18)	36 (26)	35 (28)	19 (14)	4 (2)
# of minors married (of which girls)			3 (3)	2 (0)	2(2)	5 (5)	0 (0)
% of adult men working	65%	13%	53% - 59%	49.8%	48.2%	38-69%	38.0%
% of adult women working		1%	5-8%	11.3%	7.80%	1-7%	10.3%
Monthly income (of those who states income above 0)	155 JOD	180 JOD	227 JOD	190 JOD	206 JOD	205 JOD	153 JOD
Monthly expenditure	245 JOD	304 JOD	303 JOD	220 JOD	265 JOD	240 JOD	275 JOD
Monthly expenditure for rent, health, food		370 JOD	295 JOD	248 JOD	324 JOD	293 JOD	248 JOD
Average shortfall	90 JOD	124 JOD	76 JOD	30	59 JOD	35 JOD	122
Average debt (including debt of 5,000 JOD or above)	225 JOD	641 JOD	872 JOD	649 JOD	693 JOD	492 JOD	632 JOD
Average rent	135 JOD	202 JOD	168 JOD	150 JOD	175 JOD	140 JOD	123 JOD
Average food		92 JOD	83 JOD	64 JOD	102 JOD	110 JOD	70 JOD
Average health		76 JOD	44 JOD	34 JOD	73 JOD	42 JOD	55 JOD

IRBID				MAFRAQ						
2014	2015	2016	2017	2013	2014	2015	2016	2017	2013	2014
377	1292	1771	1471	364	290	1247	2001	1401	308	387
60	265	402	322		60	262	412	288		62
6.3	4.9	4.4	4.7	5.1	4.8	4.8	4.9	5.0	6.1	6.2
27%	33%	45.0%	25.2%	32%	37%	34%	39.0%	47.6%	18%	11%
54%	50%	51%	50.1%	52%	64%	55%	50%	56.9%	49%	53%
44%	28%	21%	21%	69%	65%	34%	37%	31%	37%	31%
	31%	21%	16%			36%	37%	33%		
	23%	21%	18%			32%	37%	32%		
5	22 (19)	18 (14)	37 (23)	19	2	7 (6)	66 (42)	24 (19)	6	2
	2 (1)	26 (12)	1 (1)			1 (1)	10 (8)	2 (0)		
9%	20-55%	40.2%	36.90%	41%	7%	3-36%	19.3%	14.30%	54%	17%
2%	0-6%	12.9%	6.90%		0%	1-14%	5.7%	4.00%		0%
179 JOD	234 JOD	209 JOD	187 JOD	140 JOD	196 JOD	191 JOD	155 JOD	146 JOD	140 JOD	186 JOD
363 JOD	254 JOD	238 JOD	230 JOD	320 JOD	253 JOD	296 JOD	192 JOD	176 JOD	230 JOD	264 JOD
359 JOD	265 JOD	234 JOD	249 JOD		337 JOD	288 JOD	243 JOD	223		258 JOD
184 JOD	20 JOD	29	43 JOD	180 JOD	57 JOD	105 JOD	37	30	90 JOD	78 JOD
540 JOD	570 JOD	692 JOD	706 JOD	430 JOD	530 JOD	516 JOD	544 JOD	595	575 JOD	558 JOD
199 JOD	172 JOD	143 JOD	146 JOD	150 JOD	216 JOD	181 JOD	141 JOD	139	125 JOD	149 JOD
2 JOD	67 JOD	62 JOD	93 JOD		106 JOD	76 JOD	63 JOD	79		67 JOD
8 JOD	26 JOD	29 JOD	49 JOD		15 JOD	31 JOD	30 JOD	54		42 JOD

ANNEXES

Annex 1 – List of References

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Annex 2 – List of Documents Analyzed

CARE Jordan Country Strategy

CARE Jordan Business Strategy 2017-2020

CARE Syrian Refugee Urban Assessments for the years 2012, 2013, 2014, 2015, and 2016

CARE Syria Urban Refugee fact sheet and summary 2015

Final Syria women and work report 2016

UNHCR Jordan Information Portal (sector documents, etc.)

The Vulnerability Assessment Framework (VAF) – Jordan

Refugee Response Plans and other inter-agency response frameworks

National Jordanian Strategies, policies and plans relevant to refugees’ status and service provision

Other relevant documentation provided by/or recommended by CARE Jordan

Annex 3 – List of Key Stakeholder Interviews

Name	Title/Organization	Date
Moyasser Al Sa'aydeh	Director, Sanibel Center for Community Development	March 12, 2017
Ahmad Hamad Abu Haidar, PhD	Director of Policies and Strategies, Jordanian Ministry of Social Development	March 12, 2017
Firaz Izzat	Programs Quality Director, CARE Jordan	March 12, 2017
Mohammad Al Awamreh	Relief Program Manager, CARE Jordan	March 12, 2017
Husam Ghaleb	Field Coordinator, International Rescue Committee	March 13, 2017
Qais Al Tarawneh	Deputy Executive Director – Learning for Development, Jordanian Hashemite Fund for Human Development	March 14, 2017
Randa Kulail and Tamara Qaraein	Program Officers, European Civil Protection and Humanitarian Aid Operations (ECHO)	March 15, 2017
Jawad Aslam	Social Policy Manager, UNICEF	March 15, 2017
Maryam Khalaf	Head of Planning Division, Jordan Hashemite Charity Organization (JHCO)	March 15, 2017
Hamdan Yacoub	Head of Syrian Refugees Department, Jordanian Ministry of Labor	March 16, 2017
Mr. Jack Hijazin	Regional Refugee Program Specialist, US Department of State Bureau of Population, Refugees, and Migration (PRM)	March 28, 2017
Farah Al Basha	Humanitarian Project Manager, Oxfam	March 29, 2017
Elizabeth Barnhart	Sr CBI Coordinator, UNHCR	March 29, 2017
Hasan Mohammed	Protection Officer (Community Based) – UNHCR	March 29, 2017
Asma Khader	President of Sisterhood is Global Initiative (SIGI)	March 30, 2017
Maha Qatta	Syrian Refugee Response coordinator, ILO	April 23, 2017
Eman Ismail	Assistant Country Director for Programs, CARE International in Jordan	April 24, 2017
Maher Al Qubbaj	Director of Urban Protection Program, CARE International in Jordan	April 24, 2017

Annex 4 – List of Focus Groups

Target Group	Location	Date	Number of Participants
Jordanian Citizens – Male	Karak	March 13, 2017	7
	Mafraq	March 15, 2017	8
	Irbid	March 16, 2017	10
	Zarqa	March 19, 2017	4
	Amman	March 20, 2017	8
Jordanian Citizens - Female	Karak	March 13, 2017	8
	Irbid	March 15, 2017	11
	Mafraq	March 16, 2017	10
	Zarqa	March 19, 2017	9
	Amman	March 20, 2017	9
Syrian Refugees - Male	Karak	March 13, 2017	14
	Mafraq	March 15, 2017	12
	Irbid	March 16, 2017	7
	Zarqa	March 19, 2017	13
	Amman	March 19, 2017	8
Syrian Refugees - Female	Karak	March 13, 2017	10
	Mafraq	March 15, 2017	11
	Irbid	March 15, 2017	9
	Zarqa	March 19, 2017	7
	Amman	March 20, 2017	8
Other Minority Groups - Men	Amman	March 14, 2017	11
	Amman	March 20, 2017	13
Other Minority Groups - Women	Amman	March 14, 2017	13
	Amman	March 14, 2017	11
Component Managers, CARE International in Jordan	Amman	April 23, 2017	4
Center Managers, CARE International in Jordan	Amman	April 23 2017	4
Follow-Up Focus Groups / Additional Consultations with Syrian Urban Refugees – Male	Amman, Azraq, Irbid, Mafraq and Zarqa	April 26 – 30, 2017	28
Follow-Up Focus Groups / Additional Consultations with Syrian Urban Refugees – Female	Amman, Azraq, Irbid, Mafraq and Zarqa	April 26 – 30, 2017	28

