care
JORDAN

10 Years into Exile

A Shock on Top of a Crisis

2020 Annual Assessment Report

January 2021

Australian Government
Department of Home Affairs

Canada

European Commission

german humanitarian assistance
DEUTSCHE HUMANITÄRE HILFE

Norad

10 Years into Exile
A Shock on Top of a Crisis

2020 Annual Assessment Report

January 2021

RESEARCH TEAM

Cornelia Aton

Sanaa Tawfiq Qasmieh

Nicola Giordano

Elena Grüning

Charles Maughan

Amber Meikle

Alix Wadeson

Cover photo: Kalthoum Absa, 42, and her daughter design and sew washable face masks in her small workshop in Amman. She was trained in project management by CARE Jordan. Credit CARE/ Ahmad Albakri

ACKNOWLEDGEMENTS

Action Against Hunger UK would like to extend its wholehearted gratitude to the CARE International in Jordan staff, particularly Ammar Abu Zayyad, Country Director; Carolina Cordero-Scales, Assistant Country Director - Programs Quality and Impact; Firas Izzat, Programs Quality Director; Eman Moanker, Advocacy and Communications Manager; Sawsan Muhammad, Sustainable Development Program Director, and her team; Nour Al Saaideh Director of Protection and Community Engagement and her team; Malek Abdeen, Azraq Camp Team Leader and his team; Julia Maria Angeli, Gender and Monitoring and Evaluation Manager; Shatha Al Qudah, Quality and Accountability Coordinator; Lubna Nusair, Monitoring and Evaluation Officer and Hala Eid, Administration Officer.

Additionally, Action Against Hunger UK would like to recognize the valuable input from the following key informants: Robert Beer, Deputy Regional Director - Program and Impact for the CARE Middle East and North Africa region; Ahmad Halwa, Managing Director for the Phoenix Center for Economic and Informatics Studies; Asma Khader, President of Sisterhood is Global Institute; Baptiste Hanquart, Coordinator for Jordan INGO Forum; Gamal Yacout, Head of Azraq Field Office for the United Nations Refugee Agency; Tabari Dosset, Refugee Coordinator for the Bureau of Population Refugee and Migration - United States Government; Jean-Marc Jouineau, Technical Assistant for ECHO and Tala Sweis, Director of Madrasati.

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

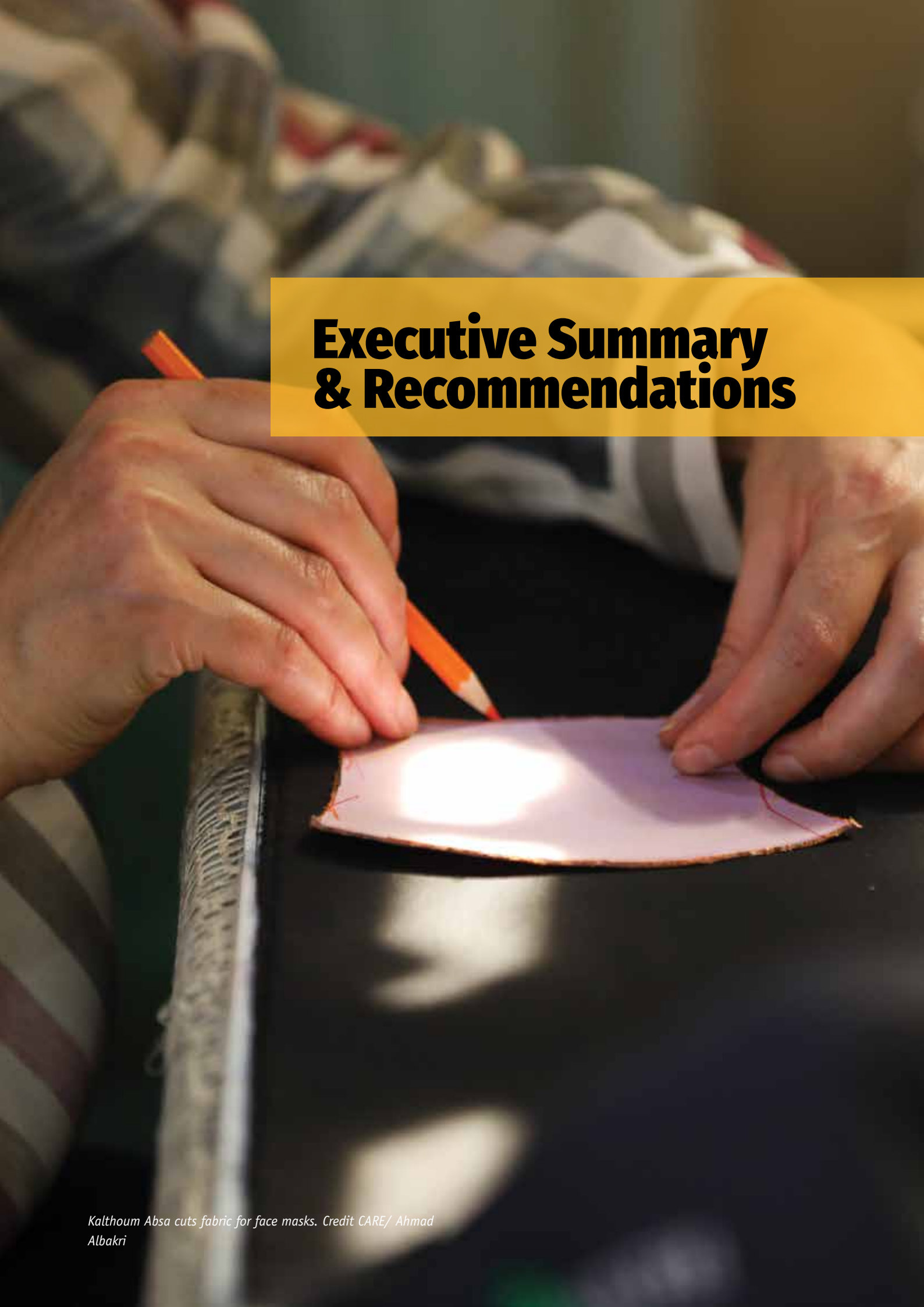
Finally, CARE International in Jordan would like to recognize the work of Charmaine Seitz and Ahmad Barclay for their vision and design of the final products.

Contents

List of Acronyms

AAH	Action Against Hunger
ARDD	Arab Renaissance for Democracy & Development.
ASC	Asylum-Seeker Certificates
CAR	Central African Republic
CBO	Community-based organization
CBP	Community-based protection
CCA	Conditional cash assistance
CEFM	Child, early and forced marriage
CI	Confidence interval
CSC	Community Support Committees and Centers
DRC	Danish Refugee Council
ECHO	European Civil Protection and Humanitarian Aid Operations
FGD	Focus group discussion
GOJ	Government of Jordan
GBV	Gender-based violence
GDP	Gross Domestic Product
GDPR	General Data Protection Regulation 2016/679
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GPF	Governance Programming Framework
HCD	Higher Council for the Rights of Persons with Disabilities
HLP	Housing, land and property
HPC	Higher Population Council of Jordan
IASC	Inter-Agency Standing Committee
IBV	Incentive-based volunteering
ICT	Information and communication technology
IDP	Internally-displaced person
ILO	International Labour Organization
IMC	International Medical Corps
IRC	International Rescue Committee
JIF	Jordan Investment Fund
JOD	Jordanian Dollar
JRP	Jordan Response Plan for the Syria Crisis (2020-22)
KII	Key informant interview
LGBTI	Lesbian, gay, bisexual, trans and intersex
MENA	Middle East and North Africa
MHPSS	Mental health and psychosocial support
MOE	Ministry of Education
MSI	Management Systems International
MSME	Micro, small and medium enterprises
NAF	National Aid Fund
NFI	Non-food items
NGO	Non-governmental organization
NRC	Norwegian Refugee Council
POC	Person of Concern
PWD	People with disabilities
RSD	Refugee Status Determination
SDG	Social Development Goals
SGBV	Sexual and gender-based violence
SMS	Short message service
SOP	Standard operating procedure
SRHR	Sexual reproductive health and rights
TVET	Technical and vocational education and training
UNHCR	United Nations High Commissioner for Refugees
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
USD	United States Dollar
WASH	Water, sanitation and hygiene
WB	World Bank
WEE	Women's economic empowerment
WEF	World Economic Forum
WFP	World Food Programme
WGQ	Washington Group Questions
WHO	World Health Organization

Executive Summary & Recommendations



Kalthoum Absa cuts fabric for face masks. Credit CARE/ Ahmad Albakri

Introduction

The 2020 Annual Assessment is the ninth in a research series begun in 2012. CARE Jordan uses the assessment to identify, analyze, and track the needs, vulnerabilities and coping mechanisms of refugees and host communities in Jordan. The assessments have been carried out annually to support humanitarian and development actors and other key stakeholders in building a better response that addresses the needs of the most vulnerable populations in Jordan.

The previous Annual Assessments exclusively focused on urban areas; 2020 is the first year that refugees living in Azraq Camp were included in the research. Azraq Camp is home to approximately one-third (33.5%) of Jordan's camp-based refugees (see box on page 4).

Five key themes structure this 2020 Annual Assessment: social protection, sustainable livelihoods, gender equality, education and durable solutions. The COVID-19 pandemic forced countries around the world into a difficult fight against the virus and its repercussions, with policies to limit the transmission of the virus being introduced. The effect of COVID-19 on refugees and vulnerable host communities was examined as a cross cutting theme in the current assessment.

Four groups were targeted by the assessment; Jordanians, Syrian refugees, Iraqi refugees, and refugees of "other" nationalities. According to data from the UN Refugee Agency (UNHCR), 88% of registered refugees in Jordan are Syrian, 9% are Iraqi, and the remaining 3% belong to other nationalities (including Yemini, Somali, and Sudanese refugees).

Assessment participants were sampled across the following locations where CARE operates extensively: Amman, Azraq town, Azraq Camp, Irbid, Mafraq and Zarqa (noting that CARE Jordan operates in all these areas).

Primary data for the assessment was collected from 11 Key Informant Interviews (KIIs), 39 gender and age disaggregated Focus Group Discussions (FGDs), six in-depth case studies, and a quantitative survey of 2,774 individuals. This is a representative random sample of the population registered in CARE Jordan's database of over 600,000 records. Jordanian respondents correspond to established criteria for vulnerability, as determined by the Ministry of Social Development.

The COVID-19 pandemic is compounding protection concerns and exposing vulnerable populations to new threats: an increase in violence, including what has been described as a "shadow pandemic" of Gender-Based Violence (GBV), and challenges in access to health, food, water, education and legal services for vulnerable and marginalized groups and a deterioration in mental health.

There has also been a decrease in livelihood opportunities and income—a particular protection concern where average household incomes have decreased while monthly expenditures increased—strongly associated with the impacts of the pandemic on livelihoods, and which is exacerbating negative coping mechanisms.

In the face of the economic shock our world is experiencing, some of the most vulnerable communities are now forced to resort to adverse survival strategies, with limited safe alternatives.

Syrian and Jordanian women participating in a Village Savings and Loan Association meeting implemented by CARE Jordan in Amman. The purpose of this program is to empower women to save money for individual home-based projects like productive kitchens, and embroidery. Credit CARE/ Ahmad Albakri

Focus on Azraq Camp

Azraq Refugee Camp, in Zarqa Governorate, is home to 41,958 Syrian refugees.[1] The majority of Jordan's refugee population live in urban areas alongside host communities, but 15.9% of registered refugees in the country live in one of three refugee camps (Zaatari, Azraq, and the Emirati Jordanian Camp).

Unlike assessments of previous years, the 2020 research project incorporates Azraq Camp into its analysis. A comparative lens is adopted to contrast the needs, vulnerabilities and coping mechanisms of Syrian refugees living in the camp with their peers living in urban areas. The findings, detailed throughout this Executive Summary, demonstrate that there are both similarities and differences between these two populations, as summarized below:

SOCIAL PROTECTION

Syrians in urban areas and Azraq Camp are equally likely to be missing civil or legal documentation, with approximately 7% of each group missing at least one key document. Refugees in the camp are much more likely to seek out legal aid, with an estimated one out of four stating that need, compared to a much smaller proportion in urban areas. Azraq Camp residents report having sufficient health care, livelihood, and education services to cover their basic needs. They view their local community as safer for both women and children in comparison to urban area refugees or Jordanians. Reported levels of negative mental health are lower in Azraq Camp compared to those in urban areas.

SUSTAINABLE LIVELIHOODS

As a result of a strict lock-down prohibiting entry or exit to Azraq Camp, residents are more likely to describe the COVID-19 pandemic as a barrier to gaining employment than are respondents in urban areas. Self-employment is limited across all regions covered by the assessment: only 3.9% of working age respondents who live in Azraq Camp own their own businesses, while the figure for urban areas is 5%. A similar proportion of Syrians in Azraq Camp and urban areas possess work permits. Less than 8% of Azraq Camp residents have access to incentive-based volunteering (IBV) opportunities. Syrians living in urban areas are 30% less likely than Syrians living in the camp to rely on negative coping strategies.

GENDER EQUALITY

For both Syrians in Azraq Camp and those living in the urban areas of Jordan, socio-economic background determines gender power differences and inequalities. Families from rural and poorer parts of Syria are more likely to accept child labor, early marriage and traditional gender roles, and this is equally true for camp-based and urban area respondents. Permissive attitudes towards child, early and forced marriage (CEFM) are more common in Azraq Camp than in urban areas.

EDUCATION

It is estimated that 13% of Syrian children in urban areas are not enrolled in primary school, compared to 12% of children in Azraq Camp.[2] Respondents in both areas emphasized that poverty was the most important reason why children missed school. Compared to 15.7% of respondents in Azraq Camp, 6.4% of parents and caregivers in urban areas said that their children have received abuse from their classmates. Abuse of children in schools is more frequently reported in Azraq Camp compared to urban areas. Only 0.5% of urban area parents and caregivers said that teachers have mistreated their children, but the equivalent figure for Azraq Camp was 4.2%. Child labor and unpaid child caring responsibilities are more prevalent in the camp.

DURABLE SOLUTIONS

In common with their peers who live in urban areas, most refugees living in Azraq Camp prefer to remain in Jordan. This has been the trend in previous years among urban refugees, except for in 2019. The second preference of both groups is to resettle in a third country. Both urban and camp-based respondents view returning home to Syria as undesirable. This is unsurprising because ongoing instability in the country means that in 2020, conditions for a safe, dignified, and sustainable return are not in place. Refugees in Azraq Camp are more likely to state that their personal circumstances have improved since living in Jordan.

1 As of Nov. 4, 2020. See UNHCR, Syria Regional Refugee Response website
2 UNICEF Contribution To Education In Humanitarian Situations: Jordan Case Report (2020) UNICEF

Social Protection

In the absence of specific legislation addressing the status of refugees and asylum seekers, rates of registration with UNHCR and the rights afforded to refugees and asylum seekers vary by nationality. While the government of Jordan estimates that 1.36 million Syrians have sought asylum in Jordan since 2011[3], not all of them are registered with UNHCR. Of the approximately 752,000 persons of concern (PoC) registered with UNHCR in Jordan, approximately 662,000 are Syrians (88.1%). The remaining 90,000 come from 57 nationalities, including Iraq (8.9%), Yemen (1.9%), Sudan (0.8%), Somalia (0.1%), and others (0.2%)[4]. This survey found that **Syrians are more likely to be registered with UNHCR than minority refugee nationalities.** Most (98.1%) Syrian refugees in urban areas report being registered, in contrast to 28.4% of refugees from Chad, Central African Republic, and Eritrea. Registration levels of Somali, Sudanese, Iraqi, and Yemeni refugees are even lower—between 1.9% and 8.3%. There is also a small gender-related registration inequality. Females in respondent households are more likely (5.4%) to report being unregistered in comparison with 4.5% of males.

The government of Jordan has introduced several measures to regularize the presence of Syrian refugees in Jordan, for example facilitating access to work permits. However, non-Syrian refugees are mostly governed by the law concerning Residency and Foreign Affairs.

The lack of a unified approach addressing the status and rights of refugees regardless of nationality means that non-Syrian refugees face specific challenges when attempting to access assistance. Funding tends to target the Syrian refugee population, and key informants for this assessment reported that refugees of other nationalities are sometimes turned away from programs funded to assist Syrian refugees. Non-Syrian refugee participants in FGDs corroborated this finding.

The documentation status of refugees is improving over time. Syrians, in contrast to other refugee groups, are more likely to report missing civil and legal documents.[5] In 2018, CARE's Annual Assessment found that 33% of respondents lacked documentation, while the equivalent figure for the 2019 Annual Assessment was 10%. In 2020, an estimated 7.7% of Syrians in both urban areas and Azraq Camp are missing at least one key piece of documentation. This compares to 6% of "other" refugees and 3.8% of Iraqi refugees.

Negative mental health has increased over the last five years. Syrians in urban areas experience poorer mental health than their counterparts in Azraq Camp. For example, 77.7% of Syrians living in urban areas reported feeling angry over the last two weeks, compared to only 57.8% of camp-based respondents. For all groups considered in both camp and urban areas, "earning an income" was the most frequently cited mental health stressor, followed by "COVID-19". There is also a positive correlation between mental health and housing quality, as measured by reported housing defects. **Twenty-one percent of refugees and 5.9% of Jordanians report living in an insecure tenancy arrangement or to experience threats of eviction.**

Refugee women feel more unsafe in their communities compared to Jordanian women. Iraqi, Syrian and refugee women of other nationalities reported more frequently feeling unsafe in the community at 29.8%, 28% and 23.2% respectively. For Jordanian women, this proportion was only 3.2%. Only 2.8% of adult female respondents reported they do not feel safe and protected in Azraq Camp. The most reported reasons for women "not feeling safe" were threat of eviction (47.1%), physical violence (37.7%), sexual violence (15.1%), and verbal/emotional abuse (5.6%).

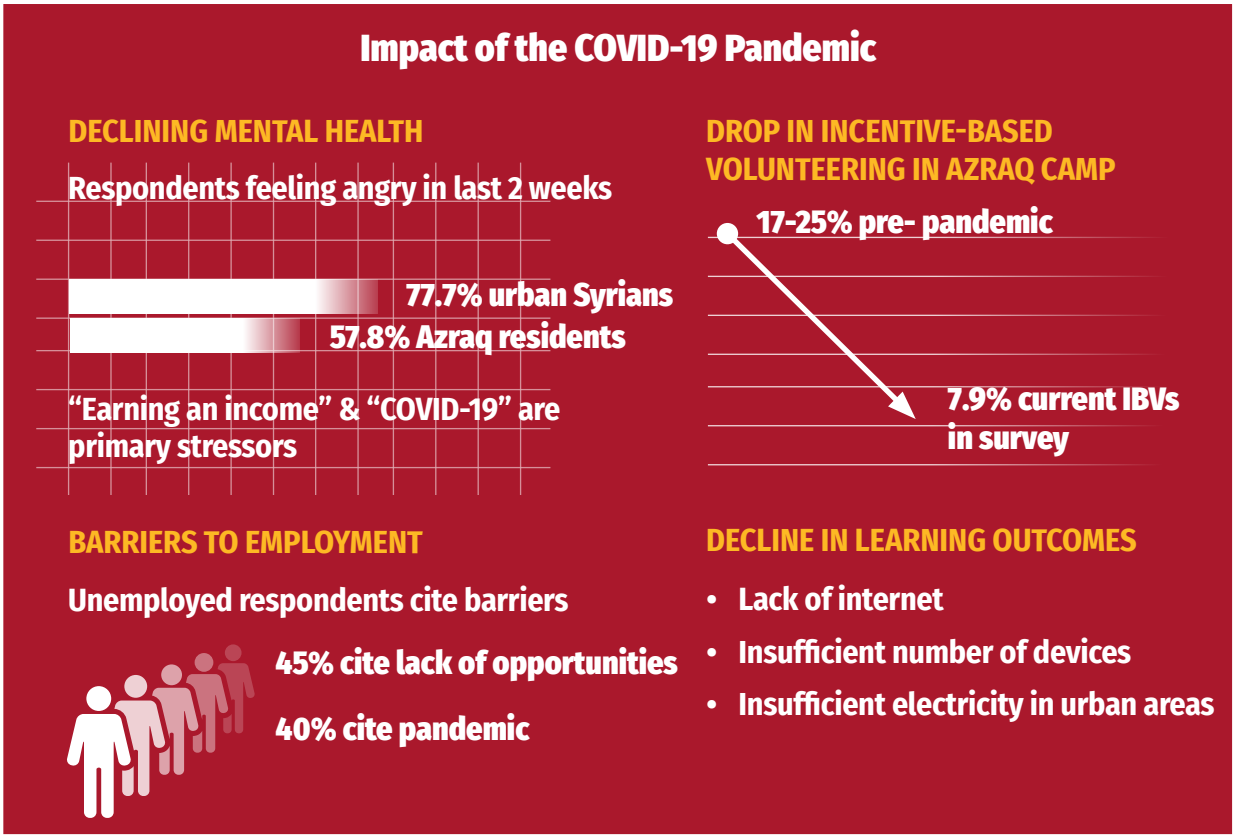
Children continue to engage in child labor. In the quantitative survey, a low percentage of working children was reported in most urban locations, except for Irbid. Participants in FGDs emphasized, however, how common child labor is in Azraq Camp. Respondents in Azraq Camp, in comparison to those in urban areas, were more likely to report that children and youth had caring responsibilities.

Play and sport areas for children are considered safer in Azraq Camp than in urban areas where such areas are less accessible/available. More specifically, 46.7% of Jordanians, 45.1% of Syrians, 36.2% of other nationality refugees and 34.5% of Iraqis agree that it was safe to allow boys and girls up to 12 years old to play outside prior to the COVID-19 pandemic. The equivalent figure for Azraq Camp is 80.4%.

3 Jordan Response Plan 2020-2022

4 UNHCR Jordan: Statistics for Registered Persons of Concern (as of 31 December 2020)

5 Defined as Ministry of the Interior (MOI) Card; Asylum Seeker Certificate; guardianship of minors documentation; marriage certificates and marriage ratification documents; medical clearance certificates; bail out documents; birth and death certificates and school documents.



Reported support for older people is also more favorable, but still limited in Azraq Camp, with 45.5% of respondents in this area indicating that there are places or organizations that provide support to this age group in their neighborhood.

Sustainable Livelihoods

Unemployment in Jordan is high and increasing, exacerbated by the COVID-19 crisis. The national unemployment rate in Q2 2020 has risen to 23% compared to 19.2% in Q2 2019 and 18.7% in Q2 2018[6]. Iraqi refugees, with a reported unemployment rate of 85.3%, are the nationality group most likely to be out of work. The unemployment rates for Syrian refugees and refugees of other nationalities in the sample are 65.1% and 79.9% respectively.

The fragile economic status of respondents and lack of access to sustainable income generating opportunities is harmful to their mental health, resulting in the use of negative coping strategies. This is exacerbated by the COVID-19 crisis. The assessment collected data on 13 different negative coping strategies. **Female-headed households report relying on more negative coping strategies than do their male-headed equivalents.** On average, households headed by women and girls use 2.61 negative coping strategies. For male-headed households the equivalent figure is 2.31. The use of negative coping strategies is more prevalent in Azraq Camp: on average, households in the camp report using negative coping mechanisms frequently (see the 2020 Annual Assessment full report for details). **The most common coping strategies are borrowing to purchase food (54%), reducing essential non-food expenditure (52%) and selling family assets (39%).**

A negligible proportion of non-Jordanians sampled (<1%) said that not having a work permit was a barrier to employment. Rather, **45% of unemployed respondents said that a lack of opportunities is a barrier to getting a job, while 40% describe the COVID-19 pandemic as a barrier.** These findings were common to both male and female respondents; however, there is some evidence that gender inequalities prevent women from accessing employment. For example, **6.4% of unemployed female respondents said that lack of childcare is a barrier to obtaining employment,** compared to 3.7% of male respondents.

6 Department of Statistics, the Government of Jordan.

The proportion of refugees who have a work permit is increasing over time. About one in three (30.2%) of Syrian respondents in 2020 stated that someone in their household has a work permit, up from 25% in 2019 and 24.3% in 2018. Gender inequalities in work permit allocation remain, with 31.9% of households headed by women and girls holding a work permit compared to 47% of households headed by men and boys. Women were more likely than men to state that they "have not found a suitable job opportunity that would make it necessary to apply for a work permit": 15% of female respondents agreed with this statement, compared to 7% of male respondents. This finding is corroborated by FGD evidence in which women stated that work permits are only available for male-dominated employment sectors, such as construction and agriculture. Refugees in Azraq Camp were as likely as their counterparts in urban areas to report having a work permit.

Respondents face barriers that prevent them from starting a business. Living in camp versus urban areas is not correlated with a significantly higher chance of starting a business. Only 5% of those who live in urban areas, and 3.9% in Azraq Camp own a business or are self-employed. The most important barriers to starting a business reported by FGD participants were a lack of start-up capital, inaccessibility of financial institutions and high interest rates. Nevertheless, qualitative evidence suggests that women want to establish home-based businesses. Gender norms specify that females are the primary caregivers within households. Women view home-based businesses positively because they are viewed as a means to combine income-generation with caring duties. **Self-employed women are more likely to report being powerful in household decision-making** in comparison to those who are unemployed or work for someone else. This is true for all nationality groups in the sample.

Syrians earn more than other refugees, despite a decline in reported Syrian income levels from 2019 to 2020. The income levels of Iraqis and refugees of other nationalities increased over the same period. Households in Azraq Camp reported a decrease in monthly income of 45.25 JOD per month due to COVID-19 related-restrictions. The most substantial decline was in male-headed households, which decreased by 58.8%, compared to 43.9% of female-headed households.

Average household expenditure decreased from 2019 to 2020 for most of the target groups. This may suggest that household budgets are constrained in response to the COVID-19 crisis. Iraqis experienced the largest decline in spending: down to 258 JOD per month in 2020 from 353 JOD per month in 2019. One component of this downwards expenditure trend was the decline in spending on housing costs. It is possible that this decline was driven by the coping strategies adopted by households: 38% of the urban sample report changing accommodations to reduce housing costs.

For a substantial proportion (21%) of respondents, expenditure exceeds income as indebtedness increases. Housing costs are the key driver of indebtedness in urban refugee settings. On average, urban refugees of all nationalities report spending more than half of their expenditures on rent.

Ownership of productive assets is low for the targeted groups of this assessment. Just 10% of refugees report having at least one productive asset (defined as a sewing machine, livestock, a small business or micro-finance loan). The equivalent figure for the host community was 31.7%.

The pandemic has limited the access to IBV opportunities for refugees in Azraq Camp. Only a small proportion of respondents in the area (7.9%) currently report being IBVs. Secondary sources indicate that prior to the pandemic, this figure was closer to 17-25%. An additional 4.5% of respondents live in a household with somebody enrolled on an IBV scheme. In the sample, being an IBV is associated with an increase of 17.51 JOD per month in income compared to households with no IBVs. This is because individuals and households selected to benefit from IBV opportunities tend to have fewer alternative income sources prior to selection.

Cash, by a substantial margin, is the preferred assistance modality for all origins, locations, ages, and sexes. Food and non-food items (NFIs) follow cash as second and third preferences across sex and age groups.

Gender Equality

There is evidence that GBV has increased because of COVID-19. Data from FGDs and secondary sources (such as the Family and Protection Department) suggests that unemployment, economic stress and poor mental health are behind this trend. In CARE's survey, 19.2% of female respondents and 15.5% of male respondents agree that violence against girls and women has increased during

Increase in Gender-Based Violence

"Yes, violence against girls and women has increased with COVID-19"

19.2% of female respondents

15.5% of male respondents

"Yes, violence against men and boys has increased with COVID-19"

11.7% of female respondents

12.1% of male respondents

the pandemic. Also, 11.7% of female respondents and 12.1% of male respondents stated that violence against men and boys had increased during the crisis.

Approximately 14% of respondents in both Azraq Camp and urban areas consider violence common in their community. Women are most likely to feel unsafe at home, followed by men and children. Women and children most often experience violence from other family members at home, compared to the older people and youth.

African male refugees report experiencing higher levels of violence in the community in comparison to other male refugees or Jordanians.

Qualitative evidence from FGDs and KIIs suggests that husbands beating their wives is the most common form of physical violence practiced in all groups considered in this study. Honor crimes continue to take place in the country.

Stigma and fear of reprisals by perpetrators is a key barrier for women and girls to protect themselves from violence. Respondents in FGDs explained that women are dismissed as "unstable" or "mentally ill" if they disclose that they are victims of violence. Others described how they would be at an increased risk of violence if they were to talk about abuse outside the family home. About one in five (18.5%) of female respondents do not think that women are safe to seek help from professionals outside the household.

Socio-economic background as opposed to nationality shapes gender dynamics and inequalities. Child labor, early marriage and traditional gender roles are more common in refugee families from rural and poor parts of Syria.

Evidence demonstrates that the incidence of child, early and forced marriage (CEFM) is declining over time. Data from the Sharia Court shows that 11.1% of marriages in Jordan in 2019 were early marriages, down from 12.03% in 2018 and 13.81% in 2017. This trend is corroborated by the CARE Jordan Annual Assessment survey.

Views towards CEFM differ between Azraq Camp and urban areas. In Azraq Camp, there is still a tendency for early marriage to be explained by cultural factors and tradition. This may be related to belief and culture playing a more important role for Syrians than for other nationalities. It may also suggest that the cultural norms of Syrians in Azraq Camp are resistant to change due to lack of interaction with the Jordanian host community. Marriages in Azraq Camp may sometimes be motivated by a need to secure additional family support, and shelter.

Although attitudes differ strongly across individuals and families, the main motives for CEFM are poverty and tradition, with the latter being particularly important for Syrians. Norms and understandings of "consent", "free will" and "own choice" play a key role when researching motivations and attitudes towards early marriage. Overall, participants in FGDs described how their communities are increasingly recognizing the financial benefits of investing in the education of girls. This is especially true for Jordanians. The quality of education is an important factor that encourages or discourages marriage.

Reported access to family planning, reproductive health care and health care services during pregnancy is low across all groups in the sample. In detail, 38% of Iraqis and 37% of Jordanians said that they had access to this type of health care, compared to 30% of Syrian refugees and refugees of other nationalities.

Even though female workforce participation remains low, the proportion of women in paid employment has increased. This has created two opposite trends: on one hand, female decision-making power has strengthened, and on the other, there are also new risks related to economic exploitation and abuse.

A significant minority of those surveyed regard it as shameful for women to work, especially among Syrians (13.1%) and Sudanese (13.3%). Jordanians are most likely to accept female participation in the workforce. Among Syrians, in both Azraq Camp and urban areas, four out of ten respondents report feelings of shame if women in their family work. Date of arrival in Jordan is a determinant of attitudes towards female workforce participation: refugee households that have been in the country the longest are least likely to report feelings of shame if women work. Refugee respondents in FGDs describe how negative attitudes towards women entering the workforce have softened during their time in Jordan.

There is an important intersection between disability and gender inequalities. Women and girls with disabilities are especially vulnerable to being victims of all forms of violence in comparison to men and boys with disabilities. Female disability is considered uniquely shameful for the population considered in this assessment. Key informants explained how men and boys face fewer restrictions to participate in public life, whereas women and girls with disabilities are concealed within the household with limited access to education and livelihood opportunities.

Education

National data collected by UNICEF indicates that primary school enrollment is 97%. Refugee children are entitled to attend school in Jordan free of charge. Despite this, a UNICEF report from 2020 indicated that the primary school enrollment rate for Syrian child refugees is ten percentage points below the national average at only 87% (and 88% in Azraq Camp). At higher levels of education more substantial gaps in enrollment remain, especially for refugee children and children with disabilities.

Refugee children in Jordan are more likely than their Jordanian peers to be behind grades in school. Approximately 14% of refugee households of all nationalities had at least one child behind a grade or more in school, compared with 8.3% of Jordanian households with the same.

Khadejah Alhaj Mohammad, 14 years old, is Syrian refugee living in Azraq, Jordan. Here she is preparing herself for school. Credit CARE/ Ahmad Albakri

The main barrier to accessing education cited by survey respondents was poverty. This is true at both school and higher education levels, across all nationalities, in urban areas as well as in Azraq Camp. An equal proportion of respondents said that poverty was the main reason why both girls and boys did not attend school. Participants in FGDs described how poor families are unable to send their children to school because they cannot afford uniform costs or to forgo earning opportunities from child labor. In the survey, the school system and school infrastructure were considered secondary barriers to accessing education. In qualitative discussions, unhygienic conditions such as a lack of soap (even pre-COVID-19), overcrowded classrooms and high teacher turnover were recurrent themes.

Refugees of all nationalities, in both Azraq Camp and urban areas, emphasized that financial support is necessary to improve levels of school enrollment. In FGDs, participants described how cash assistance could ease the financial pressures that contribute towards child labor as well as supporting transport, uniforms, and equipment (especially related to Internet access and e-learning devices) costs.

Bullying is a prevalent child protection issue and a barrier to education. In urban areas, 6.4% of households with children reported that children received abuse from their classmates. Compared to other locations across Jordan, Azraq Camp noted higher levels of abuse: 15.7% of households with children in the camp said their children were abused by schoolmates.

Educational inclusion remains a critical issue for children and youth with disabilities and special needs. According to evidence from FGDs, children with disabilities or special needs are excluded due to a lack of accessible transportation and adapted learning materials as well as inadequate teacher training. Existing support services for children with disabilities and special needs do not meet these existing needs.

COVID-19 has had a severe negative impact on educational outcomes. Issues related to the accessibility of e-learning were frequently reported, including problems with Internet coverage, an insufficient number of devices and—in urban areas—not having sufficient electricity. The effectiveness of e-learning was limited as learners lacked teacher support and the ability to ask questions. Children with disabilities were most likely to be adversely affected by the transition to digital learning. This was because they lacked adapted on-line training materials and teacher support. Disengagement with e-learning by students and lack of accessibility may result in more children out of school, which has the potential of exacerbating pre-existing vulnerabilities.

Access to further education is limited across all nationalities for both academic and vocational learning, but there are inequalities related to accessing further education between the different groups. Jordanians are much more likely to have been able to go to college or university than refugees: 48.1% of Jordanian youth are able to access further education compared to 35.8% of Syrians, 26.8% of Iraqis and 28% of other nationalities.

Durable Solutions

From 2017 – 2019 the proportion of refugees who preferred to remain in Jordan was decreasing from 47% in 2017, to 42.2 % in 2018, to 34% in 2019. **In 2020, 50% of refugee respondents indicated that they would like to remain in Jordan, up from 34% in 2019. This leap was possibly influenced by COVID-19 related circumstances.** After the most popular option of remaining in Jordan, refugees frequently sought to resettle in a third country—although this proportion of respondents decreased from 56% in 2019 to 41% in 2020. Refugees of all nationalities were much less likely to want to return to their countries of origin than remain in Jordan or resettle elsewhere. These trends are corroborated by official statistics. UNHCR data demonstrates that refugees in Jordan submitted 3,367 requests to resettle in a third country in 2020, down from 5,279 submissions in 2019. In addition, there were only 1,082 resettlement departures in 2020, a decline from 5,458 in 2019. Declining resettlement options was part of a global trend: worldwide, there was a 50% reduction in resettlement applications and a 72% reduction in resettlement departures. The COVID-19 pandemic is a major contributor to the growing unpopularity of third country resettlement, with most survey respondents reporting that they are more likely to stay in Jordan because of the pandemic. In addition, most refugees recognize that there are very limited opportunities to resettle and it can be a difficult and lengthy process. Respondents who were positive about resettlement were motivated by seeking an improvement in their economic circumstances.

Less than one out of ten respondents stated a preference for returning to their country of origin. This was true for all nationality groups. Most respondents noted fear, violence, and destruction as reasons for their original departure. Conditions for safe return remain unfavorable. Respondents in Azraq Camp were equally keen to avoid returning home.

Most refugees, both men and women, make decisions about repatriation based on information from friends and family still in their home country. But many lack the knowledge and information required to reduce conflicting information about durable solutions options.

Refugees living in Azraq Camp are growing vegetables via a program for cultivating hydroponic vegetables and increasing access to fresh produce. Credit CARE/ Ahmad Albakri

Summary Recommendations

"The family setting should be built on the foundation of a joint decision-making process."

—members of a CARE community committee in Irbid discussing gender-based violence

Credit CARE/ Ahmad Albakri

CARE Jordan calls on key stakeholders including donors and the government of Jordan to work with the humanitarian community, among them national non-governmental organizations, to ensure that the most vulnerable populations are protected and reached with adequate services to offset the effects of COVID-19 and prevent the loss of recent achievements. These recommendations are:

One Refugee Approach

- To increase inclusivity and diversity in planning, design and implementation of programs for non-Syrian refugees and eliminate existing barriers to accessing basic services for all refugees and asylum seekers.
- To address inequitable access to support perpetuated by the current framework for refugee assistance and include non-Syrian refugees in all steps of the humanitarian cycle, while ensuring that current initiatives and plans are able to include these groups.
- To support existing community-based protection networks composed of local actors, community leaders, affected people and volunteers, faith-based leaders and grass-root organizations for an inclusive, accountable and equitable response.
- To ensure that the most vulnerable are targeted in line with the "do no harm" principle and to recognize the intersectionality of vulnerability and the importance of an integrated and comprehensive programming.

Social Protection

- To enhance and expand social protection programs in line with the National Social Protection Strategy, that respond to the long-term needs of vulnerable populations and provides avenues for overcoming poverty; social assistance programs such as the National Aid Fund should be expanded and adapted to support refugee populations.
- To design protection programming in such a way that mitigates risks and responds to the needs of women, girls, children, PWD and vulnerable groups within the refugee and host communities in order to avoid exposing people to additional risks, and to ensure that the response is delivered according to needs and in a culturally appropriate manner.
- To enhance protection analysis, adaptive systems and early warning systems, which require strengthened local capacities in COVID-19 pandemic preparedness, response and recovery.
- To eliminate constraints faced by Syrian refugees due to missing civil and legal documentation, as this poses a barrier to their long-term options for increasing resilience.
- To increase and provide targeted social protection assistance for households that have specialized needs such as older people and PWDs, and their caregivers.
- To continue providing cash assistance as the main form of assistance and honoring this modality as the top preference amongst all refugees and vulnerable Jordanians.
- To provide legal advice to enable refugees to access secure tenancy and protection from evictions.
- To increase awareness-raising efforts about social protection programs and systems by service providers so that they reach the entire refugee population in all locations of the country, especially among urban-based refugees.

Sustainable Livelihoods

- The government of Jordan has expanded access to work permits in previous years, and is encouraged to continue its efforts in that regard and to consider expanding developed schemes and criteria to all refugee nationalities. In addition, to consider expanding employment sectors and job types open to refugees.
- To build on the potential for women's economic empowerment (WEE) to help households recover and rebuild, including policies and initiatives that increase women's participation in the labor market.
- To further expand free and low-cost childcare services. This will increase employment opportunities for women and redistribute some of women's unpaid time spent on childcare.
- To support women, establish and grow their own businesses, including home-based business. This will require increasing financial inclusion through reasonable loans and access to banking, cash grants, financial literacy, and marketing support.
- To increase the number of IBV opportunities in Azraq Camp as a short-term solution for addressing unemployment, which is being exacerbated by the COVID-19 crisis. Over the longer-term—and in response to the economic downturn triggered by the pandemic—key actors must increase their efforts and work together to increase job opportunities and remove barriers to income generation.
- To provide financial support to improve housing conditions for vulnerable households when designing programs; this would increase the quantity and quality of rental stock.
- To prioritize targeting persons who lost their employment during the COVID-19 pandemic with livelihoods support, particularly those who were previously employed in the informal sector.
- To create and encourage opportunities for growth and development, above all to actively engage in reducing Jordan's unemployment rates.

Gender Equality

- To foster an environment conducive to protecting women and girls who choose to report domestic violence and abuse to public authorities and counter prevalent underreporting. While addressing the stigma associated with reporting, enhance access to justice and access to protection services, including the numbers and capacity of dedicated shelters.
- Programmatic and financial investment in gender programming, including women's and girls' empowerment and combating GBV, is urgently required for an adequate COVID-19 response. Donors must commit to increasing funding to gender interventions and recognize that GBV programming is an essential life-saving intervention.
- To take concrete steps to change adherence to gender-stereotyped roles especially around unpaid care work, which creates a double burden on women when entering the labor force, and to engage men and boys in the process.
- To recognize and address the intersection between gender and disability inequalities, and in particular develop interventions that reduce and eliminate domestic violence against women and girls with disabilities.
- To significantly improve management and follow-up of cases related to GBV and protection. Furthermore, to strengthen the coordination amongst relevant actors to mitigate and eliminate GBV, noting that this critical issue remains underreported.
- To prepare for increased gender and protection risks as a result of the COVID-19 pandemic and the predicted rise in CEFM, including the increased informality of women's work characterized by a lack of economic rights and exploitation.
- To strengthen coordination among all actors and service providers, as well as across sectors, namely cash and livelihoods, in order to disseminate key messages on SGBV risks associated with COVID-19 and respond to these issues alongside health actors.

- To continue efforts to eliminate CEFM. Findings from this report suggest that emphasizing the economic advantages of education and the disadvantages of early marriage would be the most effective behavioral change trigger.

Education

- To efficiently address the financial, institutional, and protection barriers that limit school enrollment and retention in refugee households. While nearly 100% of Jordanian children enroll in primary school, refugee children are less likely than their peers to be educated.
- Within the framework of social protection, continue to provide financial assistance to enable access to education and to cover the associated costs, i.e., transport, uniforms and e-learning devices.
- To provide accelerated learning programs for children that are behind their age group in school grade, targeting refugee children who are more than one year behind and out-of-school children.
- To provide specific protection and support for children with disabilities within the education system, in particular accessible transportation, adapted learning materials and improved teacher training and capabilities.
- To increase child and parental involvement in education decision-making and enhance accountability and recourse for reporting instances of abuse in schools.
- To improve the quality of e-learning in order to reverse the damage the COVID-19 crisis has had on educational outcomes. Over the short and medium term, this means improving the digital expertise of parents and other caregivers as well as ensuring that all households have access to devices and adequate Internet connectivity. Over the longer term, it may be necessary to implement remedial learning initiatives for those children who have experienced the most disruption to their education during the pandemic as well as to provide mental health support. Prioritize the safe re-opening of schools.

Durable Solutions

- To support Jordan Response Plan objectives by responding to the needs and concerns of Jordanians, with the aim of reducing the burden on those communities that result from hosting refugees while addressing risks related to refugee-host community tensions.
- To recognize the need for increased access to local opportunities, given the low prospects of return, and ensure sustainable, macro-level and longer-term planning on issues such as income generating opportunities (employment and self-employment), education, housing, and tenure security. This is while noting that—as a result of COVID-19 and continuing regional instability—remaining in Jordan is the preferred option for refugees.
- To further integrate humanitarian interventions with long-term development planning in order to maximize the impact of humanitarian interventions; particular emphasis on an enabling environment for creating and sustaining livelihoods for both refugees and vulnerable host communities.
- To strengthen the provision of information on durable solutions, including resettlement across all refugee nationalities to enable more informed and dignified decision making.
- To take concrete measures to increase the resilience, and self-reliance of refugees residing in Azraq Camp and decrease their dependency on humanitarian aid. The lack of opportunities for Azraq Camp residents to sustain livelihoods was highlighted by the impact of the suspension of many activities during the lockdown in 2020.

Introduction

"I've always wanted to be a doctor, and I was afraid of not having the chance, but now I'm back in school [due to CARE's educational support] and I'll do my best."

—Khadejah Alhaj Mohammad, 14 years old, Syrian refugee living in Azraq

Credit CARE/Ahmad Albakri

Background to the CARE Jordan 2020 Annual Assessment

The purpose of the CARE Jordan Annual Assessment 2020 is to identify, analyze and track over time the needs and coping mechanisms of refugees and host communities in Jordan, with the ultimate goal of identifying gaps and informing humanitarian response priorities in Jordan. Importantly, it is the eighth assessment in a series that dates back to 2012 and provides a longitudinal lens on how the crisis has impacted Jordan and its people. Although developed and published by CARE Jordan, the findings of this project are intended to inform the policies, strategies and priorities of all humanitarian and development decision-makers in Jordan.

The CARE Jordan Annual Assessment 2020 is structured around the following five themes:

- Social protection
- Sustainable livelihoods
- Gender equality
- Education and
- Durable solutions

This year's assessment also focuses on the effect the COVID-19 pandemic has had on the lives of refugees and host communities. The analysis provides a comprehensive, multi-sectoral understanding of how COVID-19 has impacted Jordan and how different actors have responded to the crisis.

This year, in addition to exploring the lives of Syrian and Iraqi refugees, there is an increased focus on understanding the experiences of other nationalities, including Somali, Sudanese and Yemini refugees living in Jordan. The Jordanian host community is also included in this annual assessment. The CARE Jordan Annual Assessment 2020 disproportionally sampled minority refugee nationalities in both its quantitative and qualitative components. This is because the project aims to generate accurate and meaningful comparisons between the different nationality groups in Jordan. **The 2020 assessment is the first to incorporate refugees living in Azraq Camp in addition to those living in urban areas.**

PROBLEM STATEMENT

CARE has adopted the people-centered approach as a core principle and recognizes its stakeholders and beneficiaries as the main contributors to decision-making processes. Therefore, to set strategic directions, design programs, advocate for the vulnerable, amplify impact, and ensure future sustainability, CARE has undertaken this annual

multi-sectoral assessment. Since the onset of the Syrian refugee crisis, CARE has assessed the needs of refugees and vulnerable Jordanians to inform country-wide plans and coordination platforms.

In 2020, CARE Jordan committed to advancing the understanding of the humanitarian community on the evolving needs of refugees and vulnerable Jordanian communities and continuing to provide evidence and address knowledge gaps. The 2020 assessment focused on the needs of non-Syrian refugees and expanded its coverage to Azraq Camp. COVID-19 and its consequences were also integrated as a cross-cutting gap of knowledge.

ASSESSMENT OBJECTIVES

The **assessment has the following seven specific objectives:**

- To **identify the social protection needs of refugees** based on their age, gender, nationality (also referred to as "origin") and status. Also, to compare and disaggregate the social protection needs of refugees in Azraq Camp compared to those residing in urban settings.
- Using CARE's previous annual urban assessments, **to analyze trends and changes in core needs, vulnerabilities and coping mechanisms over time**.
- To **analyze gender-specific vulnerabilities, protection needs and coping mechanisms** of individuals—**particularly women, girls and boys**—by focusing on gender roles during displacement, stereotyping, social norms and potential durable solutions.
- To **review the protection needs, vulnerabilities and coping mechanisms** of **young girls and boys,** especially with regards to their education, labor market engagement and child, early and forced marriage (CEFM).
- To **identify correlations and causal relationships between protection risks, needs, the length of time refugees have resided in Jordan and potential durable solutions**. This, in addition to refugees' perceived level and depth of integration with the host community in Jordan; perceived priorities and future plans; needs, expectations and capacities; and how well-informed they are about durable solutions and alternative strategies.
- To **detect gaps in available services or forms of assistance and to provide recommendations for programs** over the immediate, medium and long term in relation to protection, needs, coping strategies, alternative strategies and durable solutions.
- To **assess the cross-cutting impact of the COVID-19 pandemic** on the needs, coping mechanisms, livelihoods, and future outlook of vulnerable people in Jordan.
- To inform the advocacy strategies of CARE Jordan.

PROFILE OF THE QUANTITATIVE SAMPLE

This **assessment surveyed 2,774 individuals**. All individuals were selected from the CARE database, which consists of more than 600,000 refugee records and more than 100,000 records of vulnerable Jordanians. In addition to this primary sample, basic data points related to the household composition of respondents were collected. With a **mean household size of 5.6 across all nationalities, the data set contains information related to 15,491 people**. This assessment sampled **441 Jordanian respondents, 319 Iraqis, 1,630 Syrians and 384 refugees of other nationalities** in the quantitative component.

The proportion of each nationality group in the sample is presented below alongside the equivalent breakdown for the population of refugees registered in Jordan. To generate accurate estimates for minority refugee groups, Iraqis and refugees of other nationalities were over-sampled relative to their population size.

Refugees from other nationalities in the sample **included refugees from Yemen, Sudan, Somalia, Eritrea, Central African Republic (CAR) and Chad.** A proportional breakdown of this nationality category is also provided in the adjacent figure.

Figure 1: Survey sample compared with Jordan population by national origin

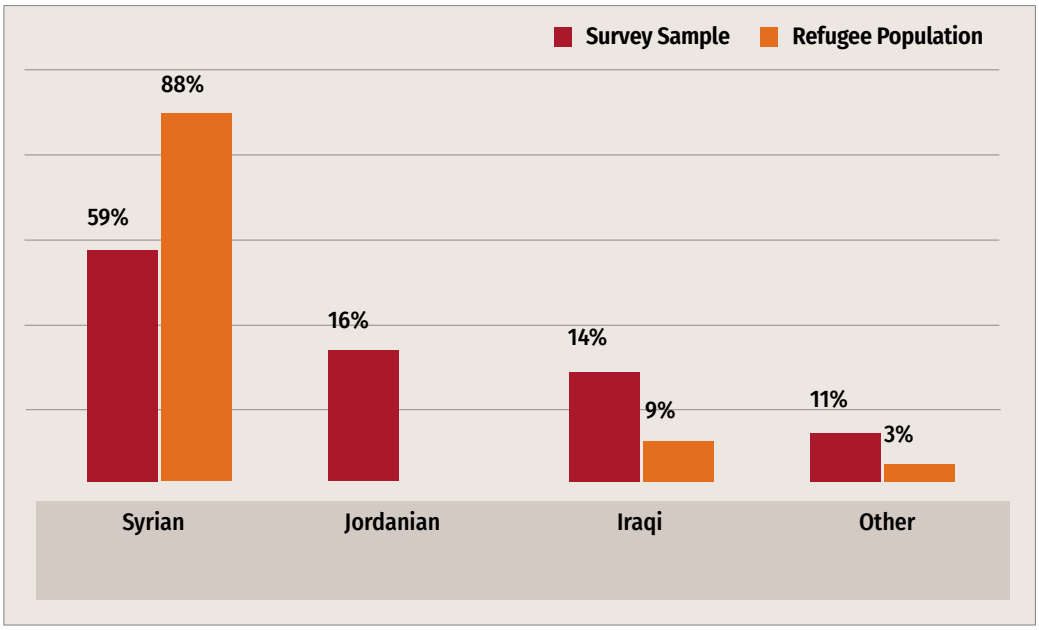
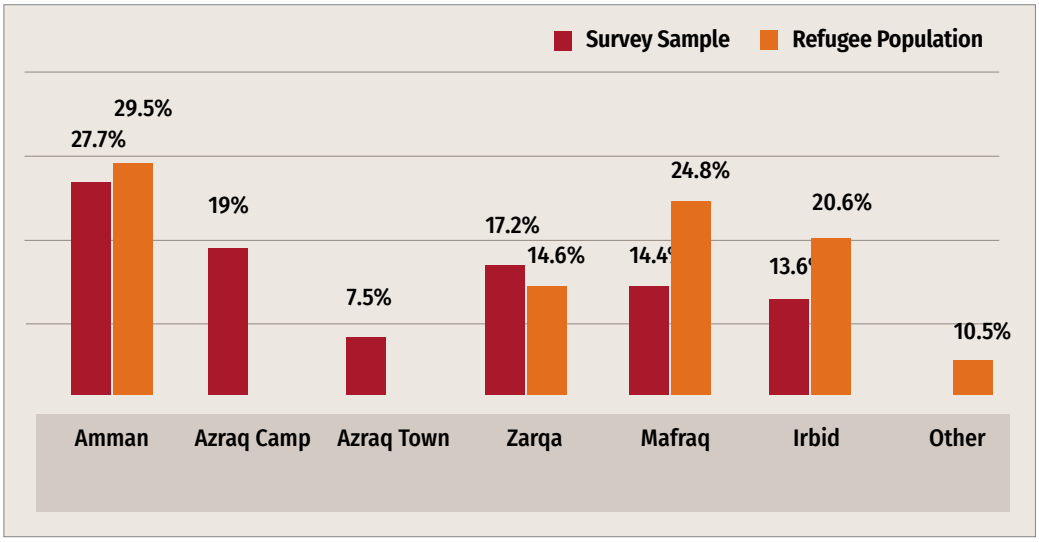


Figure 2: Survey sample compared with Jordan population by location



Nineteen percent of the quantitative sample **was allocated to Azraq Camp.** Within Azraq Camp, the sample was equally **distributed between villages two, three, five and six** (V2, V3, V5, V6). The **remaining 81% of the sample lived in urban areas: 27% in Amman, 8% in Azraq town, 14% in Irbid, 14% in Mafraq and 17% in Zarqa.**

By sex, **49% of respondents are female and over one-quarter of respondents (27%) live in a female-headed household.** Approximately **3% of respondents live in a child-headed household.** As demonstrated in the figure below, the sample includes respondents of all ages, with a particular focus on inclusion of both younger and older

people. Overall**, 13% of those surveyed are under 18; 11% are aged 18 - 24; 66% are aged 25 - 64; and the remaining 5% are over 65**. The sample's **median age is 34.**

Disability was identified using the **Washington Group Questions** (WGQ). Over one out of five respondents **(22%) reported that there was at least one person with a disability (PWD) in their household** and 17**% of respondents reported that there is at least one person in their household who has a mental health problem**.

The **earliest date of arrival in the sample is October 1968 (an Iraqi refugee) and the latest is July 2020.** The majority of respondents came to Jordan after 2010.

METHODOLOGY

The assessment followed an **exploratory sequential mixed method design.** This is defined as an "initial qualitative phase of data collection and analysis, followed by a phase of quantitative data collection and analysis, with a final phase of integration, correlation, triangulation, and generalization of data from the two strands of data."[1] The figure below maps out the methodological phases conducted for this assessment. Data from the qualitative component of the assessment was collected in August 2020. The quantitative survey was administered in October and November 2020.

The inception phase consisted of a review **of over 50 key documents.** This sample was comprised of **previous CARE urban assessments, other research available** across the sector on the vulnerabilities of refugees and host communities in Jordan and **relevant data sets on social protection, sustainable livelihoods, gender equality, education, and durable solutions.** This review enabled the assessment team to adopt a comparative and historical perspective, identify knowledge gaps and design data collection tools.

The assessment team conducted **11 virtual semi-structured key informant interviews** (KIIs) during the assessment. These KIIs enhanced the understanding of the literature review findings and helped to collate contextual or background knowledge against the assessment questions.

Informants were selected from a broad range of stakeholders who are supporting refugees and the host communities in Jordan. Informants varied in their expertise and were able to share in-depth knowledge and experience on different thematic areas, population groups or settings.

A total of 39 focus group discussions (FGDs) were conducted throughout the country. One FGD originally planned with African refugees was replaced with two KIIs. All discussions were conducted virtually (using either online platforms or conference calls). Participants were distributed across Amman, Azraq Camp, Azraq town, Irbid, Mafraq and Zarqa.

The team employed a purposeful sampling approach to select participants for the FGDs. This means that specific needs, vulnerabilities and characteristics were identified to be deliberately and dis-proportionality represented in the sample. There was a 50:50 split between male and female participants and gender segregated FGDs. An abbreviated list of the groups targeted by the FGD sampling strategy is included in the table.

1 Research design: qualitative, quantitative, and mixed methods approaches (2014) J.W. Creswell

This assessment generated **two in-depth case studies** designed to complement and extend data generated by the FGDs. Evidence for this component of the assessment was collected using follow-up, unstructured interviews with FGD participants based on these themes:

- **Livelihood opportunities and challenges for Women's Economic Empowerment (sustainable livelihoods and Gender Equality)**
- **Challenges for PWDs (all nationalities) (Cross-cutting)**

Data analysis

Key themes and patterns, including lessons learned and best practices, were extracted from the FGDs and KII transcripts. Exceptional stories or evidence were collated in order to explain the data or explore it further in the quantitative analysis. The thematic framework guiding the qualitative analysis was flexible and evolved during the assessment in order to direct the team to the most salient and useful data for the assessment purposes. Data was analyzed along the five key themes through a gender lens with a focus on trends over time, differences between population groups, differences between camp and urban settings and the impact of COVID-19.

The objective of the sampling approach was to identify a representative random sample of the population registered in the CARE Jordan database. Estimates for the total population are intended to achieve a margin of error of at most 2.15 and a Confidence Interval (CI) of 95%. The sample is stratified according to the following categories: governorate, nationality, gender, age group and disability status. Stratification is designed to guarantee that estimates for each of these sub-categories achieve a margin of error of at most five percent and a CI of 95%. In practice, this required that the sample size for each nationality group targeted by this assessment was at least 380. Further technical details of the quantitative methodology for this assessment are provided in the corresponding annex.

Table 1: Focus group discussion sampling strategy

TARGETED GROUPS
Children (under 18 years old)
Youth (18-24 years old)
Children heads of household and unaccompanied children
Children with special education needs
Scholarship recipients and Technology Lab/ In-Zone (Higher Education) participants
Female heads of household
Older people (65 +)
Women who have had early marriages
People with disabilities
Recently displaced people (within the last two years)
Long-term displaced people (over five years)
Refugees with home-based businesses
Refugees living in Azraq Camp
Refugees without work permits
Syrian refugees
Jordanian host community members
Iraqi refugees
Yemini refugees
Sudanese refugees
Somali refugees

All quantitative data analysis has been conducted using the coding language R. The principal objective of the data analysis strategy is to disaggregate estimates by disability status, sex, nationality and location. A guide to the statistics and data visualizations are included in the corresponding annex.

Triangulation in the assessment was modeled on the exploratory sequential mixed methods approach. Integration of the diverse sources of evidence began with the thematic analysis of the transcripts from the FGDs. Qualitative insights were used to design the data collection tools for the quantitative survey. In the analysis phase FGDs findings were corroborated by identifying relevant survey data points.

ETHICAL CONSIDERATIONS AND DATA PROTECTION

The assessment was compliant with the ethical principles outlined below.

- **Do no harm** (physical, emotional, sexual): This was ensured for anyone the team encountered during the assessment.
- **Informed consent and confidentiality:** The team ensured that informed consent was granted prior to participation in the assessment. All names have been anonymized to ensure respondent confidentiality. The informed consent protocol is provided in the corresponding annex.
- **Impartiality**: No discrimination was placed against anyone involved on the basis of sex, religion, language, ethnicity, sexuality or any other grounds.
- **Data security**: The team ensured relevant protocols are in place to ensure that the data is secure in line with General Data Protection Regulation 2016/679 (GDPR) compliance requirements.

LIMITATIONS

A summary of the limitations of this assessment is provided in the table below.

Table 2: Assessment limitations

Methodological approach	To minimize protection risks, adults answered survey questions on behalf of children. Estimates for the under-18 age category may be biased for this reason and should be interpreted with caution.
	All individuals sampled in this assessment are listed on the CARE Jordan database. This may introduce some bias into research findings. Jordanians are included in the database because they are vulnerable. Evidence related to the host community is not representative of the population as a whole.
Operational context	COVID-19 restrictions necessitated remote data collection for the survey, FGDs and KIIs. In-person collection would have enhanced data quality.
Unanticipated challenges	Recruitment of some minority groups was challenging. The number of Sub-Saharan African refugees that participated in the assessment was lower than intended. In addition, attendance in FGDs by PWDs was also low.

About CARE Jordan

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

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

- To **enhance empowerment programming** for Jordan's most vulnerable groups, women and youth, with targeted interventions for Jordanian and refugee women and girls, and male and female youth. CARE Jordan works with civil society, the private sector and governmental representatives to engage women and youth in economic empowerment initiatives through micro, small and medium enterprises (MSMEs) in innovative sectors, vocational training, access to finance and loans, entrepreneurship training, resilience markets and other programs that increase agency.
- To **expand effective partnerships** through strategic engagement with civil society and government actors towards inclusive governance and achieving sustainable impact through a strengthened and capacitated civil society. CARE Jordan pursues partnerships, particularly those supportive of engaging and empowering women and girls' voices and decision-making in emergencies and in stable situations. These partnerships are meant to maximize impact by building partner capacities and strengthening accountability to right-holders and impact groups.

Additional strategic considerations that CARE seeks to embed in its current approach relate to the impacts of COVID-19 on critical sectors for livelihoods such as agriculture and health and the potential response.

CARE JORDAN'S APPROACH AND THE ANALYSIS FOR THIS REPORT

Gender Equality and Women's Voice

The analytical framework for the gender analysis identifies and seeks to increase understanding around the **roles, divisions of labor, resources, constraints, needs, opportunities, capacities, and interests of men, women, girls and boys.** CARE's Gender Equality Framework has three dimensions—agency, structure and relations. Therefore, this report highlights existing power structures at play, the underlying relational aspects and women's agency, from both secondary and primary data.

Inclusive Governance

Poor governance is an underlying cause of poverty and social injustice. The annual assessment provides analysis and description of power structures between stakeholders and how (if at all) they are addressed through the interventions delivered by the humanitarian community in Jordan. Relevant recommendations are aligned with CARE's approach and the three domains of the CARE Governance Programming Framework (GPF): 1. Organized and empowered citizens; 2. Responsive power holders; and 3. Inclusive and effective spaces for negotiation. Where relevant within the lines of inquiry used for data collection and analysis, this assessment seeks to explain how governance and existing power relations, institutions and structures are affecting the needs of refugees of different origins and Jordanians.

Increasing Resilience

Increasing resilience requires the building of anticipatory, absorptive, adaptive and transformational capacities and assets of communities and key stakeholders at different levels. Also embedded in the approach is the fostering of a more enabling environment for meaningful policy and practice shifts, through alliance building, advocacy and influencing of power holders. Resilience is highly relevant to this assessment, especially when examining and discussing durable solutions and recommendations for improvements across the different themes to increase refugee and host community resilience against the backdrop of the protracted refugee crisis and the COVID-19 pandemic. The assessment identifies the needs, gaps, and opportunities of the target sample population vis-a-vis building different capacities and assets and addressing vulnerabilities and key drivers of risk in the context of Jordanians and refugees from different origins and residing in different locations, including Azraq Camp.

Context Analysis

GENDER INEQUALITY AND GENDER-BASED VIOLENCE IN JORDAN

Gender inequalities and GBV are issues that need to be addressed on multiple levels—that of the individual, family, community and society.[2] Their roots lie in social norms, values and traditions.

Traditional gender roles, in which women are responsible for domestic work and men are responsible for providing an income, are still widespread among Jordanians and refugees living in Jordan. Although more women in Jordan are working today, **Jordanian women still experience very low employment rates (23% in 2020)[3]. Youth are particularly vulnerable to unemployment, with young women even more affected.**

There is a lack of data on the civic engagement of women in Jordanian institutions (for example, voting in parliamentarian or local council elections). That said, the low representation of women in the November 2020 Jordanian elections is an indicator of low civic engagement and political participation. Of the 1,674 candidates running, only 360 were women. Based on the literature review for this assessment, information on dynamics surrounding free speech and the media is also limited.

GBV remains an issue in Jordan, encompassing physical, sexual, economic, verbal and emotional violence. Four in five women and girls in Jordan aged 18 to 64 years old are believed to experience violence in their lifetimes.[4] The following types of GBV exist in Jordan:[5]

- Virginity testing (often tied to forced marriage)
- Physical violence and domestic violence
- Honor killings
- Restrictions on girls' and women's movement and activity
- Emotional violence and verbal abuse
- Economic violence (women forced to give their money to their husband)
- Political violence against women
- Sexual violence (sexual abuse, sexual assault and rape, including marital rape)
- Sexual exploitation and abuse (including prostitution of boys, girls and women)
- Human trafficking (related to domestic work, sex work and forced marriages)
- Being shown pornography and sexually explicit media
- Sexualized bullying and blackmailing
- Child, early and forced marriage (CEFM)

The lack of female engagement and local leadership in Jordan's humanitarian and development sector is a key barrier to tackling GBV and gender inequality. Support programs targeting GBV survivors and efforts to tackle gender inequality are United Nations (UN) and government-led, involving few women, girls, and affected communities. **Women leaders and women-led organizations that seek structural and systematic change in Jordan do not have the necessary financial, advocacy and policy space.[6]**

2 Adolescent and Youth Focused Assessment on GBV and SRHR in Jordan (2018), Plan International & CARE International
3 World Bank (2020)
4 GBV Context Analysis in Jordan - Child, Early and Forced Marriage Study for CARE and the Arab Women Organization of Jordan's Voices and Partnerships against Violence Project (2020), CARE International
5 Adolescent and Youth Focused Assessment on GBV and SRHR in Jordan (2018), Plan International & CARE International
6 Shrinking Spaces for feminist activism and leadership: Localization and Gender Based Violence Response in Jordan (2020), CARE International UK, CARE International Jordan, The Arab Women Organization of Jordan.

On the political and legal level, key steps have been taken in Jordan to reduce gender inequalities and GBV, but significant gaps and legal "loopholes" remain.[7] Although Jordan has signed and ratified the UN Convention of the Elimination of all Forms of Discrimination Against Women (CEDAW), it has made reservations concerning Articles 9.2 and 16 (1-cd-g) on women's ability to pass nationality to a foreign husband and their children, the right to choose family name, occupation and profession, and a woman's right to custody and guardianship over children after divorce. Child marriage has been made illegal, but a judge still has the authority to grant special permission for a child as young as 15 to be married. **Laws to protect women and girls from sexual and gender-based violence (SGBV) exist, but gaps remain, especially in the Jordanian Penal Code.**[8] For example, honor crimes are punished, but penalties are reduced when the murdered spouse was caught in the act of adultery. Sexual harassment is also punished, but the scope and the definition of the term is vague. Rape in Jordan is likewise criminalized, but marital rape is not. In terms of abortion, there exists no protection and abortion is under all circumstances prohibited, including for women who have been raped.[9] Any person performing an abortion is subject to one to three years imprisonment while the woman is liable to six months to three years' imprisonment. Penalties are reduced if the abortion is performed by the woman, a descendant or relative up to the third degree in order to save her honor (Article 324).[10] **Other issues remain unaddressed by the law, such as polygamy, unequal pay, restrictions for women to undertake certain forms of work or the fact that women are less likely to have housing, land and property (HLP) documents in their own name.**

THE REFUGEE CRISIS IN JORDAN

Jordan is home to the second largest refugee population, per capita, in the world. The Jordan Refugee Response Plan for the Syria Crisis 2020-22 (JRP) estimates that there are 1.36 million registered and unregistered Syrian refugees in the country. In addition to Syrians, Jordan also hosts Iraqi, Yemeni, Sudanese, Somali and other African refugees.

The majority of refugees in Jordan live in urban areas alongside the Jordanian host community: according to data from the UN Refugee Agency (UNHCR), approximately 20% of registered Syrian refugees live in camps. As of November 2020, Azraq Camp was home to 41,958 Syrian refugees, of which approximately 60% are children and over 20% are under five years old.[11] The country's infrastructure and labor market is overstretched, and unemployment and poverty rates are high. The risk of exploitation, violence and social tensions has increased, and several vulnerable groups are in desperate need of humanitarian assistance.

The JRP targets both Syrian refugees and vulnerable Jordanians and is implemented in a partnership between the Government of Jordan (GoJ) and the international community. Jordanians can access assistance through the Jordanian social protection system, while refugees mainly rely on the international humanitarian community. Refugees in camps have a more comprehensive support system they can rely on, but refugees residing in urban areas need to rely more on national systems, from which many are excluded. The GoJ requires that all humanitarian programs target 30% Jordanian host communities. UNHCR and other international non-governmental organizations (INGOs) offer a wide variety of support programs and services. These include, but are not limited to, cash assistance and provision of non-food items (NFIs), counseling services, shelter allocation, support in accessing quality primary health care and psychosocial support, legal services, safe spaces for GBV survivors and various educational programs.

The economic challenges that Jordan faces include chronic budget and trade deficits, high public debt, poverty and unemployment, especially for young people. The Gross Domestic Product (GDP) growth rate in Jordan is stagnant at an average of 2%. **Jordan's unemployment rate is 18.7%, while there has also been a rise in public debt estimated at 95.9% of the country's total GDP**.

7 GBV Context Analysis in Jordan - Child, Early and Forced Marriage Study for CARE and the Arab Women Organization of Jordan's Voices and Partnerships against Violence Project (2020), CARE International.

8 Shrinking Spaces for feminist activism and leadership: Localization and Gender Based Violence Response in Jordan (2020), CARE International UK, CARE International Jordan, The Arab Women Organization of Jordan.

9 "Honour crimes: Mitigation of penalty Article 98 of the Penal Code was amended in 2017 to prevent reduction of penalties for 'honour' crimes. However, Article 340 has not yet been removed from the Penal Code. Article 340 allows for reduced penalties if a spouse is murdered when caught in the act of adultery." UNDP, Jordan: Gender Justice & the Law, 2018

10 UNDP, Jordan: Gender Justice & the Law, 2018

11 UNHCR Jordan, Registered Persons of Concern and Asylum Seekers in Jordan, 15 November 2020

In 2019, Jordan was ranked 79th out of 178 countries according to the Fragile State Index. Interestingly, the rank has increased from 96 in 2011 to 79 in 2019, indicating that the country has become more unstable.[12] Jordan has taken significant steps to improve its private sector, reform its education and health systems, and build private–public partnerships, however **the influx of refugees due to regional conflict and forced displacement has strained existing infrastructure and distorted the labor market.** Accommodating refugees has taken a significant toll on municipal services such as solid waste, water, and infrastructure, and housing shortages have led to an upsurge in rent prices. The World Bank estimates that the direct cost to Jordan of hosting Syrian refugees has been approximately $2.5 billion a year.

POPULATION PROFILE

As of January 2020, **the total population of Jordan stands at 10,571,602 inhabitants**.[13] Jordan witnessed sharp demographic transitions during the second half of the last century that have affected the age structure of the population. The results of the last population census in 2017 showed that the proportion of **young people (less than 15 years) accounted for 34.3% of the total population, while the proportion of those aged 15-64 years accounted for 62%. The percentage of older people (over 65 years of age) reached 3.7%.**[14] The age profile for Syrian refugees in Jordan is younger than the estimates for the total population: 49.4% of registered Syrian refugees are aged 0-17 years old, 46.5% are aged 18-59 and 4.1% are over 60 years old.[15]

According to UNHCR and as of November 2020, there are 751,805 persons of concern (PoCs) in Jordan. The nationality breakdown of PoCs in Jordan is provided in the table below. The **majority of PoCs (624,972) live outside of camps in urban areas:** 36.2% live in Amman, 18.3% in Irbid and 11.6% in Mafraq. Only 15.9% live in camp settings, as per the breakdown by camps provided in the table below.

Jordanian citizens

Jordan has approximately eight million resident citizens. The majority of Jordanians live in Amman (42%), Irbid (18.5%), Zarqa (14.3%) and Mafraq (5.8%).[16] The absolute poverty rate in Jordan for the population stood at 14.4% in 2010, which increased to 15.7% in 2018. This amounts to more than one million Jordanians living below the poverty line.[17]

Syrian refugees

There are a total of 535,165 Syrian refugees residing in urban, peri-urban and rural areas with the remaining 126,832 in refugee camps. About one-third (29.5%) of Syrians live in Amman, 24.8% live in Mafraq and 20.6% live in Irbid. Syrians began to seek refuge in Jordan in 2012 and the influx into the country intensified during 2013.

Iraqi refugees

There are 66,801 Iraqi refugees in Jordan, 88.2% of them living in Amman. Within this population, there are 4,048 Iraqis that arrived in the country pre-2006. Iraqi arrivals in Jordan peaked in 2014 as a result of persecution by the Islamic State and affiliated groups in the northern areas of Iraq.

Yemeni refugees

There are 14,675 Yemeni refugees in Jordan. The peak in registration of this group was in 2015. Although the location of registered Yemeni refugees is not available in published materials, the majority of Yemeni respondents to the CARE Annual Assessment survey live in Amman and Irbid.

12 Fragile States Index, 2019, p. 7
13 Jordan's Department of Statistics, 2020
14 https://data2.unhcr.org/en/documents/download/77767
15 UNHCR.
16 Government of Jordan, Department of Statistics.
17 NSPS, 2019-2025

CARE has helped to establish a mask-making workshop in Azraq Camp. Credit CARE/ Ahmad Albakri

Table 2: Refugees or Persons of Concern in Jordan, by origin

ORIGIN	INDIVIDUALS	PERCENTAGE OF TOTAL
Syria	661,997	88.1%
Iraq	66,801	8.9%
Yemen	14,675	2.0%
Sudan	6,039	0.8%
Somalia	742	0.1%

Source: UNHCR, November 2020

Table 3: Refugee camp population, by location

CAMPS	TOTAL POPULATION
Zaatari	78,333
Azraq	41,958
Emirati Jordanian	6,537
Total camp population	125,303

Source: UNHCR, November 2020

Sudanese refugees

There are 6,039 refugees of Sudanese origin in Jordan. Approximately one-third arrived before 2011 because of the civil war in Darfur. There was a spike in arrivals in 2013-14 after the partition of Sudan. The geographic distribution of Sudanese refugees across the governorates of Jordan is not publicly available, but the vast majority of Sudanese refugees sampled in the CARE Annual Assessment live in Amman.

Other nationality refugees

There are 1,614 refugees of nationalities other than those listed above. Included within this category are individuals from Cameroon, Central African Republic (CAR), Chad, Niger and Nigeria. The annual number of arrivals of refugees from sub-Saharan Africa has remained relatively constant over the last decade. No geographic information about this group of refugees is available; however, respondents in the Annual Assessment live in Amman and Zarqa.

ASYLUM AND REFUGEE STATUS DETERMINATION

Any person in Jordan who fears for their life if they return to their own country and wishes to seek international protection must first register with UNHCR. UNHCR issues Asylum-Seeker Certificates (ASC) and conduct Refugee Status Determination (RSD) for PoCs who request international protection.

Entry requirements for foreigners in Jordan differ by nationality and are decided through bilateral agreements. Currently Iraqis, Sudanese and Somalis of all ages and genders, as well as Yemeni males aged 18-49 require pre-approved visas to enter Jordan. Approval requires the guarantee of a Jordanian sponsor and is only granted for the purposes of medical treatment, work, study, visiting relatives, or conference and workshop participation. Syrians do not require a visa or Jordanian residency to enter the country.

Unlike the special procedures that have been introduced to regularize Syrian refugees in Jordan, annual residency for Iraqi, Yemeni, Sudanese, and Somali refugees remains regulated by the standard (and restrictive) conditions of the Law on Residence and Foreigners' Affairs.

- **Iraqis:** Before 2006, Iraqis could enter Jordan without a visa. However, more stringent entry and residency requirements for Iraqis were introduced in the wake of the hotel bombings in Amman in November 2005, which were reportedly carried out by Iraqi nationals.
- **Yemenis:** Up until 2016, Yemenis could enter Jordan without a visa, after which Yemeni males aged 18-49 required a visa and prior approval. However, in 2018, entry visas for Yemeni males aged 18-49 were suspended for all reasons except medical treatment. Yemeni females, boys under the age of 18, and men 50 years and older do not require visas. For Yemenis residing in a third country, the entry requirements of that country apply.

COVID-19 IN JORDAN

In response to the COVID-19 pandemic, the GoJ imposed a comprehensive lockdown in March 2020, which **pushed refugees and host communities further into poverty and vulnerability**. With a partially closed economy, vulnerable Jordanians and refugees have been struggling to earn income. The new modality of remote learning means students fall behind. Frustration, stress and anxiety has increased, along with GBV. At the same time, with borders closing and restrictions on movement, support services and humanitarian assistance have been harder to obtain and responders have had reduced access to affected communities. This 2020 Annual Assessment specifically looks at the implications of the COVID-19 pandemic for refugees and host communities alike, both in camp and non-camp settings, to identify the specific needs and vulnerabilities that need to be addressed.

According to World Health Organization (WHO) data, as of January 2021, Jordan has **a total of 310,968 confirmed cases of the virus and suffered 4,091 confirmed deaths**. As per Jordan's Inter-Sector Working Group's Refugee Response Coordination Unit, a total of 558 COVID-19 cases have been identified in Azraq Camp, of which 548 individuals have

Basma Alnather is working on new designs for her five-year-old Khoyot initiative. She received a grant from CARE to buy sewing kits and equipment for refugee camp women as a part of her project. Credit CARE/ Ahmad Albakri

completed their home isolation, quarantine or treatment and were released from the Dead Sea Isolation Area, the Public Area, home-based isolation or Al-Hamza Hospital.[18]

Overall, **the COVID-19 crisis has severely affected the Jordanian host community** beyond the existing strain placed on the country by the refugee crisis. One World Bank report estimates that after the immediate onset of the crisis, there was a 38% increase in poverty rates among Jordanians and an 18% increase for Syrian refugees.[19]

18 Inter-Sector Working Group, Refugee Response Coordination Unit Update 14 November 2020

19 World Bank, Confounding Misfortunes: Changes in Poverty since the onset of Covid-19 on Syrian Refugees and Host Communities in Jordan, the Kurdistan Region of Iraq and Lebanon, 2020.

"It is very important for civil society to use the strength-based approach and work with and for persons with disabilities at different layers and sectors. We still have a long road to walk; developing infrastructure and changing people's ideology are key areas that we should focus on."

—Helena Hammad from Irbid, manager of a center for those with disabilities

Credit CARE/ Ahmad Albukri

The analysis and findings presented below are structured around the key assessment themes of social protection (Section 1), sustainable livelihoods (Section 2), gender equality (Section 3), education (Section 4) and durable solutions (Section 5). The ongoing stress of the protracted crisis combined with the primary and secondary impacts of COVID-19 increase vulnerability and risks to all, as highlighted in the overall evidence base. Therefore, the report also draws on findings from CARE's previous annual assessments and the literature review findings to examine any significant changes over time, especially as the pandemic has brought unprecedented challenges that affect the nature of humanitarian crises and complicating response efforts.

Social Protection

The following section provides analysis and findings related to the following dimensions of social protection: **documentation status, access to information, access to basic services, community-based protection, mental health and psychosocial status.** It provides specific findings and trends in urban settings for refugees of different origins, as well as for Syrian refugees residing in Azraq Camp. Cross-cutting themes are also integrated with social protection and how this is intersected with gender, age, social norms and community and household dynamics.

OVERVIEW OF SOCIAL PROTECTION PROGRAMS IN JORDAN

Social Protection is defined by the UN Department of Economic and Social Affairs as "*a set of measures in the social sphere, which allows substantial contributions to the generation of frameworks of equality, by reducing the gaps in inequality and the eradication of poverty and social exclusion.*"

Similarly, The European Commission[20] defines social protection as

> *a set of policies and actions that enhance the capacity of all people, but notably poor and vulnerable groups, to escape from poverty (or avoid falling into poverty), and better manage risks and shocks. In crisis or shock situations, social protection interventions are primarily a means to help meeting immediate needs and reducing mortality and human suffering.*

With the number of people affected by crises on the rise, there is a growing recognition of the need to bridge the humanitarian-development divide through social protection mechanisms equipped with built-in crisis modifiers or to use humanitarian response to build or improve social protection systems. Social protection in Jordan is supported by the GoJ and humanitarian actors, and consists of several programs, funds, and mechanisms for vulnerable Jordanians and refugees, a selection of which are discussed below that are the most salient for these purposes.

20 ECHO, 2018, p. 2

The GoJ's social protection system spans across several government ministries[21] and several humanitarian actors have social protection programs. **However, the main large-scale social assistance programs relevant to this assessment are the GoJ's National Aid Fund (NAF)[22] and the Zakat Fund administered by the Ministry of Awaqaf, Islamic Affairs and Holy Places and supported by UNHCR.** [23]

The NAF functions as an autonomous institution and provides ongoing benefits to vulnerable Jordanians, as well as some one-time payments. It primarily utilizes category-based targeting, with some semi-verified means testing. Individuals who do not receive other benefits are eligible for the Zakat Fund, which provides cash and in-kind assistance. The GoJ has taken significant steps towards improving the efficiency of the social protection system, as evidenced by the recently launched National Social Protection Strategy; the new Takaful Program, which provides a unified intake mechanism for all new beneficiaries; and the development of a National Unified Registry to improve integration and targeting. Social assistance programs administered by the GoJ are complemented by local community-based organizations (CBOs) and faith-based charities, which are often well-integrated and trusted by the local population and may be familiar with the needs of host communities.

Social protection programs for Syrian and other refugees are largely administered by international actors. Refugees are not integrated in the NAF or any of the programs MoSD provides.[24]

Parallel to the GoJ's social protection system, international organizations and INGOs administer a wide variety of social assistance programs. While many programs provide ad hoc or one-time payments, a few programs, those most commonly discussed by FGD participants in the 2020 assessment, provide ongoing payments. These include a monthly cash transfer program administered by UNHCR and colloquially called "Iris scan" (due to the use of iris scanning technology) and a monthly cash transfer program for children administered by UNICEF. The World Food Programme (WFP) provides electronic vouchers for food assistance, which participants refer to as "coupons."[25] Non-Syrian persons of concern must first register as a refugee with UNHCR in order to access assistance.

Overall, the social protection assistance situation for refugees is different from that of vulnerable Jordanians who can access the NAF, which is being developed with increasing capacity alongside other government programs. Refugees have less support from government and rely on UNHCR registration cards while vulnerability assessments are conducted by humanitarian actors. As one Syrian male respondent expressed, "We are now below zero level due to COVID-19; no jobs, no assistance from government, and no assistance from organizations." Furthermore, **almost all funding for refugee response in Jordan has been directed to Syrians and vulnerable Jordanians though the Jordan Response Plan. Those from countries other than Syria have less access to services and often fewer legal rights.**[26]

DOCUMENTATION STATUS

In the absence of specific legislation addressing the status of refugees and asylum seekers, rates of registration with UNHCR and the rights afforded to refugees and asylum seekers vary by nationality. In regards to documentation status, trends indicate an improvement over time, although Syrians are more likely to report missing civil and legal documents in contrast to other refugee groups.

21 Including the Ministry of Social Development (MoSD); the Ministry of Labor; the Ministry of Awaqaf, Islamic Affairs and Holy Places; the Ministry of Education; the Ministry of Health; and the Ministry of Finance.

22 For more information on the NAF, see the https://socialprotection.org/connect/stakeholders/jordan-%D8%B5%D9%86%D8%AF%D9%88%D9%82-%D8%A7%D9%84%D9%85%D8%B9%D9%88%D9%86%D8%A9-%D8%A7%D9%84%D9%88%D8%B7%D9%86%D9%8A%D8%A9-naf-national-aid-fund

23 For more information on the Zakat fund, see the UNHCR Zakat website here; the GoJ's Zakat fund website is www.zakatfund.org, however it was not functional at the time of writing this report.

24 Ibid.

25 Columbia- Mailman School of Public Health, In my own hands a medium-term approach towards self-reliance and resilience of Syrian refugees and host communities in Jordan, 2019

26 Norwegian Refugee Council, "Realizing the rights of asylum seekers and refugees in Jordan from countries other than Syria with a focus on Yemenis and Sudanese," 2019, available online at https://reliefweb.int/report/jordan/realizing-rights-asylum-seekers-and-refugees-jordan-countries-other-syria-focus, last accessed March 12, 2021.

The **2020 Annual Assessment survey found that Syrians are more likely to be registered with UNHCR than minority refugee nationalities.** Most (98.1%) Syrian refugees in urban areas report being registered, in contrast to 28.4% of refugees from Chad, Central African Republic, and Eretria. Only between 1.9% and 8.3% of refugees from Somalia, Sudan, Iraq, and Yemen are registered. **While the margin is small, women and girls are more likely to report being unregistered at 5.4%, in comparison with 4.5% of men and boys.** A concerning **consequence of the unregistered legal status of a significant amount of non-Syrian refugees is the resulting lack of data and information available about them, rendering them "invisible"** in the humanitarian system, and thus increasing risks and vulnerabilities.

The proportion of Syrians in urban areas who are unregistered has remained relatively constant over time. In 2019, 2% of Syrian participants reported being unregistered. This suggests that the request by the GoJ for UNHCR to cease new registrations of refugees has had no discernible impact on the overall proportion of unregistered Syrians in the population.

The main reason reported for all groups for being unregistered with UNHCR is lack of awareness at 70% (selecting "not aware of the procedure" as a survey response). A further 13.4% of unregistered respondents reported that they have approached UNHCR to renew their registration but that they have yet to secure an appointment, while 10% who were unregistered stated that they were unregistered because they intended to return to their home countries.

Qualitative data indicated that some respondents are aware of the UNHCR protection umbrella and its established registration centers, which also serve as information centers on human rights, rights residing in Jordan, and how to access support. A hotline, text messages and community centers all promote awareness and dialogue among refugees and are open to all genders and ages. **Eligibility and late requests to register are the main barriers** to registration expressed in FGDs. For example, two FGD participants described having an expiring UNHCR registration card but receiving no response from the UNHCR hotline.

In Azraq Camp, the findings are different. Refugees are registered upon arrival to the camp; this is a requirement if they are to receive assistance. As a result, the barriers to accessing registration presented in the urban FGDs were not highlighted in the Azraq Camp FGDs, while a UNHCR KII suggested that there are no barriers for camp refugees. This indicates that registration is an issue faced by urban refugees.

Overall, the significant lack of awareness reported in the survey among urban refugees indicates that the need remains to increase outreach and information for all urban refugee groups on the options and requirements for UNHCR registration, alongside improved accountability in processing registration requests.

Regarding the general documentation status of refugees, **Syrians in both urban and camp settings were most likely to report missing key civil documentation at 7.7%.** This was followed by 6% of other nationality refugees, while Iraqis were least likely at 3.8% to be missing documentation. Ministry of Interior cards and marriage certificates were the civil documentation items most often missing. The most common reason for this cited by 25% of respondents was because they did not have the papers required—such as proof of identify, lease agreement or marriage certificates—to register for other civil documents. In a context of people fleeing their home nations in situations of war, violence and unjust persecution, the current system seems to fail to accommodate for the reality of missing documentation and to allow for just and equitable access to registration.

In comparison to earlier years, there has been an improvement in the proportion of Syrian respondents missing documentation. Less than 10% of respondents during the 2019 needs assessment reported missing documents related to the guardianship of minors, marriage, medical clearance, bail-out documents or death certificates, while in the 2018 assessment, 33% of Syrian refugees reported missing documents. Refugee women in Jordan are less likely to have HLP documents in their own name, making them more reliant on extended family members and increasing obstacles to securing independent housing, land or property and perpetuating gender inequality.

While the situation for documentation seems to have shifted positively for Syrian refugees, for refugees of other nationalities, specific challenges emerge. Sudanese seem to face most difficulties when attempting to issue documentation from their embassy compared with Iraqis, who stated they can issue these from their embassy, albeit

at high cost. For example, for Iraqis to gain legal residency in Jordan they must deposit 20,000 JOD (US $28,209) in a Jordanian bank. Without this civil documentation, particularly a lack of legal residency, access to work and income is difficult. Through FGDs, all Iraqi women in Amman reported that they need permanent residency to access certain services or opportunities in Jordan, including legal work. However, it is important to note that gaining permanent residency in Jordan will render them ineligible to apply for resettlement, effectively removing that option for the future.

Lastly, qualitative findings from the 2020 assessment also indicate vulnerability around registration and documentation faced by a specific group—children with Jordanian mothers and non-Jordanian father. The Jordanian nationality can only be passed on by the father. Several barriers for them and their families cited during FGD were centered on their legal status and full rights to citizenship. This group also report experiencing bullying and racial discrimination for having a non-Jordanian father.

STATUS RECTIFICATION FINDINGS

The GoJ and UNHCR embarked on a campaign to formalize the presence of informal and unregistered foreign nationals in Jordan by rectifying their status. **In terms of plans to rectify their status, refugees of different origins responded similarly: 65% of both Syrian and other refugees surveyed intend to ask for a change in status, followed by 62.1% of Iraqi refugees.** Respondents stated that their rectification status will influence their decision to stay in Jordan or to leave to another country at 77.7% of Syrian refugees in urban areas, 76.3% refugees of other nationalities and 73.7% of Iraqi refugees.

Despite the challenges regarding registration and documentation discussed above, it is interesting to note that most respondents reported that they do not anticipate barriers in changing status, according to 71.5% of Iraqi refugees, 70.7% of Syrians in urban areas and 66.1% of refugees of other nationalities. There was not a statistically significant difference between the responses of men and women in their reported intentions related to status rectification.

ACCESS TO BASIC SERVICES AND INFORMATION

KIIs indicated that refugees residing in Azraq Camp have access to health care, education, livelihood opportunities in camp and more comprehensive support system overall, with the perception being that many want to stay in camps because INGOs provide most of their basic needs. While access to essential basic services may be better in Azraq Camp in comparison to other areas surveyed in the assessment, FGD participants in Azraq Camp offered their perspectives on the quantity and quality of assistance and services. For instance, they report that it is not very easy to receive humanitarian assistance because each service has its own criteria. They mentioned the following issues:

- **It is believed that cash distributions do not cover all camp residents** and are not distributed regularly. Furthermore, **the cash provided by WFP is not enough to cover their food on a monthly basis** (this is through the iris scan payment system).
- The **water, sanitation and hygiene (WASH) materials** provided for each shelter (sanitizers, detergents and water tablets) are not adequate—this is an especially relevant and pressing need given the pandemic.
- Health services inside the camp were said to be poor, and issues related to access to health referrals outside the camp, for instance for PWD special needs. FGD participants also cited a lack of accommodation for PWD non-urgent cases, especially during the COVID-19 period. **NFIs for specific PWD** needs were also noted as a gap.
- **Transportation— including a school bus for children with disabilities to access school—is a challenge** inside the camp**.** However, participants also noted that education for children with disabilities is supported well by NGOs operating in the camp.

- **There is a perception that agencies are not distributing livelihoods opportunities equitably, and not giving priority to people with special needs in various sectors**, particularly job opportunities and grants.
- **A lack of incentive-based volunteer (IBV) opportunities for older people and PWDs was also a concern.**

It is important to note that while the information shared by FGD participants about available assistance may differ from service provider programming coverage and data, the above represents a summarized account of the perceptions and experiences shared by those interviewed for the qualitative data collection.

The secondary data reviewed provides the following information about available assistance for refugees in Azraq Camp: upon their arrival or return to Azraq Camp, UNHCR provides refugees with a cash assistance package to buy items to meet their essential household needs from the local markets in the camp (for example, gas stoves/cylinders, mattresses, blankets, kitchen utensils, jerry cans, buckets and consumables such as diapers, sanitary pads and hygiene kits). Refugees receive a complete "new arrival" package when arriving to the camp and are provided on regular basis (every three months) with the required cash amount for the replenishment of certain essential consumables, namely cooking gas (22.5-30 JOD per family), 22 JOD for baby diapers per baby (below age two) and 3.5 JOD for sanitary pads per female aged 12-50 years. Other services provided by UNHCR and partners include access to a hot-line and protection staff to provide proper counseling and case management service, mainly from International Medical Corps (IMC) and International Rescue Committee (IRC); shelters connected to electricity, regular electricity maintenance and regular shelter monitoring (from UNHCR); and access to quality primary health services in the camp (acute and chronic health consultations, reproductive health, vaccination, mental health, dental health, nutrition and pediatric services).[27]

The **barriers highlighted for accessing assistance in the 2020 Annual Assessment were far more pronounced among non-Syrian refugees. They are vulnerable because donors are mainly focused on Syrian refugees.** Non-Syrian participants in FGDs spoke of moments where they were turned away by humanitarian support services due to their nationality. Without access to work permits, this forces people into the informal labor sector lacking social security or worker protection rights. The risk is high as they can face fines, or in the worst case, be deported, although it is not possible to determine the incidence of deportations in this assessment. Home-based businesses are another option for work as work permits are not required. This is discussed more in the section on Sustainable Livelihoods.

The 2020 assessment identified specific barriers to access based on other factors, such as location in Jordan. Azraq town is very remote, isolated and underprivileged, lacking basic services and facilities such as a hospital, university, formal commercial entities (businesses or companies) and therefore also having few formal job opportunities. In the FGD with refugees from Azraq town, participants cited challenges and risks around the lack of basic services such as traveling far to give birth or staying at home and risking labor and delivery without medical support. Accessing and marketing products is extremely difficult. **This has become even worse with the pandemic due to the increased lack of mobility based on COVID-19 restrictions. FGD participants reported strong feelings of marginalization and victimization.**

FGD participants in Azraq town area shared that only some 5% of people from Azraq town area work in Azraq Camp. They expressed a perception that refugees in Amman have been prioritized with assistance, while refugees living in other governorates (such as Irbid) have been neglected.

There are also challenges faced by PWDs and primary caregivers who are at particular risk of not meeting their basis needs and being unable to access required assistance. In FGDs with PWDs and their caregivers, participants highlighted that caregivers are in dire need of assistance and support in providing for PWDs in their families and in their care. Participants expressed an underlying lack of awareness and sensitization about PWDs in Jordanian society. Therefore, PWD wellbeing often depends on their family's situation and access to public space, which is limited in Jordan. While UNHCR Alternative Collectors[28] assists individuals who are identified as PWD in collecting

27 UNHCR, Azraq Camp Fact Sheet, May 2020

28 Part of the UNHCR registration process guidance includes identification of alternative food collectors for households that need to designate others to collect assistance on their behalf, for reasons such as disability or other vulnerabilities that make in-person collection challenging. See UNHCR guidance on registration and identity management: https://www.unhcr.org/registration-guidance/chapter3/registration-tools/

assistance, this is a case-by-case management approach that participants noted is weak and lacking consistency. FGD participants also explained that PWDs are in desperate need of financial support to pay medical interventions, higher school expenses, food and clothing.

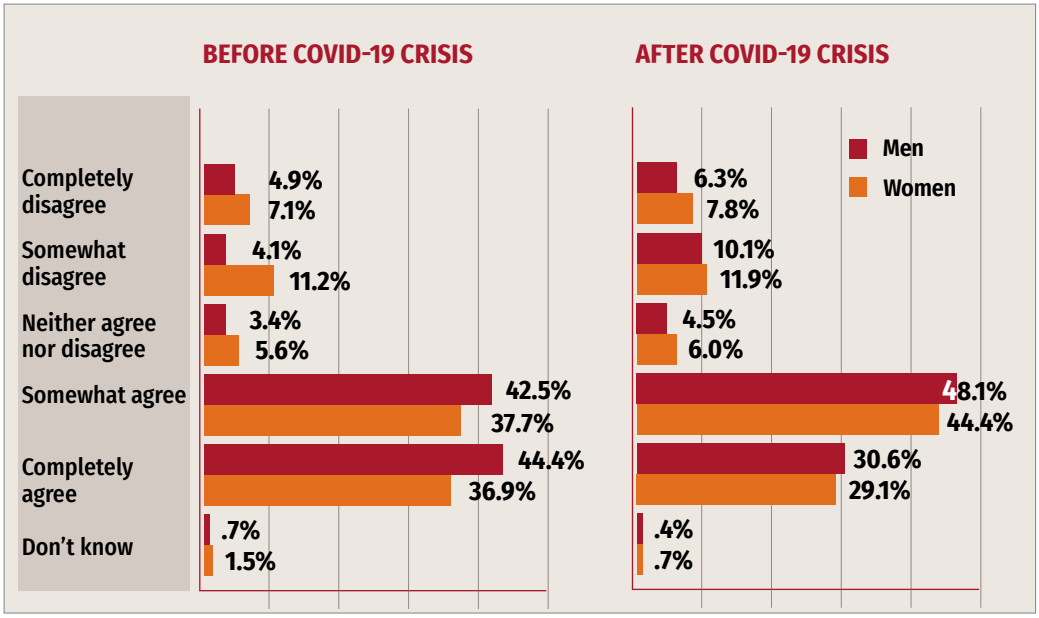
Medical needs are significant for both PWDs and older people, who both cited lack of access to medical care, physical and occupational therapy. For example, Hussein Cancer Centre only provides support to Syrian patients for payment. While participants described limited support for Iraqi and Syrian PoC from Caritas and UNHCR, the medical needs far outweigh the support. There seems to be a lack of increased targeted assistance for specific PWD needs and to support caregivers. This also includes psychosocial and moral support, which is lacking and especially important in isolated and stressful situations compounded by COVID-19. However, PWDs do receive minimally more assistance than respondents who do not report having a disability, across all categories. For example, 39.9% of PWDs reported receiving emergency cash compared to 29.3% of non-PWDs. That said, it is important to consider that PWDs' specific needs and challenges require more targeted assistance, while their caregivers also need support, such as mental health psychosocial support (MHPSS), due to the added stress in caring for PWD family members. Access to slightly more assistance does not necessarily mean that PWDs are better off.

Overall, **respondents also reported a relatively low level of assistance for older people, with no difference found between female and male respondents**. Iraqis cited the most support for older people at 20.4%, followed by other refugee nationalities (16.4%), Jordanians (9.8%) and Syrians (8.4%). Overall, these reported levels are still quite low, **indicating a need for more targeted support for older people.**

In Azraq Camp, female respondents and respondents in female-headed households were much more likely to have received assistance from CARE and others. An estimated 22.7% of those living in households managed by women or girls received cash assistance, compared to 16.4% for male-headed households. Small minorities of both males and females received business development training and cash for education. **Households with PWDs were also more likely to receive cash assistance this way compared to equivalent households without PWDs**. Approximately one quarter (23.1%) of households with PWDs receive cash from CARE, compared to 13.7% of households without PWDs.

As shown in the figure below, **since the pandemic, 29.1% of women and 30.6% of men in Azraq Camp completely agree that their needs have been met, compared to 36.9% of women and 44.4% of men prior to the COVID-19 crisis.** This indicates that **there is an increase in unmet needs**, which is consistent with other evidence reviewed.

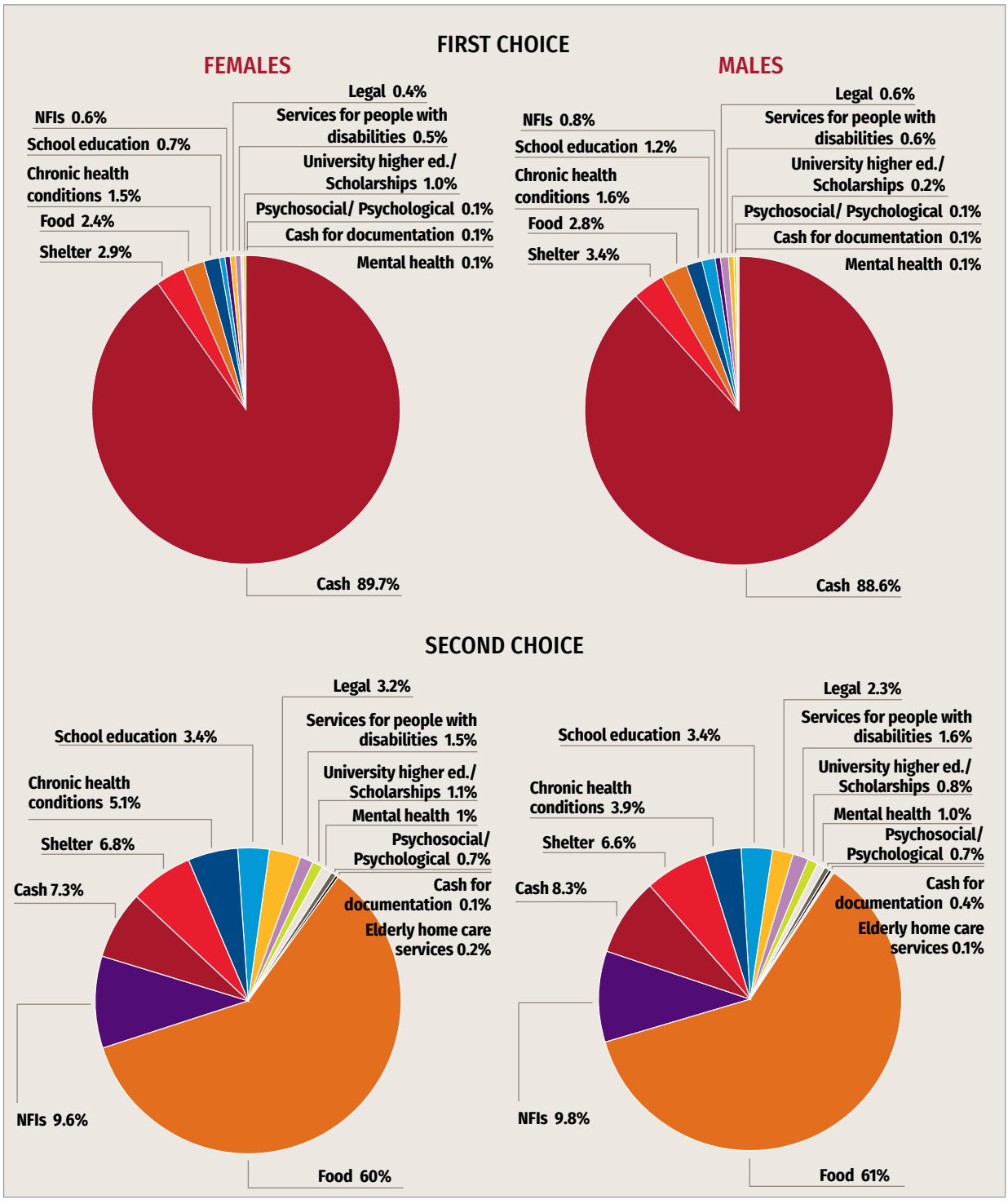
Figure 4: Basic needs met before and after COVID-19 by sex



When examining trends over time, there is evidence of a growing gap between needs and service provision. Almost two-thirds of Syrian and non-Syrian refugees reported greater difficulty in accessing assistance in 2019, compared to approximately 50% in 2018. There has been a dramatic drop in received cash assistance (80% received cash in in 2019 compared with 28.2% in 2020).

The 2020 survey finds that the highest category of preferred assistance is cash across all respondent nationalities, governorates, ages and sexes. For example, both females and males reported cash as their first preference at 35.5% and 33.5% respectively. This is followed by food and NFIs across sex and age as well.

Figure 5: Preference of type of assistance by sex



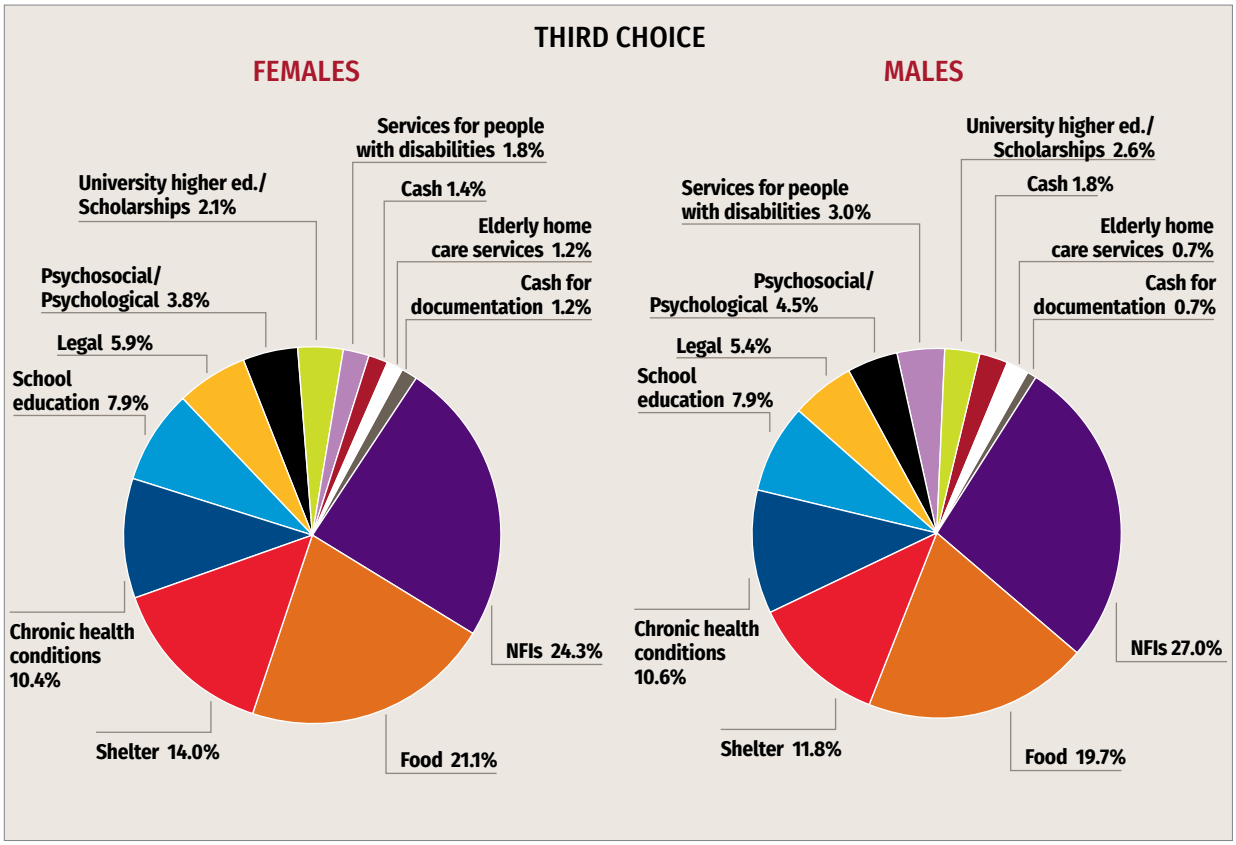


Figure 5 cont.: Preference of type of assistance by sex

Similar to these findings in urban areas, both the qualitative and quantitative data for Azraq Camp reflect a strong preference for cash assistance, with 85.8% of respondents choosing it as the first preference, followed by food as the second at 56.7%.

One key important difference between urban and Azraq refugee findings on assistance preferences is that **25.9% of respondents in Azraq selected legal aid as their third preference.** An estimated 10.4% of the Azraq Camp population received legal aid over the past year—this proportion did not vary by gender or age. In urban areas, 6.7% of respondents received legal assistance over the past year. This suggests that refugees in Azraq Camp have a greater need for legal aid compared to their peers in urban areas. The most popular reason for obtaining legal aid was to obtain civil documentation documents followed by legal status documents. There was no statistically significant difference in the preference for assistance type and the gender of the respondent, his or her age or the camp village in which the respondent resides.

When asked how they hear about services and assistance from the government, NGOs, CBOs, the UN, and others, the 2020 Needs Assessment survey found that the most common modality of receiving information about assistance reported by urban Syrians was primarily from Syrian friends and family (74%) and UNHCR (33%). Among the non-Syrian refugee sample, other nationality refugees were more than twice as likely to hear about services directly or indirectly from UNHCR, while Iraqis were more likely to hear from Iraqi friends and family.

It is also important to note that the qualitative data finds that, due to different accessibility constraints, **PWDs also require more targeted support in accessing information online, especially about COVID-19.**

In terms of **preferences for receiving information, respondents across origins and ages all selected "direct interaction with organizations" as the top preference, followed by SMS as the second, and UNHCR as the third.** This

third ranked preference does not include Jordanians, who are not applicable for UNHCR services, and who mostly selected internal or social media as their third choice for information.

When responses of males and females were compared, **"direct interaction with organizations" remained the first preference of both, with females preferring it by a smaller margin, but choosing "Syrian friends and family" as the second preference.** Social media or the internet is the third preference, followed by SMS. Only a negligible proportion of respondents (<1%) reported they wanted to be informed by TV or radio. Preferences across all channels by sex are shown in the figure below.

Refugees in Azraq Camp prefer by a large margin to receive information by **SMS, followed by UNHCR, and flyers/ posters**. There were **no substantial differences by sex or age, as per the figure below.**

Figure 6: Preference of communication by channel and sex

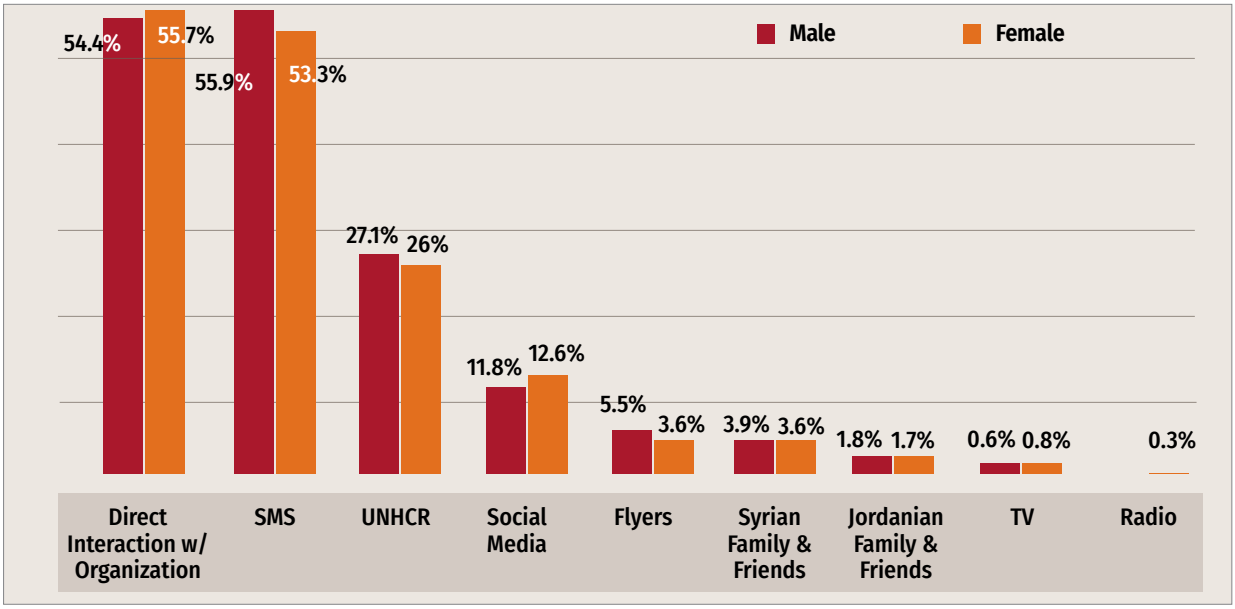
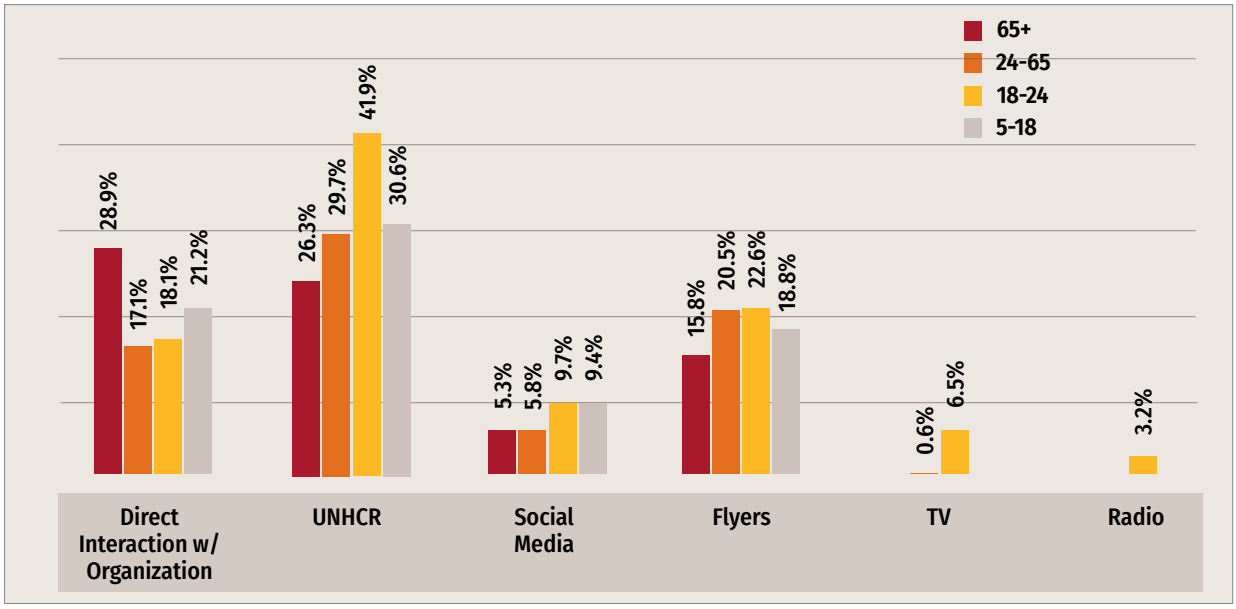


Figure 7: Preference of communication by channel and age in Azraq Camp



Overall, the 2020 assessment indicated that cash, by a substantial margin, is the preferred assistance modality. This is true for all origins, locations, ages and sexes. Food and NFIs follow cash as the second and third ranked preferences across sex and age groups. In addition, refugees in Azraq Camp express a stronger preference for receiving legal assistance in comparison to their peers living in urban areas. The assessment also demonstrated that non-Syrian refugees face specific challenges when attempting to access assistance due to a donor focus on the Syrian refugee population. Specific barriers to assistance and requests for additional support for PWDs and their caregivers were also highlighted throughout.

COMMUNITY-BASED PROTECTION, SOCIAL COHESION AND CIVIC ENGAGEMENT

According to UNHCR, community-based protection (CBP) puts the capacities, agency, rights and dignity of persons of concern at the center of programming. It generates more effective and sustainable protection outcomes by strengthening local resources and capacity and identifying protection gaps through consultation. CBP can work to address multiple issues: physical harassment, bullying, domestic violence, violence against older people, and discrimination against particular groups based on factors such as nationality, race and religion.

There are **mixed findings in the 2020 qualitative data regarding community cohesion**, an aspect that can influence the level and success of CBP. While some of the humanitarian sector KIIs noted good hospitality and openness from the Jordanian community, others speak of tensions between Jordanians and Syrians due to unjust distribution of resources and mentioned the risk of increasing nationalism in Jordan that could harm the rights and well-being of minorities. **The heightened pressure on employment and resources from the COVID-19 crisis is a serious risk factor that could worsen CBP and social cohesion if the international and national humanitarian community and GoJ do not deliver inclusive and sufficient assistance across all sectors.**

An indicator of CBP and community cohesion can be drawn from the 2020 survey data around **perceptions about the access and safety of community sports and play** for children up to 12 years of age and adolescent teens (13-17). COVID-19 restrictions have had obvious implications for community sports and play for children, however the survey asked about the situation prior to COVID-19. When asked if they felt safe allowing boys and girls up to age 12 to access play and sports areas in urban areas before the COVID-19 pandemic, 46.7% of Jordanians, 45.1% of Syrians, 36.2% of other nationalities and 34.5% of Iraqis agreed that they did. However, **over 55% of people of all origins reported play and sports areas as unsafe for both male and female adolescents (compared with 24-33% who said they were safe for both) prior to COVID-19.** The remainder of respondents more commonly said these spaces were safe for male adolescents but not females. Female adolescents were seen as least safe in these play areas, by all nationalities of origin. Overall, perceptions of safety decreased in urban areas prior to the pandemic, which could be an indicator of decreased community cohesion and/or increased risk of violence and tensions.

Responses to this question were markedly different in Azraq Camp. Respondents asked if **they felt safe prior to the COVID-19 pandemic allowing boys and girls up to age 12 use play and sports areas, mostly (80.4%) agreed that they did and only 15.3% did not.** Adolescent teens were also viewed as safe in those spaces, with 80.8% of respondents saying such spaces were safe for them prior to the pandemic, and 14.9% disagreeing.

Reported support for older people was also higher in the camp setting, with 45.5% of respondents indicating that there were places or organizations that provided support to older people in their neighborhood. The FGD participants in Azraq Camp also expressed that they receive support through community centers, mosques, and their neighbors. However, they also mentioned that **youth spend their free time in ways that are harmful (such as with drugs and criminal activity) and there is a need for youth clubs and sports in evenings** as safe outlets for youth.

Despite mixed qualitative findings on social cohesion, questions around the safety of play for children and adolescents prior to COVID-19 indicate a potential decrease in community cohesion in urban areas but stronger cohesion in Azraq Camp. In addition, the 2020 Needs Assessment found that despite stronger community-based support, in particular for older people, there exists a gap for youth protection.

Nabila is a 24-year-old Syrian refugee and a member of CARE's Community Committee in Amman, Jordan. She advocates for gender equity and raises awareness on gender-based violence among her peers. "Discussing those issues is considered taboo in my society—let alone with a young lady." Credit CARE/ Ahmad Albakri

PROTECTION RISKS AND CONCERNS

The 2020 assessment survey asked respondents about feelings of safety in the community and the household. The findings reflect a significant difference between Jordanians and refugees of all origins in their feelings of security and safety. At the community level, **adult women from Iraq, Syria and other nationalities more commonly reported (at 29.8%, 28% and 23.2% respectively) feeling unsafe when responses were examined by age and origin, while 3.2% of adult women from Jordan reported feeling unsafe.** The same pattern holds with men, although fewer male respondents reported feeling unsafe overall. When responses were examined by age (children, youth, adults and older people), **Jordanians consistently reported far lower levels of feeling unsafe in comparison to all others**. More Syrian refugee boys (20.30%), girls (19.8%), and female (3.8%) and male (3.3%) youth, reported not feeling safe than age groups from other origins.

When asked whether they feel safe at home, most respondents, no matter the origin or age group said that they did, with Jordanians again more often stating that they felt safe. Again, adult women from Iraq more commonly (at 5%) reported "not feeling safe" at home than 3.9% of adult female refugees from other origins, 2.3% of Syrian refugees, and 1.1% of Jordanian adult women. The same pattern holds for men, but at lower levels. Iraqi boys and girls were also most often among their peers to say they did not feel safe at home, at 3.1% and 2.5% respectively.

The reasons given for **not feeling safe at home were threat of eviction (47.1%), physical violence (37.7%), sexual violence (15.1%), and verbal/emotional abuse (5.6%**). Respondents were asked to identify stressors impacting their safety and protection; by order of frequency, these were "earning an income," "COVID-19," "community and household conflict," and "other." **Regardless of sex, age and origin, "earning an income" was by far the most commonly reported stressor for all groups.**

Azraq Camp stressors were similar. The most highly reported stressor by far was a lack of income opportunities, affecting 73.7% of all respondents. The **next most common stressor was "COVID-19," reported by 20.7% of respondents**. Females were slightly more likely to say that COVID-19 was a stressor than were males (25.3% and 18.1% respectively), and males reported lack of income opportunities at slightly higher rates than females (76% and 69.6% respectively). Community or household conflict was selected the least, by only 1.1% of respondents. No significant variant was found when controlled for age.

Overall, reported feelings of being unsafe are not a widespread concern in Azraq Camp and are less common than in urban settings. For example, 2.8% of adult female respondents reported they do not feel safe and protected in Azraq Camp, followed by 2.4% of boy respondents and 1.9% of girls, and 1.7% of adult males. The percentages for male and female youth were less than 1% and 0% for older persons. At the household level, 1.1% of adult females and 1.1% of boys reported feeling unsafe while all other categories are less than 1% or zero in the case of older people. This finding also aligns with the Azraq Camp data around stressors cited in the paragraph above.

Refugees of African nationalities are one group with specific protection concerns, as highlighted in both qualitative and quantitative data in the 2020 Needs Assessment. FGDs and KIIs both emphasized that refugees of African origins experience harassment and discrimination, especially in Irbid. **Increased racial discrimination is cited among these groups due to their darker skin color** (as discussed in detail in the case study on "Racial Justice").

FGD participants of African origins also said that they have more difficulties with the Arabic language (as compared to refugees originating from Arabic-speaking countries), which creates obstacles in accessing information. This indicates that there is a gap and need for support services for non-Arabic speakers that consider their specific language barriers as they navigate life in Jordan and access information and services.

Overall, the 2020 Needs Assessment has shown that **refugee women in urban spaces feel more unsafe in their communities compared to Jordanian women by a significant margin**. Across variables of sex, age and place of origin, **"earning an income" was by far the largest reported safety stressor for all groups**, followed by COVID-19. Specific protection concerns were highlighted for refugees of African nationalities due to racial discrimination and harassment.

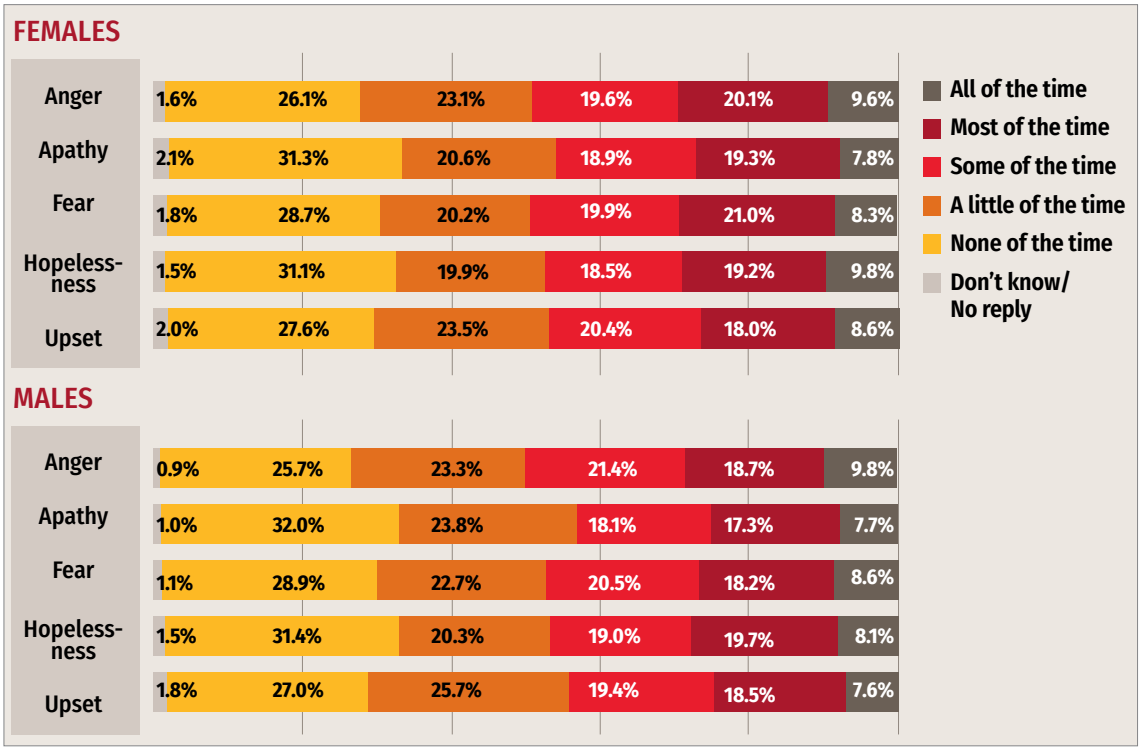
PSYCHOSOCIAL STATUS AND NEEDS

The composite term mental health and psychosocial support (MHPSS) is used in the Inter Agency Standing Committee (IASC) Guidelines to describe "**any type of local or outside support that aims to protect or promote psychosocial well-being and/or prevent or treat mental health conditions**." The global humanitarian system uses MHPSS to unite a broad range of emergency response actors, including those working with biological approaches and sociocultural approaches in health, social, education and community settings, and to "underscore the need for diverse, complementary approaches in providing appropriate support."

To assess the mental health of the sample population, the 2020 assessment survey asked about the frequency with which respondents felt angry, hopeless, apathetic and upset in the preceding two weeks. The last graph shows the response to the question "during the last two to six weeks, about how often were you unable to carry out essential activities for daily living because of these feelings?" The **findings strongly indicate that reported negative mental health is increasing over time across all people, sex, age, when compared by year since 2013. While there was a dip in this trend between 2015 and 2017, it has risen again, especially in 2020.**

The survey also asked all respondents about the frequency in the last two weeks that they experienced emotions of anger, fear, upset, apathy and hopelessness. As per the chart below, the breakdown of emotions by sex shows that there is little difference between males and females and the prevalence of these negative emotions. While between one-fourth and one-third of people responded "none of the time" for all the emotions, **all emotions are reported quite evenly in the categories of "a little," "some of the time," and "most of the time." Also 7.7% and 9.8% of men and women report experiencing these negative emotions "all of the time."**

Figure 9: Emotions reported in past two weeks by sex



When looking at patterns of reported emotions by respondent place of origin, it is difficult to draw a clear trend. The differences between most of the emotions reported are small. It seems reasonable to conclude that based on this survey, **all groups are facing stressors that impact mental health and their emotional state in a negative way**. This is quite plausible given the evidence throughout this assessment report regarding the significant needs, risks, vulnerabilities and impacts from both COVID-19 and the protracted crisis in Jordan, which spares very few from stress and harm. However, the mental health index discussed below extrapolates findings that are more granular across origins.

Among Azraq Camp respondents, there are differences in the reported frequencies of these emotions, as compared with Syrian refugees in urban areas. The table below illustrates **that urban-based Syrians more commonly report all of the indicated emotions than those in Azraq Camp, however prevalence is still high across both groups** (see below). Respondents aged 24 to 90 years old were almost twice as likely to report feeling hopeless or as if nothing could calm them down than were younger respondents.

Table 5: Reported emotions of Syrian urban and Azraq Camp refugees

EMOTION IN THE PAST TWO WEEKS	AZRAQ CAMP	SYRIANS IN URBAN AREAS
Angry	57.8%	77.7%
Hopeless	61.2%	72.7%
Calm	54.7%	75.3%
Upset	73.7%	81.1%
Apathy	97.4%	96.7%

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

- None of the time = zero
- A little of the time =1
- Some of the time =2
- Most of the time =3
- All of the time=4

The index was calculated for each respondent for a maximum score of 20, which means a respondent feels all five of these emotions all of the time. Therefore, high numbers on this index are associated with poorer mental health. The findings show that **Jordanians report the best mental health with the lower median at 6 and score (as per this index) while the median for refugees of all origins is higher, at 10 for Iraqis, 11 for other nationalities, and 10 for Syrians.**

There is no statistically significant association between the gender of respondents and their mental health score. The **average for females was 11.08, compared to 11 for males**. The same was true for respondents living in female-headed households, scoring 10.9 on average, with male-headed ones, scoring 11.1.

For Azraq Camp respondents, the mean mental health score was lower at 8.7. The equivalent score for Syrians in urban areas was 10.4. This indicates that **the mental health situation for urban Syrian refugees is worse than that of respondents in Azraq Camp, which corresponds with the table above on reported frequency of emotions.** Female respondents on average reported a better mental health score than male respondents, but this difference is not statistically significant.

IMC's 2019 assessment provides complementary analysis on the relationship between psychosocial status and protection (1,424 participants),[29] which highlights that MHPSS was a concern prior to the COVID-19 pandemic. It found that a **significant proportion of Syrian refugees, mainly urban refugees, and Jordanian adults had distress symptoms and that female and older cohorts were more likely to report most of the distress symptoms.** These findings mostly align with the 2020 Needs Assessment as they indicate that urban refugees experienced worse mental health scores compared to their counterparts living in camps.

Table 6: "Feeling so severely upset about an event in your life, that you tried to avoid places, people, conversations or activities that reminded you of such event" by origin

ORIGIN	NONE OF THE TIME	A LITTLE OF THE TIME	SOME OF THE TIME	MOST OF THE TIME	ALL OF THE TIME
Iraqi	21.4%	26.9%	23.8%	20.1%	7.5%
Jordan	38.1%	21.8 %	17.2%	14.7%	5.7%
Other	24.0%	26.6%	17.7%	19.8%	11.5%
Syria	25.9%	21.8%	20.1%	21.4%	8.4%

29 MHPSS Assessment result presentation-Utilization of Mental Health and Psychosocial Support Services among Refugees and Jordanians

Table 7: "Being unable to carry out essential activities for daily living because of these feelings" by origin

ORIGIN	NONE OF THE TIME	A LITTLE OF THE TIME	SOME OF THE TIME	MOST OF THE TIME	ALL OF THE TIME
Iraqi	6.3%	5.0%	7.8%	15.7%	63.9%
Jordan	29.9%	24.5%	19.7%	16.6%	7.3%
Other	2.6%	5.7%	4.7%	19.5%	66.9%
Syria	3.3%	4.6%	4.3%	14.3%	72.9%

The 2020 assessment survey also asked all respondents about the frequency in the last two weeks of a) "feeling so severely upset about an event in your life, that you tried to avoid places, people, conversations or activities that reminded you of such event" and b) "being unable to carry out essential activities for daily living because of these feelings" by nationality. The responses reflect a mix of frequencies regardless of place of origin. **However, Jordanians report feeling this way "none of the time" most often, while refugees from other nationalities most commonly reported feeling this way "all of the time" and "most of the time."** Overall, the data also shows that these feelings are quite common across all respondents irrespective of place of origin "a little," "some" and "most" of the time. Stress, negative emotional responses and mental health are issues of concern and need.

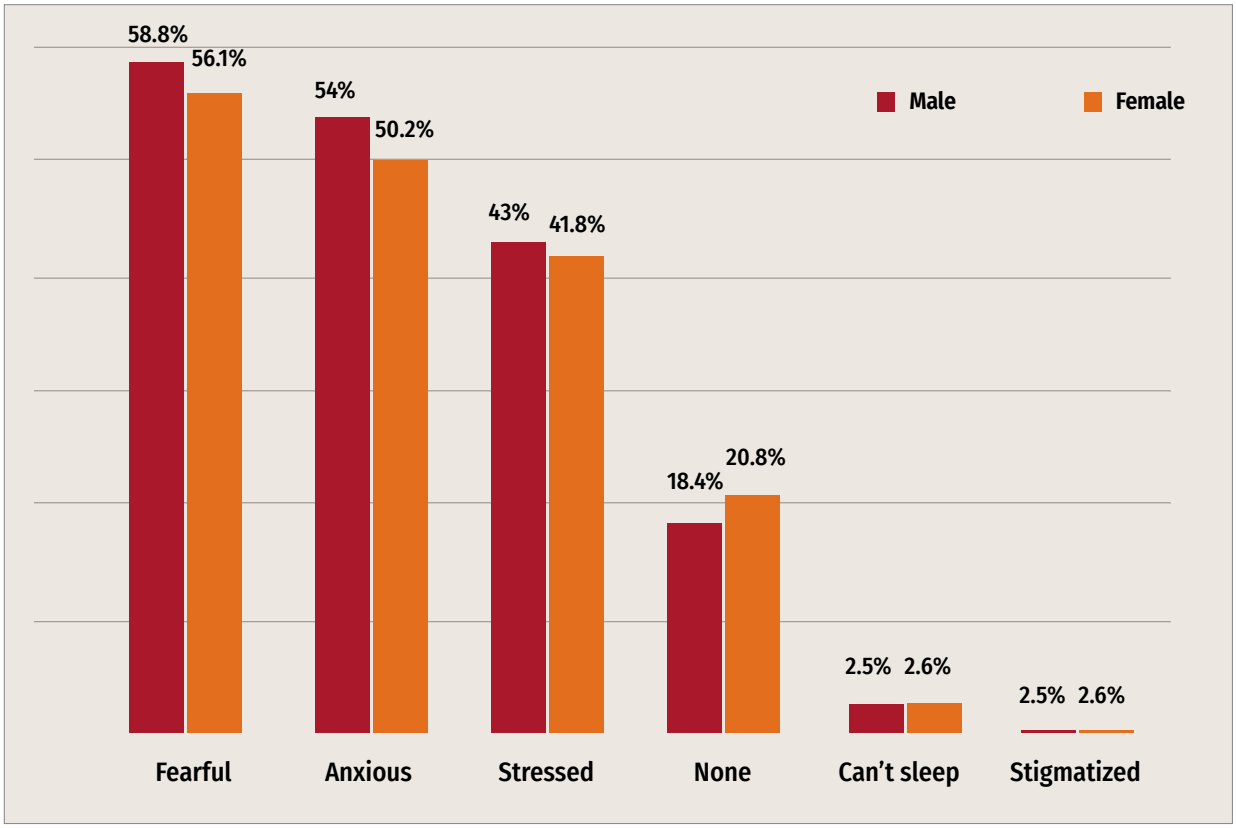
The data above highlights that mental health is a pressing concern for all refugees across locations and respondent origins, and that negative mental health has increased over the five previous annual assessments. However, the qualitative findings indicated that MHPSS is an underserved need in Azraq Camp especially. One female KII explained that the general isolation of the camp setting is leading to poorer mental health and more limited access to mental health services. While there is some specialized mental health provided by IMC, it targets a reduced number of refugees. CARE also provides psychosocial support sessions to support improved wellbeing, which were delivered online during COVID-19.

COVID-19 IMPACTS ON SOCIAL PROTECTION NEEDS AND VULNERABILITIES

The evidence overall shows that the pandemic has had a negative impact on the psychosocial status of both refugees and host community members in Jordan. **The mental health index score for the entire sample has a statistically significant relationship with stress factors induced by COVID-19** (stress, fear, anxiety, etc.). The mental health index score also has many other drivers, but there is a definite deterioration induced by the restrictions imposed by COVID-19.

The 2020 assessment survey asked respondents to complete the statement, "Because of COVID-19, members of my family are..." with options of "anxious," "fearful," "stressed," "experiencing stigma," "unable to sleep," or "none." Anxiety and fear are most commonly cited, followed by stress. Lack of sleep and stigma were the least commonly cited. The response option of "none" was only chosen by 18.4% and 20.8% of men and women respectively, indicating that **the majority of respondents report that their families are experiencing negative mental health impacts due to the COVID-19 crisis.** The chart below shows the breakdown of all options by sex. There are no significant differences between females and males on the responses, however responses do vary in different locations. For example, in Azraq Camp there is a higher prevalence of fear (49.6%) and anxiety (41.4%), affecting almost half of the population; in Mafraq and Irbid these values surpasses 60%, indicating a priority area for psychosocial support in coping with the consequences of COVID-19.

Figure 15: Responses to questions on the mental health effects of COVID-19, Azraq Camp



The COVID-19 pandemic has increased challenges in accessing basic needs within Azraq Camp. In particular, there has been reduced staff authorization for accessing the camps due to the lockdown. This reduces activities implemented by humanitarian actors and the level of support received by refugees. Secondary data from the Inter-Sector Working Group regarding Azraq Camp indicated an increase in negative coping mechanisms because of the pandemic. Gaps in service provision and decreased purchasing power have caused this trend. Of those residing in the camp, 44% reported fear and anxiety due to the curfew.[30] Income and expenditure have fallen on average in the camps—in Azraq Camp 18% of respondents indicated a reduction in income because of the pandemic. Despite all camp residents receiving WFP food rations, an estimated 36% of Azraq Camp residents reported reducing meals as a coping mechanism[31] due to COVID-19.

HOUSING AND PROTECTION

The 2020 assessment survey shows that **refugees of all origins are more likely to have insecure housing tenures in comparison to Jordanians, with Yemenis being the most vulnerable in this regard.** While 5.9% of Jordanian respondents reported that they live in an insecure or threatened tenure, the figure rises to 34% amongst Yemeni respondents, followed by 19.1% of Iraqis, 17.1% of Syrians in urban areas, and 12% of Sudanese respondents.

Many FGD participants cited an inability to pay rent due to loss of jobs and lack of livelihood opportunities. Related pressing issues were cited as: threats of eviction from their landlord, rent debt accumulation and higher consumption of water during lockdown resulting in increased living costs**.** Many expressed a need for financial assistance in the form of cash to cover shelter-related costs.

30 Inter-Sector Working Group COVID-19 response update, 2020
31 Ibid.

Qutaiba Saeed, a 27 year old volunteer with CARE, is working here with a CARE trainer to film embroidery lessons. "By volunteering with CARE, I was able to develop my networking skills and increase my knowledge about Syrians' situation and needs in Jordan while also playing an active role in my community."

This is consistent with secondary data findings that cite the challenges that Sudanese and Yemeni refugees face in securing stable housing. **Sudanese face difficulties finding housing and, along with Yemenis, move frequently—often because they are unable to pay their rent**. Young men of both nationalities are living in dormitory-like arrangements, and Sudanese family members are forced to live separately. Rental agreements are uncommon, evictions are carried out without any formal process, and refugees often move when they have a dispute with a property owner, while housing conditions and overcrowding are challenges. Beyond facing the consequences of housing insecurity, this also has impacts on wellbeing and protection.[32]

There is also a strong relationship in the 2020 Needs Assessment between protection and housing. The tenure status is related to the incidence of mental health issues. **Individuals with more insecure housing tenures scored worse on the mental health index, with higher scores denoting poorer mental health**.

Jordanians report the highest quality of housing. This group has the lowest average number of "defects" in their accommodations at 1.88, such as mold, damp, cold, lack of services, unsafe electrics, unsafe communal spaces, no windows, no local amenities and lack of privacy. The **mean number of defects for all other respondent origins reported were as follows: 2.24 for Somalis, 2.14 for Syrians, 2.07 for Sudanese and 2.05 for Yemenis.** In reference to the mental health index discussed above, there is a weak but positive correlation with mental health and housing quality as measured by reported defects.

In terms of **size of accommodations, Jordanians and Syrians report having households with more than one room more often than any other group. Over 50% of Iraqi, Sudanese, Somali, and Yemeni respondents reported living in accommodations with only one room. Eritreans and Iraqis are most likely to live in over-crowded accommodation**. For these groups, there is on average more than 2.3 people to every room.

The 2020 Needs Assessment indicates that refugees are more likely than Jordanians to have an insecure tenancy arrangement or to experience threats of home eviction, in particular Sudanese and Yemeni refugees. Poor quality accommodations can have an important impact on mental health, which have both been exacerbated by COVID-19. Efficient protection mechanisms must address housing insecurity in order to support both refugees and vulnerable Jordanians.

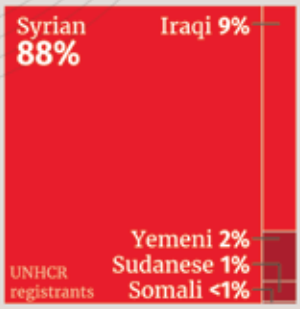
32 Ibid

Inclusion for the Most Vulnerable

2020 has seen significant cuts in services and funding to vulnerable groups. **CARE Jordan advocates for a "one refugee" approach**, in order for all people, regardless of nationality, to have equitable access to protection, assistance and services.

Registered & Unregistered

There were **751,805 UNHCR registered refugees** in Jordan in 2020. In CARE's assessment **72% of unregistered refugees were from African countries**, including Chad, C.A.R., Eritrea



Coping Mechanisms

Vulnerable families across Jordan are resorting to negative coping strategies to make ends meet. **Female headed households were more likely to resort to such measures.**

- Borrowed to buy food 54%
- Reduced essential spending 52%
- Sold family assets 39%
- Moved home 38%

Disabilities

People with disabilites face particular challenges. For example, young people face major **barriers to accessing education.**

1. Lack of accessible transportation
2. Lack of adapted learning materials
3. Inadequate teacher training

Assistance

Cash assistance is strongly preferred among refugees. However, this support has been falling. The proportion of Syrians receiving cash dropped from **80% in 2019** to just **28% in 2020.**

- Cash 89.2%
- Shelter 3.2%
- Food 2.6%
- Other assistance 5.1%

Sustainable Livelihoods

EMPLOYMENT

Unemployment in Jordan is high and increasing, exacerbated by the COVID-19 crisis. The national unemployment rate in Q2 2020 was 23% compared to 19.2% in Q2 2019 and 18.7% in Q2 2018.[33] **The percentage of respondents to the CARE annual assessment 2020 survey that reported being unemployed was 70.1%. Iraqi refugees, with 85.3% of respondents unemployed, are the nationality group most likely to be out of work. The proportion of Syrian refugees and refugees of other nationalities unemployed are 65.1% and 79.9%, respectively. Employment status by location also varies, with Mafraq having the highest level of unemployment (80.6%) compared to Irbid (62.1%). Those in formal employment are lowest in Zarqa (5%) and informal employment is highest in Irbid at 28.6%.**

Table 9: Reported employment status by origin

ORIGIN	UNEMPLOYED	FORMAL EMPLOYMENT	INFORMAL EMPLOYMENT
Iraq	85.3%	1.3%	13.5%
Jordan*	73%	16.8%	10.%
Other	79.9%	3.4%	16.1%
Syria	65.1%	7.7%	26.9%

**Vulnerable Jordanians according to MoSD criteria*

Table 10: Reported employment status by location

LOCATION	UNEMPLOYED	FORMAL EMPLOYMENT	INFORMAL EMPLOYMENT
Amman	74.1%	8.6%	17.3%
Azraq Camp	76.5%	12.5%	11%
Azraq town	64.8%	13.3%	21.9%
Irbid	62.1%	9.3%	28.6%
Mafraq	80.6%	5.5%	13.9%
Zarqa	74%	5%	21%

BARRIERS TO UNEMPLOYMENT

33

Forty-five percent of unemployed respondents said that a lack of opportunities is a barrier to getting a job, while 40% describe the COVID-19 pandemic as a barrier. Only a negligible proportion of respondents (<1%) said that not having a work permit was a barrier to gaining employment. This was true for both male and female respondents.

Challenges related to accessing employment varied by location. Survey respondents in Amman were most likely to report nationality-based discrimination as a barrier to getting a job, while those living in Azraq (both camp and town) were disproportionally affected by COVID-19 restrictions. More details are provided in the table below.

Figure 17: Barriers to finding employment by origin

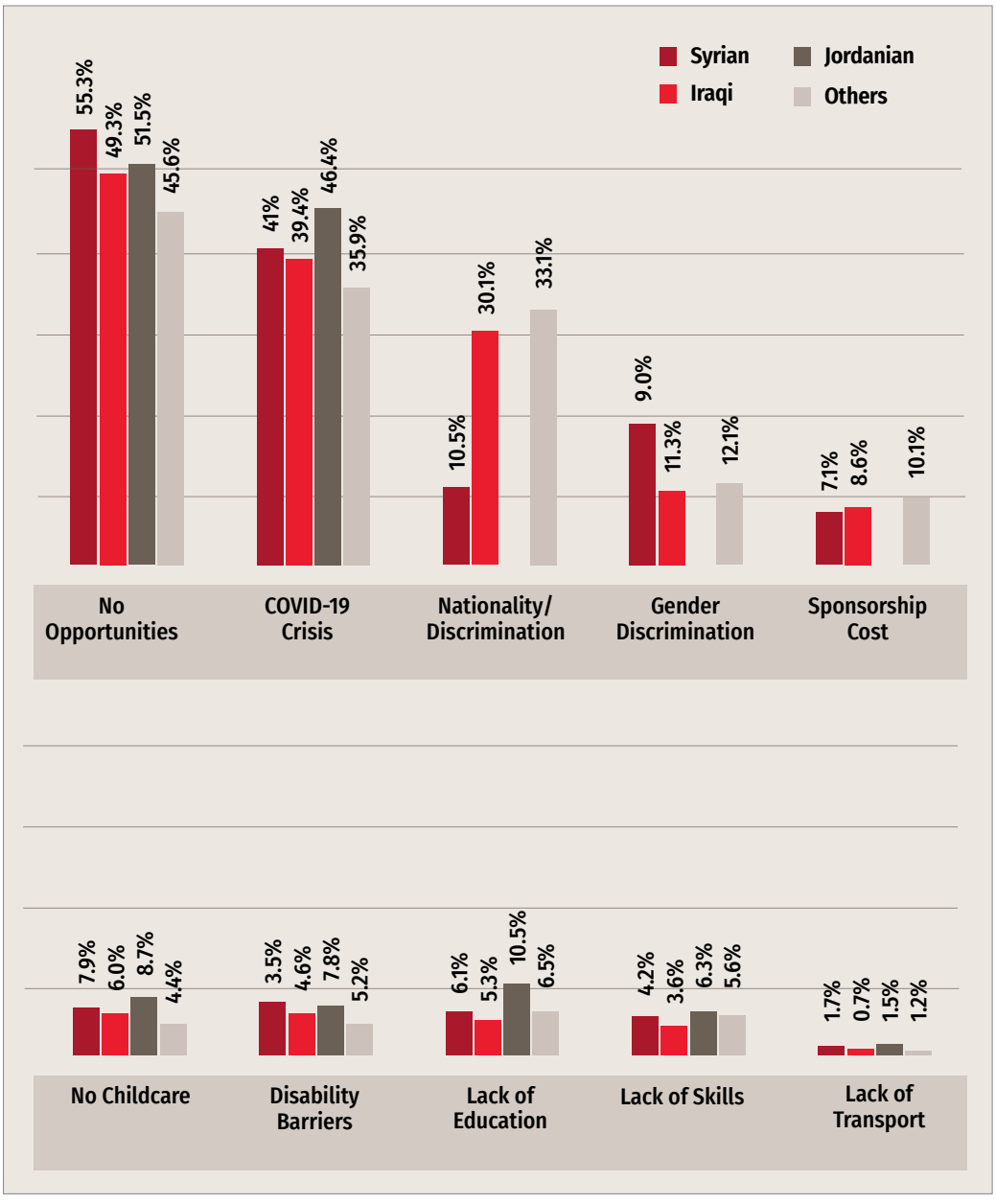


Table 11: Barriers to employment by location

LOCATION	COVID-19 RESTRICTIONS	DON'T KNOW HOW TO FIND JOB OPPORTUNITIES	DISCRIMINATION DUE TO MY NATIONALITY
Amman	29.40%	35.30%	23.10%
Azraq Camp	29.50%	44.40%	4.30%
Azraq town	55.70%	43.80%	9.00%
Irbid	18.80%	50.30%	2.90%
Mafraq	39.30%	44.80%	2.50%
Zarqa	34.60%	37.70%	14.50%

The survey also identified some gendered barriers. For example, **6.4% of unemployed female respondents in urban areas said that lack of childcare was a barrier** to getting a job compared to 3.7% of male respondents. In addition, **4.7% of female respondents reported that "a family member does not permit me to work outside the home,"** compared to 3.5% of male respondents.

The 2020 assessment survey data provides evidence that non-Syrian refugees experience discrimination in the employment market: 29% of Somali and 18% of Sudanese respondents reported that nationality-based discrimination in the job market was a barrier to accessing employment. Discrimination based on origin is also corroborated by CARE's 2019 Annual Assessment, which asked which types of harassment refugees faced, and respondents mainly reported discrimination from another ethnic group. While Syrians were most likely to face discrimination from their own ethnic group, non-Syrian refugees were most likely to face discrimination from another ethnic group, including racist discrimination based on the color of their skin. The 2020 assessment survey did not replicate this question.

In summary, both refugees and Jordanians tend to emphasize external barriers to employment of the type outlined above (discrimination, a shortage of openings or COVID-19 challenges) as opposed to a lack of skills or experience.

INFORMAL EMPLOYMENT

Approximately one-fourth or 26.9% of Syrians, 16.1% of other refugees, 13.5% of Iraqis and 10% of Jordanians work in the informal sector of the economy. Comparing employment status and the monthly income of sampled urban refugees and Jordanians, the **difference between formal and informal employment sectors is associated with a mean increase in 60.6 JOD per month** across the sample, with formal sector employment at a reported mean of 252.5 JOD versus191.9 JOD in the informal sector.

The qualitative and quantitative evidence suggests that a combination of challenges drives people to work in the informal sector, leaving them in an unstable employment situation, without worker rights or social protection associated with formal employment. One in three (30.6%) of Syrian respondents stated that they are aware of workers' rights, compared to 25.8% of respondents from other nationalities and 24.5% of Iraqi respondents.

SELF-EMPLOYMENT

Based on the 2020 assessment survey, **only 5% of the urban sample own their own businesses or are self-employed.** An additional 4.7% of this sample population group have at least one family member who is a business owner or self-

employed. **When controlling for sex, 5.5% of female respondents in urban areas are businesses owners, compared to 4.5% of urban male respondents—but this is not a statistically significant difference.** The table below shows the breakdown by respondent origin with **Syrians reporting the highest self-employment at 6.6% and Iraqis the lowest at 2.5%.**

Table 12: Self-employment by origin

ORIGIN	SELF-EMPLOYMENT
Iraq	2.50%
Jordan	3.40%
Other	4.20%
Syria	6.60%

An even lower proportion of only 3.9% of Azraq Camp respondents own businesses and are classified as self-employed. Female respondents were less likely to own a business than males at a nominal difference of only 1.1 percentage points. Although the **proportion of self-employment is small, the average reported incomes are higher for those who own their own business** compared to those who work for someone else or are unemployed, with 101.78 JOD per month and 144.04 JOD per month respectively reported. **In Azraq Camp, self-employment is largely confined to males—5.3% of them own their own businesses, compared to 1.5% of females.**

As in Azraq Camp, **self-employed respondents overall report higher earnings than those who do not own their own businesses.** Across the whole sample, mean earnings were 150 JOD per month for those without self-employment while it was 228 JOD per month for those with their own business.

Creating opportunities for self-employment and home-based businesses is a challenge, as discussed in the FGDs with urban Syrians and vulnerable Jordanians. The lack of cash and capital to start up is one key barrier, while loans are difficult to access due to the strict requirements of banks and micro-finance institutions (for instance, high interest rates and a requirement that applicants have a sponsor). Interest rates were a particular deterrent highlighted by male FGD participants. Some of the female participants shared experiences applying for loans from microfinance institutions, banks and the Micro-Fund for Women, but also found the process difficult. For example, a Jordanian female FGD participant shared her experience applying and being declined for a loan from the Development and Employment Fund.

Home-based businesses for women and women's economic empowerment (WEE) was a topic that arose frequently in the 2020 Needs Assessment. While there is low overall urban self-employment of women at 5.5%, the qualitative data from FGDs and KIIs indicate that **women are keen to establish home-based businesses**, primarily because they need to stay at home to care for children. As one KII interviewee stated, "There has been a positive effect of home-based businesses, but there is now a need to build on their successes and support these enterprises."

Home-based businesses are potentially a feasible means for sustainable livelihoods and to increase WEE overall. However, there are **still legal and practical challenges to attaining widespread access for women to start home-based businesses, such as gaining a business license and registration, start-up capital or grants, and training** that must be overcome. One KII interviewee explained that, "Very few women are being provided with work permits, so home-based businesses are one solution. But regulations and requirements for home-based businesses, which create obstacles for women refugees … need to have more discussions on ways on how to incorporate women into the formal workforce, one of the biggest challenges."

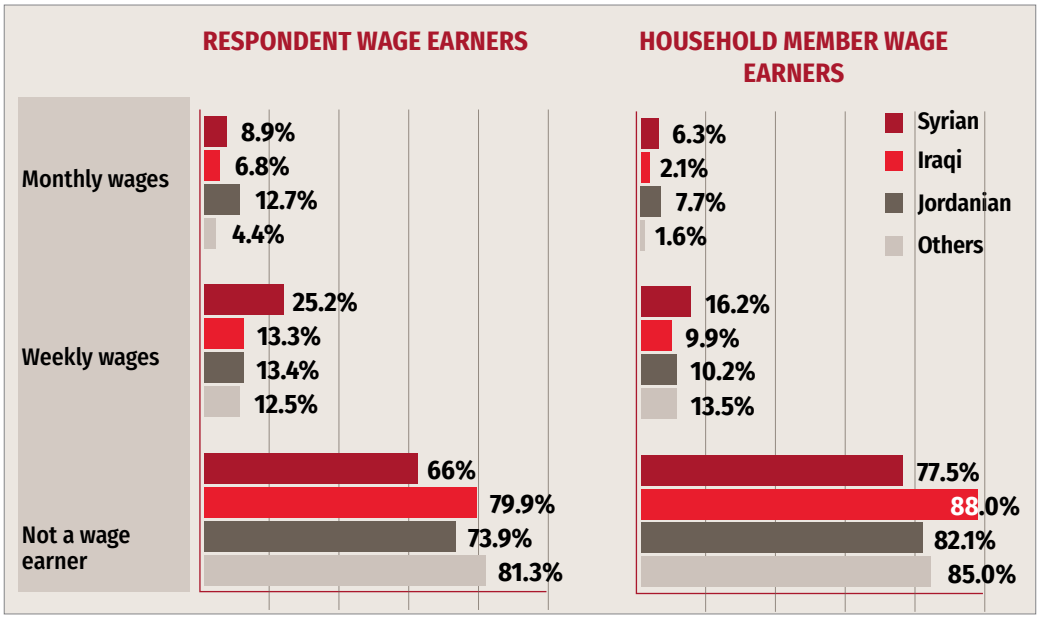
FGD participants also **saw many positives in home-based businesses, due to their flexibility and the ability to continue childcare**. P**roductive kitchens at home are viewed as a good opportunity for Syrian women** as there is a large market among working Jordanian women that do not have the opportunity to cook. Despite the perceived positive potential and openness amongst female FGD participants around home-based businesses, they also expressed that the challenges and barriers to start-up and operation are significant. Cash capital and a shortage of grant opportunities are the main barriers as well as a lack of tools and equipment needed for home businesses such as sewing, cooking, and hairdressing. Marketing is also a challenge, as women mainly use Facebook and their close social networks; this is insufficient if they want to reach greater numbers and different clientele who can afford and need their services.

In conclusion, although the current level of self-employment across the sample is low, it is a popular employment option with the potential to enhance the income-generating power of refugee and vulnerable Jordanian households. Tackling challenges related to finance, start-up costs and business communication and marketing are key to unlocking the potential of business ownership.

EMPLOYMENT STATUS

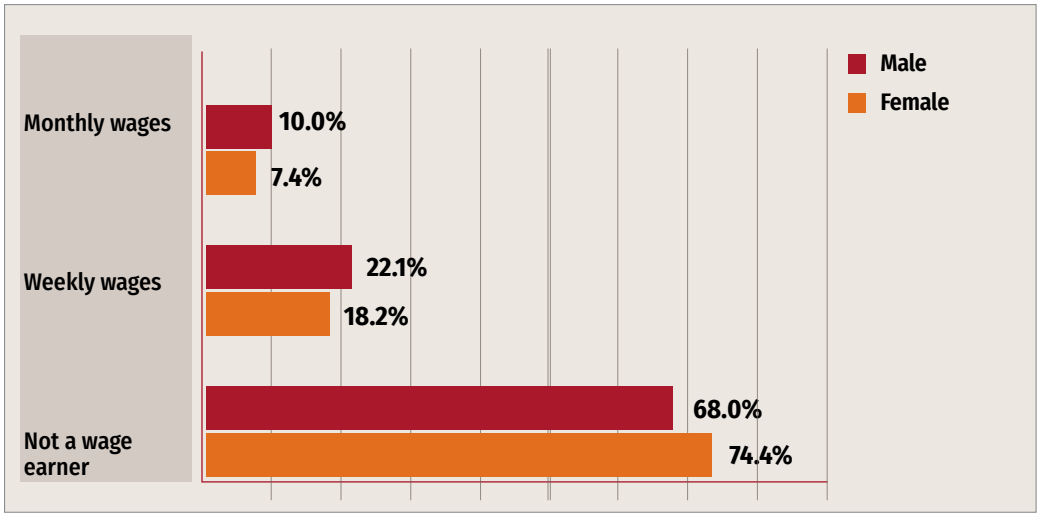
Among the urban respondents of the survey, 24.9% are employed by someone else, of which 17.1% are paid on a weekly or daily basis and 7.8% on a monthly basis. The graphs below represent reported wage employment across origin and sex. The left-hand side shows respondents reporting wage employment and the right-hand side shows respondents with household members that work wage jobs. Examined by place of origin, most groups have a majority of non-wage earners or do not live in a household with a wage earner. Syrian respondents are more likely to earn daily or weekly wages, whilst Jordanians are more likely to earn monthly wages.

Figure 18: Wage employment by origin



When examining wage earner types by sex of respondent, **male respondents are more likely to earn on a daily or weekly and monthly basis** while women are more likely to respond that someone in the household is a daily or weekly wage earner. This should be interrogated with the other data **that women are less often employed in the labor force and thus less likely to be wage earners overall.**

Figure 19: Wage payment frequency by sex



There is evidence to suggest that the insecurity of work has increased over time. In 2019, 60% of working respondents did not have a written or oral contract. In 2020, this figure was 65.5%. Over 79% of working Iraqis and refugees of other nationalities did not have any form of contract, compared to 66.9% of Syrians and 59.1% of Jordanians.

WORK PERMITS

The Jordan Compact in 2016 expanded the availability of work permits to Syrian refugees. The GoJ pledged to supply 200,000 work permits to Syrians in the construction, agriculture, manufacturing and services sectors. **From January 2016 until January 2020, 179,445 permits were issued to Syrian refugees. No comparable legal framework exists to expand the economic rights of Iraqi, Yemini or Sudanese refugees in Jordan. Work permit costs also vary for different nationalities and sectors.**

There is evidence that an increased proportion of refugees have work permits: 30.2% of Syrian respondents in 2020 stated that they or someone in their household has a work permit, up from 25% in 2019. A gender gap remains, with 31.9% of female-headed households holding a work permit compared to 47% of male-headed households. Non-Syrians are less likely than Syrians to live in a household with someone who has a permit.

BARRIERS TO ACCESSING WORK PERMITS

The key barriers reported in the 2020 survey show that the most commonly reported reasons for not having a work permit are: "it is too complicated" (28.5%) and "the cost of getting a work permit is too high" (19.6%). Women were more likely than men to state that they "have not found a suitable job opportunity that would make it necessary to apply for a work permit" (15% of female respondents agreed with this statement, compared to 7% of males). This finding is corroborated by evidence from FGD in which women stated that work permits were only available for male-dominated employment sectors, such as construction. The reasons reported for not having a work permit did not vary substantially by respondent's origin. Iraqi refugees more often found procedures complicated (50%) than did refugees of other nationalities (45.3%) and Syrian refugees (41.3%). They were also more often challenged by the cost (23.7%) than Syrian refugees (18.7%) and other refugees (16.8%).

Syrian FGD participants explained that they found it easy to access a work permit, however they see them as "useless" as they are only valid in sectors that are unsuitable for their skills and education. Work permits are restricted to sectors of unskilled labor (such as construction and agriculture) to prevent competition with Jordanians. Although it is easy to access a work permit for these sectors, **FGD participants expressed strongly that there are no jobs available. In addition, there is widespread, albeit incorrect, belief expressed in discussions that UNHCR stops assistance to families once a work permit is issued.** Other participants in FGDs stated that there is a 45-year age limit for work permits and that women working from home are not allowed to have work permits. The cost of renewing work permits is viewed to be prohibitive.

Refugees in Azraq Camp were just as likely as their counterparts in urban areas to report having a work permit. About one-third, or 32.6%, of Azraq respondents said that someone in their household had a permit, compared to 30.2% of Syrian refugees in urban areas. There are, however, other barriers faced by Azraq Camp residents when attempting to access the formal job market. Restrictions on freedom of movement experienced by refugees that live in V5 reduce the ability of some refugees to gain employment. The GoJ is leading the security screening for V5, however as one KII noted, this is slow and needs to be accelerated. In addition, all work permits **for Azraq Camp refugees were suspended in March this year due to COVID-19 restrictions.** As a result, respondents reported in FGDs that refugees then leave the camp to work illegally which may be accompanied by an increase of protection risks.

Azraq Camp FGD participants also reinforced that **refugees faced challenges in receiving a work permit and permission to leave the camp to work even prior to COVID-19.** This is in contradiction with UNHCR guidance, which states that refugees with work permits are able to leave the camp without restrictions**.**

While reported incomes in the urban sample are 11 JOD per month lower in households with work permits compared to those without work permits, this small difference is statistically insignificant. As such, the income generating power of refugee households will be unaffected by any future expansion in the number of work permits.

CARE Conditional Cash staff members meet with Mohammed Ibrahim, a 14 year old Syrian refugee whose family is receiving cash support to help Ibrahim stay in school. Credit CARE/ Ahmad Albakri

In contrast, however, **having a work permit in Azraq Camp was associated with an average income increase.** Those with a permit reported earning an average of 128.7 per month while those without reported almost 40 JOD less, at 91.19 JOD per month. Nevertheless, the reasons given for not having a work permit were mainly that the work permit procedure was perceived as too complicated, according to 49.9% of respondents. The remaining reasons given were of perceived lower earnings with a permit (9.9%); fear of not being considered for resettlement to third countries (8%); and not needing a work permit to obtain a job (7.7%).

In summary, financial cost, the complexity of the application process and the suitability of employment sectors covered by the work permit system are the major barriers that prevent refugees from accessing the formal job market. In urban areas, there was no statistically significant difference between the income-generating power of households with work permits compared to those without.

EMPLOYMENT SECTOR

For all nationalities, construction is the most frequently cited employment sector. At least a third of all respondents for each group work in this industry. More details on employment sector by origin are provided below.

Table 13: Employment sector by origin

ORIGIN	AGRICULTURE	CONSTRUCTION	FOOD	HOME-BASED ACTIVITY	RETAIL
Iraq	19%	31%	16.7%	16.7%	16.7%
Jordan	30.8%	30.8%	11.5%	5.8%	21.2%
Other	27.9%	34.4	9.8%	9.8%	18%
Syria	28.6%	43.9%	6.3%	7.8%	13.4%

For the small proportion of employment-based income earners in Azraq Camp, the sector breakdowns are 35.6% construction, 23.3% home-based activity and 22.4% retail, 14.4% agriculture, 2.2% food.

Reported median income for both camp and urban area respondents is highest in food (225 JOD), construction (200 JOD) and retail sectors (200 JOD). Average income is lower for those working in agriculture (150 JOD) and home-based activities (150 JOD).

INCOME SOURCES

Jordanians surveyed in the 2020 CARE assessment derive 60% of their income from employment compared to 50% for Syrians, 44% for Iraqis and 36% for refugees of other nationalities. There is some evidence to suggest that Syrian refugees' reliance on humanitarian assistance is decreasing over time. In 2016, Syrians earned almost the same amount of income from work as they did from cash assistance. By 2019, Syrians earned twice the amount of income from work than from cash assistance.[34] However, this positive trend has not been replicated for refugees of other nationalities.

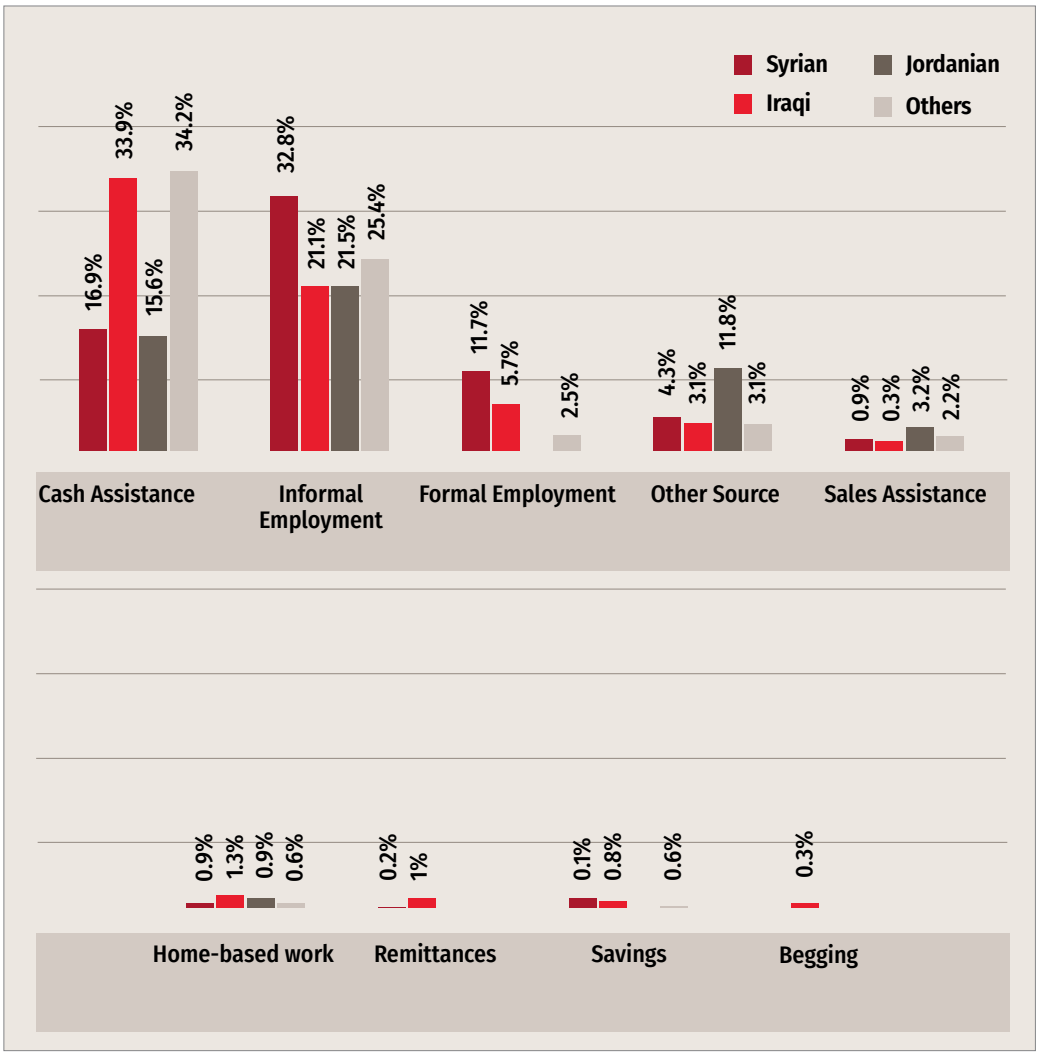
There are three different income streams available to residents of Azraq Camp: IBV scheme, private business on the local market (Souq) and work permits to access the external (non-camp) labor market. As of February 2020, 1,802 individuals had access to IBV in Azraq Camp. Demand for such opportunities typically outstrips supply with standard

34 Ibid

operating procedures for the camp requiring that IBV placements are subject to rotational periods to maximize the number of refugees that can benefit from the scheme.[35] The remuneration rate is on average 230 JOD per month.[36] **Reported access to IBV schemes is low: only 7.9% of respondents in Azraq Camp are IBVs (8.2% of women and 7.6% of men).** An additional 4.5% of respondents live in a household where there is somebody who is enrolled in the IBV scheme. In the sample, **being an IBV is associated with a mean increase of 17.51 JOD per month in income compared to households where there are no IBVs.** However, a very negligible proportion of respondents (only one) said that IBV was their primary income source.

The graphs below depict the primary and secondary sources of income for urban refugees by origin and Jordanians. **The highest primary income for both Iraqi and other nationality refugees is cash assistance** (34.2% and 33.9% respectively), **while Syrians and Jordanians report the primary source from informal sector work** (32.8% and 21.5% respectively). This aligns with the findings that **despite the legal right to work, it is still very difficult to access formal sector employment.** It also shows a heavier dependence on cash assistance by non-Syrians. Other income sources beyond cash, formal and informal employment are relatively low across the sample as primary income. Other sources such as formal income, home-based business, remittances, savings and sale of assets are all reported in very low proportions overall.

Figure 21: Primary income sources by origin



35 Azraq Refugee Camp Standard Operating Procedures (SOP) for Incentive-based Volunteering Scheme
36 Ibid

In conclusion, the CARE Jordan Assessment demonstrates that while Syrians and vulnerable Jordanians have increasingly diverse income, Iraqi refugees and refugees of other nationalities remain dependent upon assistance. Access to income-generating opportunities in Azraq Camp is limited.

INCOME

Syrians earn more than other refugee communities, while Jordanians have the highest average incomes overall. The 2019 and 2020 CARE Annual Assessment figures are summarized in the table below. The data shows that all refugee groups' average income from earnings increased in 2020, with the exception of Syrians' which decreased from 179 JOD to 155.1 JOD. Nevertheless, Syrians continue to earn the most compared to other refugee groups.

Table 14: Mean household income net of assistance per month JOD, 2019-2020

YEAR	IRAQ	JORDAN	OTHER	SYRIA
Employment income 2020	145.1	184.5	122	155.1
Employment income 2019	94	324	75	179

To detect the effects of COVID-19 on the income generating power of respondents in Azraq Camp, respondents reported earnings before and after the implementation of the restrictions. On average, households in Azraq Camp reported a **decrease in monthly income of 45.25 JOD per month**. Over 50% of respondents reported no difference in income before and after, however, it is important to remember that there was high unemployment overall before and after the pandemic began. The **most substantial decline was in male-headed households, where 58.8% saw a decrease in income compared to 43.9% female-headed households**. However, this is mainly because male-headed households had higher incomes before COVID-19. **Pre-COVID-19 pandemic and during, female-headed households earn less, but the gap is smaller now;** male-headed households reported a mean monthly income drop from 112.9 to 63.5 JOD while females went from 86.76 to only 47.73 JOD. There is **some evidence that vulnerability to COVID-19 restrictions also varies according to location** within the camp as the average income decline by village is 51.33 JOD in V6, 51.22 JOD in V3, 40.20 JOD in V5, and 37.99 JOD in V2.

EXPENDITURE

For many groups in the sample, expenditures have declined from 2019 to 2020, suggesting that household budgets may have been constrained in response to the COVID-19 crisis. Iraqi refugees experienced the most substantial decrease in spending: down to 258.7 JOD per month in 2020 from 353 JOD per month in 2019. Refugees from other nationalities spent more in 2020 than 2019. Respondents in Azraq Camp reported that they spent an average of 154.7 JOD per month (this is the first year the CARE Annual Assessment collected data from Azraq Camp so it is not possible to compare changes over time).

Table 15: Mean household expenditure per month JOD, 2019-2020

YEAR	IRAQ	JORDAN	OTHER	SYRIA
Expenditure 2020	258.7	219.1	221 9	260
Expenditure 2019	353	279	182	272

As demonstrated in the figures above, one component of this downwards expenditure trend was the decline in spending on housing costs. Food costs have remained roughly constant over time, except for Jordanians.

SAVINGS AND DEBT

For a substantial proportion of vulnerable host community members and refugees, expenditure exceeds income, with households accumulating debt.

Housing costs are the key driver of indebtedness in urban refugee settings. On average, urban refugees of all nationalities report spending more than half of their expenditures on rent. Jordanians report the lowest average housing cost expenditure in compared to other nationality groups in the sample. This is because of higher rates of owner-occupation in the host community.

The **median debt value is highest for Jordanians** at 1,000 JOD, followed by 500 JOD for both Syrians and other nationality refugees and 490 JOD for Iraqis. **Although savings are reported across all groups, at least 50% of the respondents have no savings at all.** Here approximately 38.9% of Iraqis, 28% of Jordanians, and 25% of both Syrian and other nationality refugees report savings. **There is a higher incidence of indebtedness in Azraq Camp compared to urban areas—86.4% of Azraq Camp respondents reported having some form of debt.**

In the 2020 CARE assessment survey, median debt levels were the same for male and female respondents (at 500 JOD). Secondary sources, however, may provide evidence that women are disproportionally at risk of unsustainable debt. **Advocates have expressed concerns about the widespread availability of loans offered by microfinance institutions, which increasingly target women and expose them to potential consequences of unpaid debt, including imprisonment and implications for resettlement.** A 2019 study by ARDD,[37] a legal aid organization, suggested significant indebtedness among both Syrian and Jordanian women. Women described taking out multiple loans, typically to pay for rent and other basic expenses, and sometimes using one loan to service another. Women may be pressured to borrow money if their husbands are unable to do so, or to protect their husbands from shame or potential legal consequences.

There is no association between disability and expenditure or indebtedness. PWDs reported overall spending patterns and debt levels similar with others in the sample.

PRODUCTIVE ASSETS

In terms of assets, **refugees report extremely low assets with less than 10% of all refugee origin** groups reporting at least one productive asset, such as a sewing machine, livestock or a small business or micro-finance loan. Jordanian households more commonly report assets, with 31.7% of them reporting having at least one productive asset. However, asset ownership is still relatively low across the sample, posing a challenge for achieving sustainable livelihoods.

Only 2.7% of the total sample have access to a bank account. The vast majority of respondents do not have access to banking; **98.8% have not tried to open one**. Based on the qualitative and secondary evidence, the **many barriers to banking are a likely deterrent, again raising issues for financial inclusion and sustainable livelihoods.**

In comparison to urban areas, ownership of productive assets in Azraq Camp is incredibly low (when considering ownership of a sewing machine, micro finance/business loan, bank account or livestock). There was on average only 0.16 productive assets per household with 0.18 in female-headed households and 0.15 in male-headed households. **No respondents in Azraq Camp reported having a bank account. There is no bank or financial institution within the camp.**

37 Rochelle Johnston, Dina Baslan and Anna Kvittingen. Realizing the rights of asylum seekers and refugees in Jordan from countries other than Syria with a focus on Yemenis and Sudanese, 2019

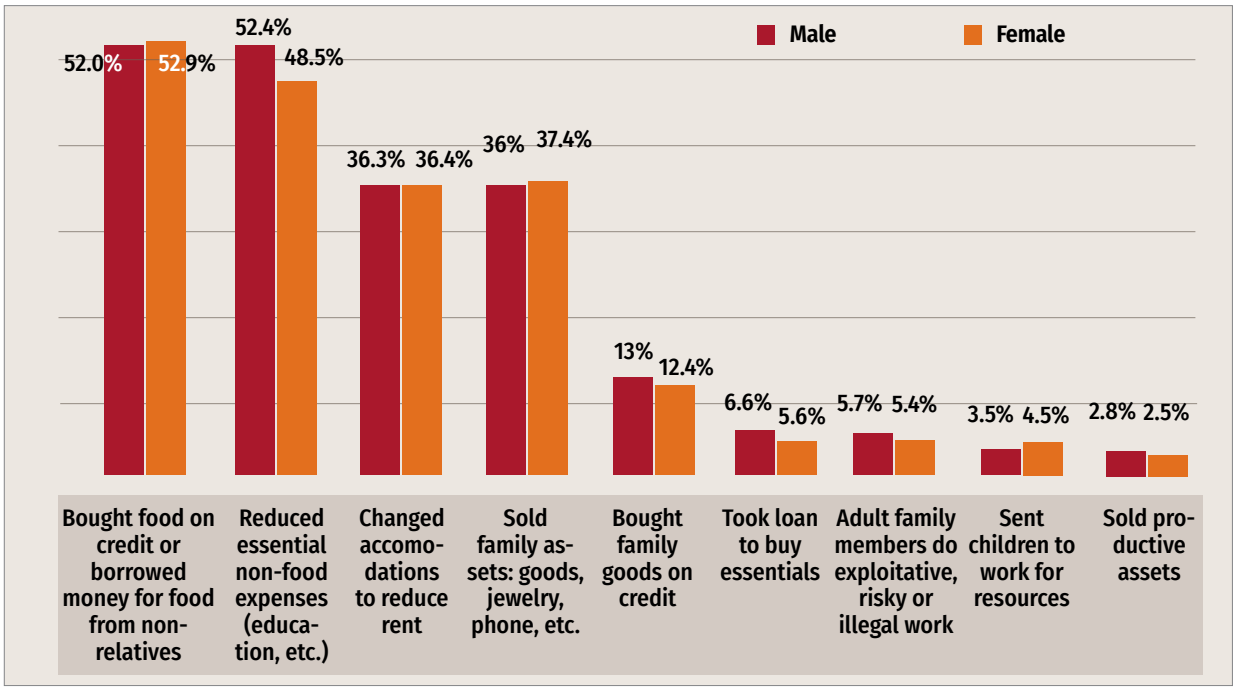
LIVELIHOODS COPING STRATEGIES

The 2020 assessment survey included questions asking if respondents had used negative coping strategies over the past 30 days, including the following options: spent savings; bought food on credit or borrowed money to purchase food; bought family goods on credit; took a loan to purchase essentials; reduced essential non-food expenditure such as education/health; sold family assets; sold productive assets or means of transport; adult members of the family accepted socially degrading, exploitative, high risk or illegal temporary jobs; sent adult family members to beg; sent children (under 18) family members to beg; changed accommodation location or type in order to reduce rental expenditures; sent children (under 18) to work to provide resources; and/or withdrew children from school.

Responses indicating that a household had relied on a given negative coping strategy were coded "one" and answers were totaled with a maximum possible score of 13. **The mean number of coping strategies by nationality was 2.56 among Syrians, 2.32 for Jordanians, 2.24 among other refugee nationalities, and 2.02 among Iraqis.** One possible explanation of this pattern is that date of arrival in Jordan is a determinant of reliance on negative coping strategies, with those households who arrived earlier tending to have lower index scores, i.e., fewer coping strategies. The average date of arrival of Syrians is later than Iraqis or refugees of other nationalities. There was no difference between male and female respondents on this index. However, those in **female-headed households more often reported resorting to negative coping strategies at a mean of 2.61 compared to 2.31 of those in male-headed households.**

As is demonstrated by the graph below, the **most frequently used coping strategies were borrowing to purchase food (54%), reducing essential non-food expenditure (52%) and selling family assets (39%). It is also notable that 38% of respondents changed accommodations to reduce costs over the preceding month.** This further underscores the relationship between housing costs and economic vulnerability discussed throughout this section.

Figure 25: Reported coping strategies by sex



** "Sent children family members to beg" and "Sent adult family members to beg"were selected by <1 percent of respondents*

The qualitative data also highlighted more contemporary coping strategies post-COVID-19 crisis such as selling WFP food vouchers, to pay other costs—for example, to pay back a Microfund for Women Loan, to buy medicine, and to pay for water and electricity. Working in the informal sector and changing work to other sectors such as agriculture were ways of coping when respondents lost jobs due to COVID-19. Borrowing money was often cited in FGDs as a challenge as debt accumulates with and between friends. Some noted spending savings while others have sold important home assets such as electrical heaters, gas cylinders and electrical gas. Child labor and early marriage were also cited as coping mechanisms due to the urgent needs and stress introduced by the pandemic. While the survey data suggests child labor has decreased, this does not mean this decline will be permanent once the restrictions lift.

The coping strategy index explained above shows that **there is a higher mean prevalence of different coping mechanisms reported by Azraq Camp respondents.** On average, these households report using **3.3 coping strategies with minimal difference between females (3.2) and males (3.46).** (As cited, Syrians in urban areas report relying on 2.56 negative coping strategies.) Those **households with PWD in Azraq Camp also reported higher mean coping strategies at 3.56 compared to 3.14** among households without PWD household members.

The table below provides the incidence of reported coping strategies overall showing that most resort to spending savings (69%), credit and borrowing money (69%), and reducing essential non-food expenditure such as education and health (54%). More dangerous coping mechanisms are reported less frequently, such as withdrawing children from school (9%), adult family members accepting socially degrading, exploitative, high risk or illegal temporary jobs (9%) child labor (5%), begging (2%), or sending children to beg (2%)

Table 16: Proportional use of coping strategies across the Azraq Camp sample

Spent savings	69%
Bought food on credit or borrowed money to purchase food	69%
Reduced essential non-food expenditure such as education/health	54%
Bought family goods on credit	45%
Sold family assets/goods	40%
Sold productive assets or means of transport	19%
Took a loan to purchase essentials	14%
Withdrew children from school	9%
Adult family members accepted socially degrading, exploitative, high risk or illegal temporary jobs	9%
Sent children (under 18) to work to provide resources	5%
Sent adult family members to beg	2%
Sent children (under 18) family members to beg	2%

Child labor was confirmed as common in Azraq Camp by both FGDs and KIIs, although the findings above indicate that the prevalence is lower since COVID-19. Some families send their sons (rather than daughters) to work outside the camp illegally, which poses a serious social protection issue. While FGD participant mothers expressed that they were aware of the risks, they felt they had no other choice. In child FGDs, some children expressed the desire themselves to leave school to support family income. A KII with UNHCR said that children stay in the camp but are

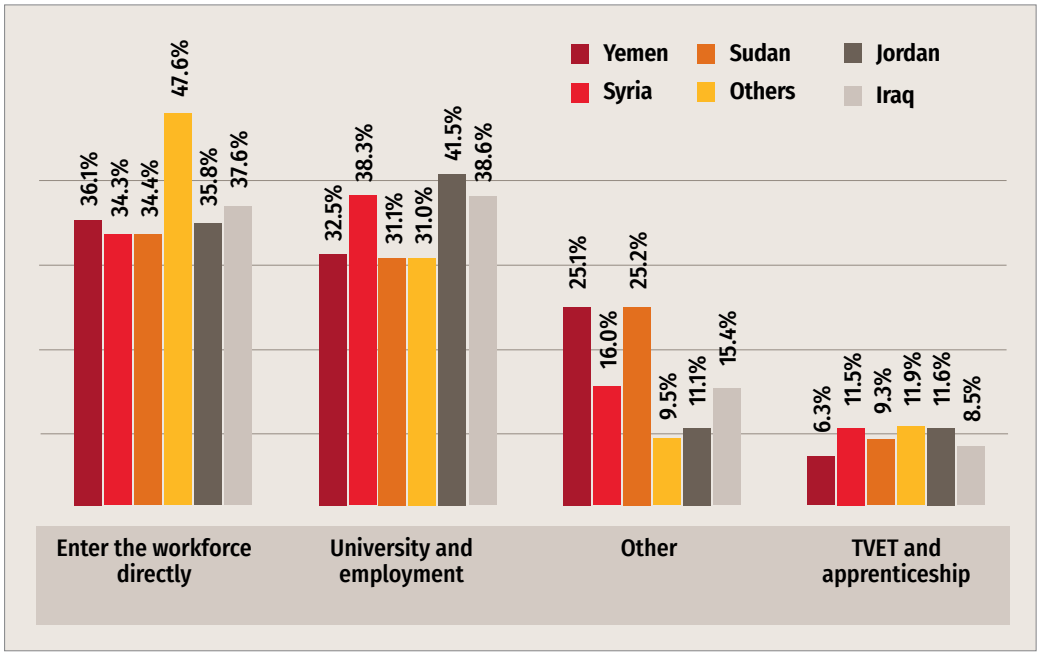
seen at the entrance helping those returning to carry goods. They suggested that child labor may still exist but is underreported. The quantitative survey reveals that 5.2% of households relied on child labor as a coping strategy over the last month.

In conclusion, the 2020 assessment finds that Syrians in both Azraq Camp and in urban areas, are most likely to rely on negative livelihood coping strategies. Borrowing to purchase food, reducing essential non-food expenditures, selling family assets and changing accommodations to reduce rental costs were the most common coping strategies.

LIVELIHOOD ASPIRATIONS, PARTICULARLY AMONG YOUTH

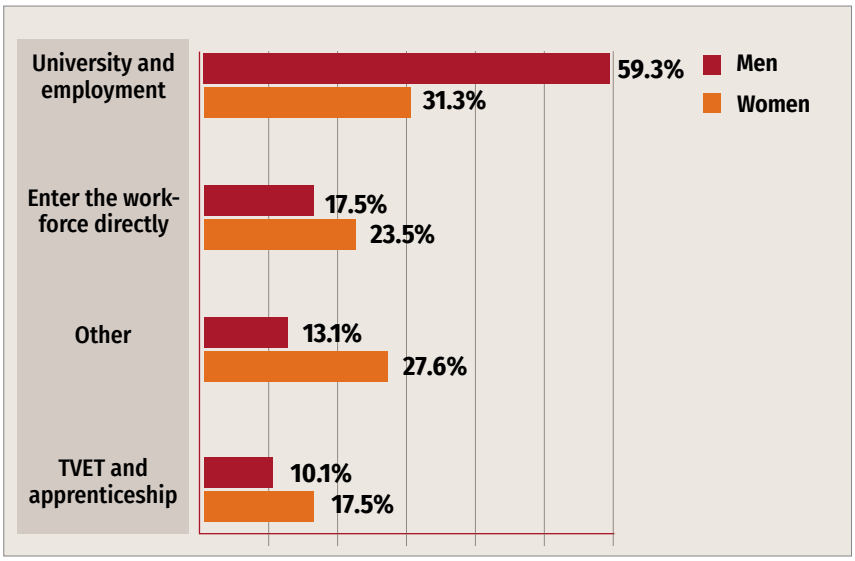
Youth—urban refugees and Jordanian youth aged 15 to 24—reported in the 2020 Needs Assessment that they either prefer to obtain university education followed by employment or enter the workforce directly. Jordanians and Syrians more frequently selected the former (albeit by a relatively small margin), while all other refugee origins selected the latter. Technical and vocational education and training (TVET) and apprenticeships were reported at much lower rates between refugees of other origins (11.9%) and Yemenis (6.3%). This reduced draw to TVETs could be linked to the qualitative findings that vocational programming opportunities are limited, purported quality issues, a lack of follow-up grants/cash, as well as the idea that TVET is linked with a lack of prestige (see below). These barriers could make TVET seem less desirable and accessible as a pathway to sustainable livelihoods. The graph below shows the breakdown of all options preferences by respondent place of origin.

Figure 26: Youth livelihood aspirations by place of origin



In Azraq Camp, among youth aged 15 to 24, **the majority of males (59.3%) aspire to attend university followed by employment while only about half of females in the same age group selected this option (31.3%).** More females than males chose "other" (27.6%), "entering the workforce directly" (23.5%), and "TVET/apprenticeship" (17.5%). The breakdown by sex is in the graph below. The most popular "other" was to start and to start and care for family.

Figure 27: Livelihood aspirations of youth in Azraq Camp



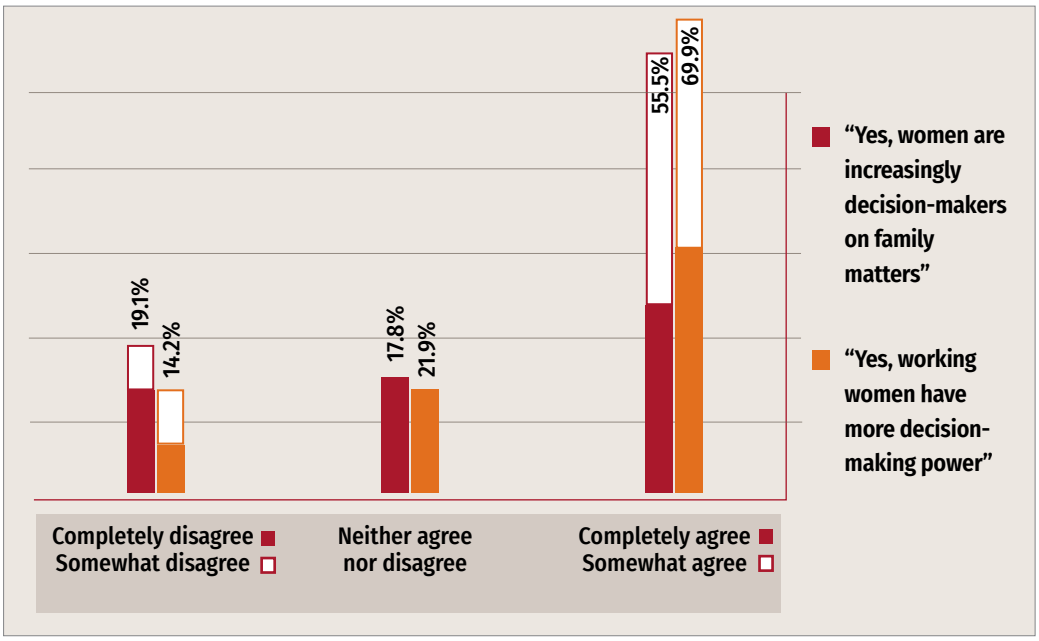
Youth unemployment in Jordan is high with younger people more likely to be unemployed than their older peers. Data published by the Government of Jordan indicated that in 2020, 58% of those aged 15 to 19 years old and 42% of those aged 20 to 24 were unemployed, compared to an overall unemployment rate of 23%. **There is evidence to suggest that young people in Jordan embrace business ownership and entrepreneurship.** More than half of youth surveyed by the Geographic Multidimensional Vulnerability Analysis research indicated that they would like to own their own businesses.[38] The same study found that vocational training is stigmatized by young people in Jordan, who often think that the vocational route is only for those with low academic grades.

The **qualitative findings suggest that livelihood aspirations are changing in line with the digital transformation**, which is pushing aspirations higher (for example, with young people seeking to start online businesses). However, there are severe barriers to achieving such aspirations, many of which are discussed in the previous sections above. Urban Syrian refugees in FGDs spoke of discrimination against them (discrimination issues are noted by refugees of other nationalities, as well). Participants shared experiences they had or heard about in which Jordanians accused Syrians of stealing jobs from them. On the other hand, Syrians often cannot access work in the same sectors due to limits on work permits, meaning less actual competition. It could be that Jordanians perceive competition although it is rare or that the competition is over informal sector jobs. More investigation is needed here. Respondents also noted low demand in Jordan for goods, such as traditional Syrian goods. As noted elsewhere, the **strict bank and microfinance institution requirements to loans make self-employment challenging for all refugees.**

Regarding **gendered barriers, female FGD participants expressed that working is difficult due to cultural norms and a lack of culturally appropriate options**. Additionally, **their domestic duties, childcare and other household responsibilities are a real constraint.** Female aspirations for home-based business opportunities discussed above could help address these challenges, if accompanied by policy changes around licensing and work permits and more assistance to access required capital, skills and materials. **However, gender norms around the disproportional burdens on women to take care of the household are also relevant here, requiring solutions if WEE is to advance.** The quantitative data also indicates that women who are self-employed are more likely to report a greater role in household decision-making and decisions on family matters. The graph below illustrates this trend and might indicate a shift in the norms around household decision making when women access self-employment opportunities (this is also explored further in the gender equality section). This relationship holds for all nationality groups in the sample.

38 Ibid

Figure 27: Decision making power among self-employed women respondents



Both Syrian and Jordanian FGD participants stated that vocational training is of little to no use if no cash or grant assistance is provided afterwards. Syrians, as compared with Jordanians, find existing vocational training programs to be less accessible to them.

The key barriers cited by FGD participants to accessing vocational training included age limits for women (18-30 years) and men (up to 40 years). This is a major inclusion issue, especially for female-headed households. (CARE's vocational training is open to women aged 18 to 55. **Another inclusion barrier noted by respondents is that they are inaccessible to PWDs.** In addition, courses are often highly dependent on external funding, meaning they are not always available**.** Finally, certain training courses require participants to sign a contract to complete the course in six months, and to pay a fine if they do not comply (in one example, a fine of 1,000 JOD was cited). As a result, some women refused to sign or participate, not willing to take on this risk. This policy seems too rigid and in opposition to humanitarian inclusion and access principles, given that many women face genuine barriers at home that may prevent them from completing a course in a given timeframe.

FGD participants in Azraq Camp had a unique perspective and different experiences. While **opportunities to develop livelihoods for women and men in Azraq Camp exist, they are seen as ineffective**. There is a lack of follow-up and no linkages to work. Participants reported feeling unsupported and unprepared for work. Some may receive grants and start-up kits from NGOs, but need more support to make business viable. They also cited a **lack of culturally appropriate work opportunities for women** in the camp; some women regard vocational training as "wellbeing support" for women rather than an effective pathway to sustainable livelihoods and WEE. Some participants suggested that there should be more support for income generating activities instead of only skills building. The perceived quality of trainings was also raised by FGD participants, who noted that the vocational training courses offered by the Vocational Training Center in Azraq Camp are of poor quality, missing key components, having outdated curricula and a lack of practical training. There is an absence of follow-up with graduates or connections to employers and business owners, which are key factors in finding employment, based on the other evidence reviewed.

Overall, FGD participants expressed a strong demand for training to be accompanied by grants; to reduce the number of participants in a given training; to increase the duration of programs; and to place more focus on quality rather than quantity.

CROSS-CUTTING THEMES

Despite a high level of participation and enrollment in education, **Jordanian women experience low employment rates and income wealth**.[39] While there is substantial public and NGO investment, historically there have been low levels of vocational training. This leads to **an undersupply of skilled crafts and trades people, limiting economic growth, as well as an oversupply of skills in certain academic disciplines**.[40] A high proportion of vocational training is dedicated to skills that have a low market uptake, such as traditional production for women, which can lead to saturation in some employment markets. Furthermore, the FGD participants cited many barriers and issues around vocational training (see above), **suggesting that vocational training opportunities and systems require substantial improvements.**

Earnings of graduates from further education (both academic and vocational) were compared with lower levels of educational attainment and this showed a statistically significant difference, at all conventional levels, between graduate earnings and those that have completed no schooling. **It is predicted that individuals who are illiterate earn 47 JOD per month less than those who graduated from secondary school**. There is no statistically significant difference between the income of further education graduates and individuals who leave education after secondary school.

Both Jordanians and Syrians reported hazardous work conditions, exploitation and a lack of occupational health and safety measures in secondary and qualitative evidence.[41] FGD participants expressed that informal sector work is common for refugees who do not have a work permit or who perceive that they will have to give up on UNHCR assistance. However, this **informal sector employment comes with many other costs, such as a lack of social protection, long hours, lower wages, and no overall rights for annual or sick leave as well as the risk of job loss due to illness/injuries and severe financial penalties if they are caught. These protection risks at work have been heightened by COVID-19.**

Child labor is also a common livelihood coping strategy with high protection concerns. One male KII explained that, "Child labor is the main coping strategy for families than can't meet their basic needs and is more common amongst Syrians than Jordanians...[T]his affects girls and boys, especially in the case of begging, but mostly boys because more jobs are available to boys." He noted two factors that influence this pattern: traditionally, many children in Syria drop out in grade six (age 12) to gain employment (mostly boys following their father's profession) or child labor is forced upon families because of the situation they find themselves in as refugees. In the FGDs, there were other perceptions expressed around child labor trends: **young children seem to work with family members while older children work in supermarkets and restaurants; children are either taken out of school or attend irregularly, for instance Syrians are more likely to go to school in the mornings and work in the afternoons); and that working children are at risk of engaging in crime because they spend most of their time out in the streets.**

However, **COVID-19 lockdowns and reduced livelihood opportunities for everyone may have had the effect of decreasing child labor**. Five percent of Syrian children (7% of boys and 1% of girls) worked in 2020, down from 11% in 2019. In contrast, 3.4% of Iraqi children (4% boys and 0.5% of girls) and 5.1% of children of other refugee nationalities (6% boys and 1% girls) worked in 2020, a small increase from 1% for both groups in 2019. Only 1.6% of Jordanian children worked in 2020. **The incidence of child labor does not vary significantly by location** (as is demonstrated by the table below).

39 World Bank in Jordan, Overview, 2020
40 UNDP, Labour Market: The Case of Vocational Training in Jordan, 2014
41 2019 CARE Annual Urban Assessment

Table 17: Child labor by location

LOCATION	PROPORTION OF HOUSEHOLDS WITH CHILDREN WHO WORK
Irbid	5.6%
Zarqa	5.4%
Azraq Camp	5.2%
Mafraq	4.4%
Amman	3.9%
Azraq town	3.4%

COVID-19

The impact of the pandemic on sustainable livelihoods among different nationality groups is strongly determined by rights to access the formal job market. One assessment found that the working conditions of Syrian refugees—for example, working reduced hours or without pay—compared to those of Jordanian nationals were more likely to have deteriorated because of the COVID-19 crisis.[42] This reflects concerns outlined in the JRP Coronavirus Contingency Plan that **refugees are particularly vulnerable to workplace rights violations because a majority are employed on an hourly or seasonal basis in minimum wage jobs and are disproportionately represented in the informal employment market.** One UN Women Rapid Needs Assessment confirmed the differing effects of the crisis on informal versus formal workers: 29% of those surveyed who worked in the formal economy before the beginning of the pandemic had lost their jobs, compared to 99% of workers in the informal economy.[43] A rapid assessment on the impact of COVID-19 by ILO also predicted that informal workers will be most affected by the crisis.[44]

A recent UN Women COVID-19 Rapid Needs Assessment revealed that Jordanians (32%) are more likely than Syrians (15%) to report not working due to COVID-19.[45] **This is because Jordanian host community members benefited from higher rates of employment before the crisis began.** For this reason, it is anticipated that Jordanians as opposed to refugees will experience the most substantial relative decline in living standards because of the pandemic. **There is some evidence to suggest that the host community is also more resilient to COVID-related livelihoods shocks, but this should not be overestimated**. One of the most common (13%) coping strategies for Jordanians during the pandemic is to live off savings.[46] Only one percent of Syrian respondents to the same survey said relying on savings to mitigate the impact of COVID-19 was possible.[47] An alarming proportion of refugee households (16%) said they would skip rent payments to cope during the crisis. A rapid needs assessment on COVID-19 conducted by the Danish Refugee Council in March found **that 66% of Syrians consider themselves at risk of eviction, compared to 47% of Jordanians, and 9% of Jordanians have savings compared to 6% of Syrians.**[48] In addition, 14% of Syrian refugees would reduce the number of their meals while one out of ten would take out credit to cope.[49] Some of the most

42 Ministry of Labour Syrian Refugee Unit, Syrian Refugee Unit Work Permit Progress Report January, 2020
43 UN Women COVID-19 Rapid Needs Assessment, 2020
44 ILO Rapid Needs Assessment, 2020
45 UN Women COVID-19 Rapid Needs Assessment, 2020
46 Norwegian Refugee Council (NRC) Labor Market Monitoring Dashboard, 2020
47 Ibid
48 Danish Refugee Council, Rapid Basic Needs Assessment - Syrians, March 2020
49 NRC Labor Market Monitoring Dashboard, 2020

frequently cited coping strategies by the host community are also indicative of vulnerability: 19% would reduce the number of meals and 16% would reduce consumption of essential non-food household items.[50]

The 2020 Needs Assessment qualitative findings underscored that **the COVID-19 effects and restrictions adversely affect the entire livelihood ecosystem of all sectors, which are interconnected with multiple knock-on effects.** For example, one FGD male with a supermarket depends on school pupils for up to 50% of his business, and as a result has been negatively impacted by the lockdown and school closures. One male KII explained that Syrian refugees are paying double prices for goods because small shops and businesses have closed. FGD participants also noted that the prices of vegetables and fruits have increased in the crisis.

The effect of COVID-19 on different employment sectors poses both a challenge and an opportunity for livelihoods in Jordan. A high proportion of refugees are authorized to work in the construction and manufacturing industries. These sectors have contracted because of the pandemic (alongside tourism and leisure, aviation and maritime, automotive, financial services and education sectors). Sectors which have traditionally employed refugees in Jordan—such as the service industries, food processing, retail and natural resource extraction—may experience growth because of the crisis. COVID-19 related job and income losses are more likely to be concentrated among male workers because men are more likely to be employed without a legal contract (46% of men compared to 34% of women).[51] The **vast majority of all sample population groups across both sexes reported mostly negative effects due to the pandemic.** There is no significant effect by nationality.

COVID-19 is an acute shock on top of a prolonged chronic humanitarian crisis for Azraq Camp Syrian refugees in particular, disrupting and hindering existing livelihoods as well as opportunities for sustainable livelihoods. FGD participants observed that IBV opportunities were stopped or downscaled, together with vocational training and the closure of sites hosting activities from different organizations. While some remote vocational trainings are still provided by CARE, participants said it is now missing important practical aspects. A UNHCR KII explained that restrictions in movement inside and outside of the camp have resulted in loss of jobs and income. As in urban areas, the 2020 survey found that the vast majority of both women and men reported mostly negative effects of COVID-19 on livelihoods. Nearly all females (92.2%) and 88.4% of males say that the COVID-19 crisis has had a “mostly negative” effect on men’s livelihoods, and 86.2% of females and 88.8% of males believe that it has had a “mostly negative” effect on women.

50 Ibid

51 UN Women, Rapid Impact Assessment, 2020

CASE STUDY

Theme: Challenges Faced by Syrian and Jordanian Persons with Disabilities in Jordan

There is limited and inconsistent available data on disability in Jordan. However, in 2018 between 11% and 15% of the population in Jordan was estimated to be living with a disability.[52] A 2018 Institute of Development Studies study indicated that 25.9% of Syrian refugees in Jordan had an impairment.[53] In addition, a 2016 study using the Washington Group questions reported a 27.55% rate.[54] An estimate from 2018 suggests that 30% of Syrian refugees in Jordan have specific physical or intellectual needs.[55]

PWDs encounter numerous challenges through their daily lives; the key challenge is living an independent life with meaningful community interaction. PWDs need accessible environments in order to participate in community and outdoor activities. However, most buildings, facilities and roads in Jordan are not accessible for PWDs. This poses challenges for independence. For example, people living with physical disabilities may need additional help to maneuver wheelchairs, and those with visual impairment may struggle to navigate the environment alone. PWDs also face additional challenges in accessing health and public services, livelihoods and job opportunities. In some cases, they may face unintended harassment and stigma.

Mohammed is a 38-year-old, married Syrian refugee and father of three children. In 2013, he sustained a physical disability when a car exploded in Dera'a as he walked past. Fragments cut his spinal cord; he was evacuated to the Jordan borders and spent four months in hospital.

"My life has changed," Mohammed said, "it became upside down. I lost mobility and physical independence, and I was obliged to be confined in a wheelchair." He said he was not shown how to use the wheelchair, or exercises to aid his mobility and reduce pain— instead he learned them from YouTube.

Mohammed is unable to obtain assistance and services offered by the Higher Council for the Rights of Persons with Disabilities (HCD) in Jordan because he is not a Jordanian citizen. Syrian refugees living with disability have to seek assistance from international organizations such as UNHCR, Handicap International, Humanity and Inclusion and other local NGOs.

Drawing from multiple discussions, the needs expressed by PWDs include:

- Rehabilitation and occupational therapy
- Medical assistance and provision of assistive devices
- Psychological and mental health support for PWDs for self-awareness and self-acceptance
- Support and guidance for the caregivers of PWDs. For example, Mohammed expressed that by "over caring," caregivers can unintentionally make PWDS more dependent
- Enforcement of the laws and regulations meant to ensure physical accessibility in public spaces, such as building ramps and removing barriers for PWDs
- Better access to information and awareness of services

52 KWD, DFID: https://assets.publishing.service.gov.uk/media/5bb22804ed915d258ed26e2c/Persons_with_disabilities_in_Jordan.pdf.
53 Institute for Development Studies, Disability Inclusive Development Jordan Situational Analysis (2020)
54 Australian Aid, Removing Barriers, The Path towards Inclusive Access (2018).
55 https://assets.publishing.service.gov.uk/media/5bb22804ed915d258ed26e2c/Persons_with_disabilities_in_Jordan.pdf

- Vocational training and linkages with business owners and employers to enable PWDs to become economically active
- Inclusion of refugees with disabilities who live in camps, for example, in the IBV system used by CARE and other organizations
- Better community awareness of the rights of PWDs to reduce harassment, discrimination and stigma, especially on social media platforms
- Emergency financial support for caregivers of people with severe mental disability

KEY CAUSAL CONTEXTUAL FACTORS

The FGDs and in-depth interviews with both Syrian and Jordanian PWDs underlined the key challenges that hinder their access to public life and social services, and prevent them from being active and effective members of society. The most significant are:

- Lack of accessible environments, including roads and public transportation, as well as public facilities such as schools, shops, banks and public parks.
- Lack of community understanding about PWDs and their rights. Many in Jordan perceive them as victims to be pitied, rather than full people with different conditions.
- Lack of enforcement of laws, especially the Labor Law that requires at least 4% of a company's workforce to have a disability. Employers largely disregard this rule, and exclude qualified PWDs.

RELATED IMPACTS

The challenges described by Syrian and Jordanian PWDs in CARE's 2020 Needs Assessment negatively affected their participation within their communities and their ability to live independently. The inaccessible environment and lack of financial, medical and psychological support for PWDs increased their vulnerabilities. In many cases, PWDs were isolated and neglected at home, missing educational, social and livelihoods opportunities. There were negative impacts on their self-esteem, resulting from societal perceptions that disability is shameful or bad fortune.

IN THEIR OWN WORDS

Quotes from Focus Group participants

- "I hate when people feel sorry for me," Mohammed said. "I want to be respected. Sometimes I need help in the streets to push my wheelchair on some spots that my muscles are not strong enough to [handle]. I do not mind this, but I refuse to be treated as a weak person. I encountered a situation where someone offered to give me sandwiches because I was in a wheelchair and I did not like that."
- "I go to pray at the mosque, and I make sure to leave early once I finish," said Mohammed, "so the worshippers do not start collecting and giving me money unsolicited. Such situations make me embarrassed, and I have more concerns when I go out with my children, I do not want them to see me in these embarrassing situations."
- "You need to handle a person with disability according to his/ her case," said one FGD participant.

- "Public schools refused to accept my child who is in wheelchair as they are not accessible," said an FGD participant. "I cannot afford to send him to a private school."
- "I found myself here in the camp working as a volunteer for CARE inside the camp," said woman with disability living in Azraq Camp, "despite my disability I feel that I am productive, successful and a happy woman."

LEARNING AND ADVOCACY MESSAGES

Achieving the rights of PWDs in Jordan requires CARE and the humanitarian community to:

- Provide disability inclusion training for staff, partners and volunteers. Include such training in inductions and as part of new partner agreements.
- Advocate for policy makers and authorities to enforce the accessibility laws and regulations around construction of buildings and public spaces.
- Provide vocational training and specific livelihood opportunities for PWDs, in an accessible way.
- CARE to consider offering financial assistance for vulnerable households that include member(s) with severe mental disabilities.
- CARE to consider supporting PWDs to better access information by exploring different channels that enable them to stay informed.
- CARE to consider social media campaigns to monitor and combat online stigma and harassment of PWDs.
- CARE to consider establishing a tailored case management system for PWDs with guidelines for the case manager to ensure relevant and optimal support.
- Provide specific non-food items (NFIs) such as mattresses, clothes and diapers for households with PWDs.

COVID-19
A Shock on Top of a Crisis

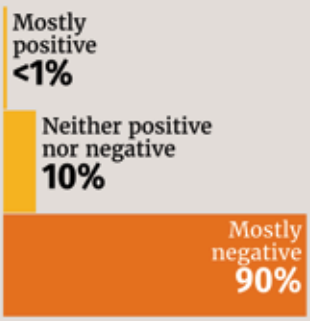
The COVID-19 pandemic is exposing the most vulnerable populations in Jordan to new threats and exacerbating existing challenges. **To beat COVID-19, no person can be left behind,** regardless of gender, status or nationality.

Economic Challenges

All population groups are **facing a deficit** between their monthly household income and expenditure. **40% of respondents saw COVID-19 as a barrier** to employment.

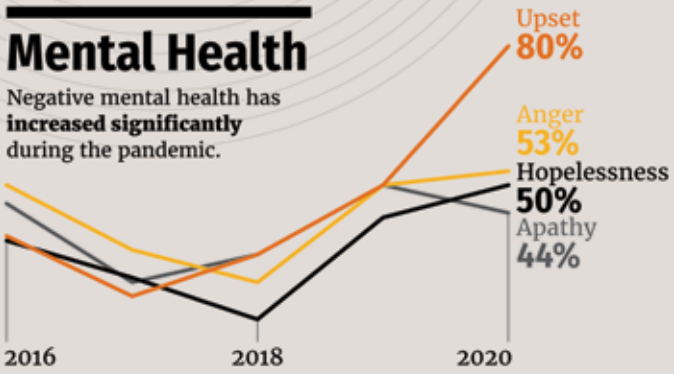
Learning Outcomes

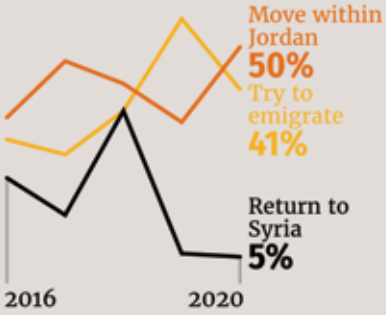
The impact of COVID-19 on education outcomes were **consistently rated as mostly negative** across all nationality groups and genders.



Mental Health

Negative mental health has **increased significantly** during the pandemic.





Durable Solutions

2020 saw a shift in Syrian refugees' choice of durable solution. **Finding another place to live in Jordan** overtook emigration as the most common response.

care JORDAN **CARE International in Jordan**
2020 Annual Assessment

Gender Equality

This section presents the findings related to gender equality (and inequality), its key dimensions being gender power dynamics and social norms, sexual and GBV, CEFM and how these are affected by COVID-19. Although the entire report reads through a gender lens, this section takes a closer look at existing gender inequalities across nationalities and locations in Jordan and discusses how these intersect with livelihood, education, health and social-cultural norms.

GENDER INEQUALITIES AND SOCIAL/CULTURAL NORMS AMONG WOMEN, MEN, BOYS AND GIRLS

Unequal gender dynamics, GBV and harmful gender-specific coping mechanisms are deeply rooted in the culture and social norms of refugees and host communities living in Jordan. However, gender inequalities go beyond culture and tradition and are strongly linked to external factors such as quality of education or economic conditions. Mental and physical health, status and documentation, the level of exposure to other communities or the experience of conflict and displacement also have shown to shape gender dynamics and inequalities over time.

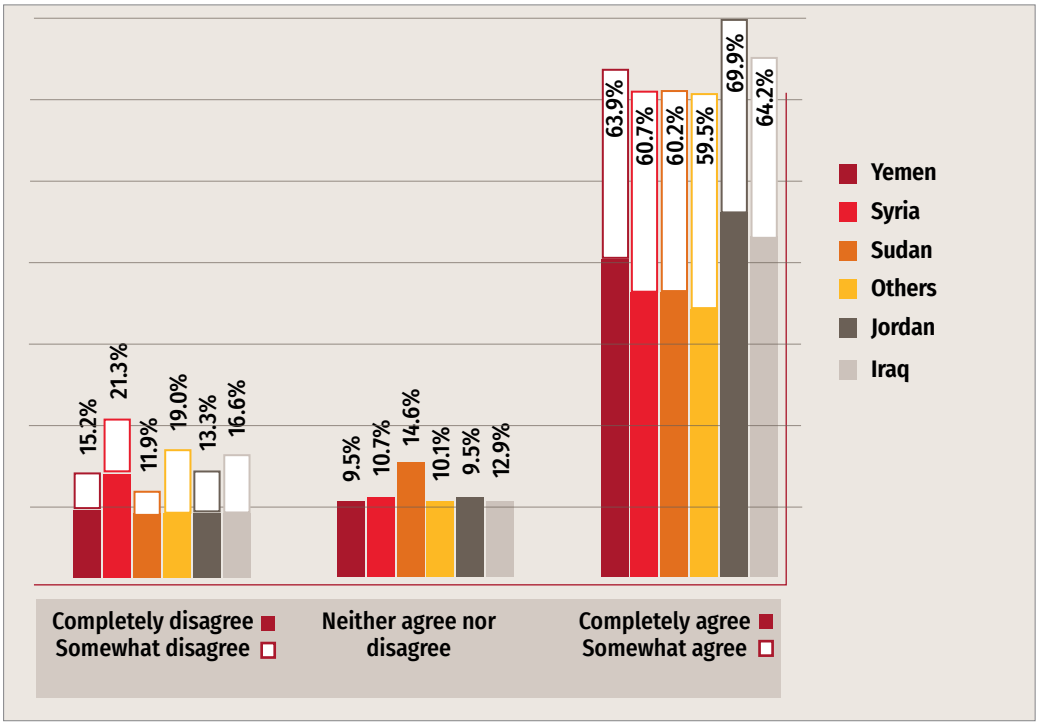
This year's assessment shows that **gender dynamics and the extent of inequality differs across nationalities as well as socio-economic background.** While there is generally a more positive trend to be observed among Jordanians, there are also significant differences among families of the same nationality. The majority of Syrians, for example, living in Jordan come from rural poorer areas of Syria, where women are less educated and less likely to work while boys are more likely to drop out of school to learn a profession. Qualitative findings suggest that child labor, early marriage and traditional gender roles are seen more commonly among these families living in Jordan today. A Syrian female FGD participant explains how some women are not allowed to leave the house without the husband's permission or visit the market without male accompaniment. FGDs indicate that **especially in the case of early marriage, Syrian women experience significant restrictions such as access to livelihoods or public space.**

Findings show that more women have started working and are contributing to the family's income, especially as economic conditions worsen. This trend was apparent in the 2019 Needs Assessment. Although women's participation in the labor force remains low, more women are working among families in Jordan today. **Despite this trend, the difference between male and female earning power is evident in a comparison of the income of male-headed and female-headed households, particularly among Jordanians**. It is possible there are still significant gender specific barriers to employment or fair wage that affects more heavily households headed by females.

Findings also show that female decision-making power has increased as more women have entered the employment market. The majority of survey respondents, in both urban and camp settings, agree that working women have more decision-making power. Syrian women in FGDs also spoke of being more active in the public sphere than they were in Syria, engaging in more activities outside of their home, being able to move easily between governorates and feeling safer.

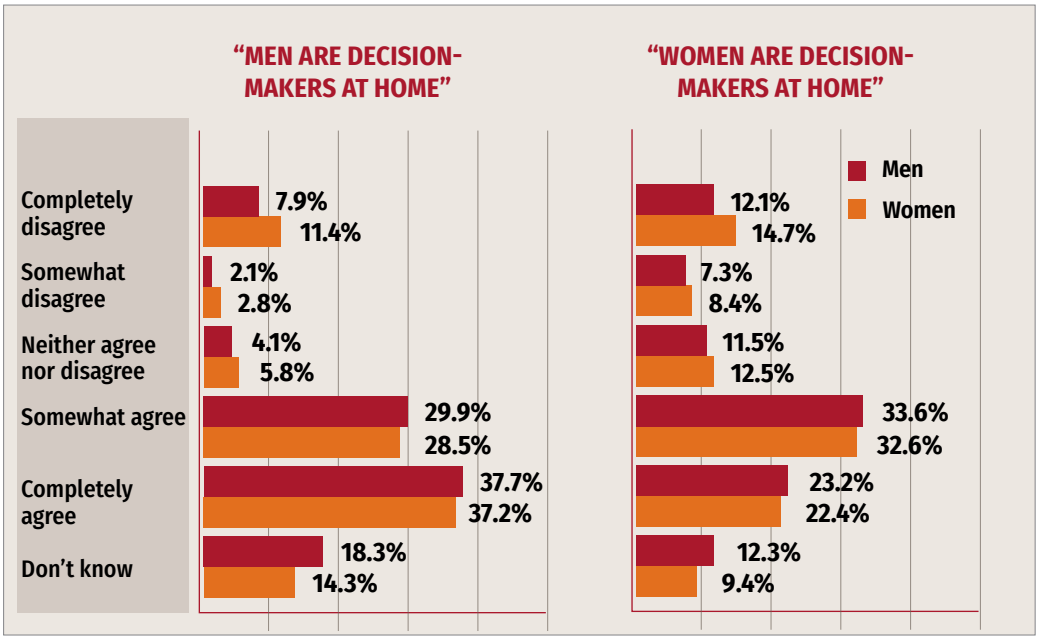
Female participants explained observing **a positive trend especially among Jordanians, with more women working, attending university, driving and participating in public life**. Jordanians are also the highest percentage of respondents across nationalities to agree that working women have more decision-making power. Syrian women participating in FGDs explained how they view Jordanian working women to be more empowered than *refugee* working women, as they have more employment options, are legally allowed to work, and are protected as employees.

Figure 31: Agreement with the statement "Working women have more decision-making power," by origin



Survey findings also suggest that women are increasingly the decision-makers regarding family matters. As per the figure below, 56% of male respondents and 55% of female respondents agree somewhat or completely that women are the decision-makers regarding family matters.

Figure 32: Reported decision-makers in the home by sex



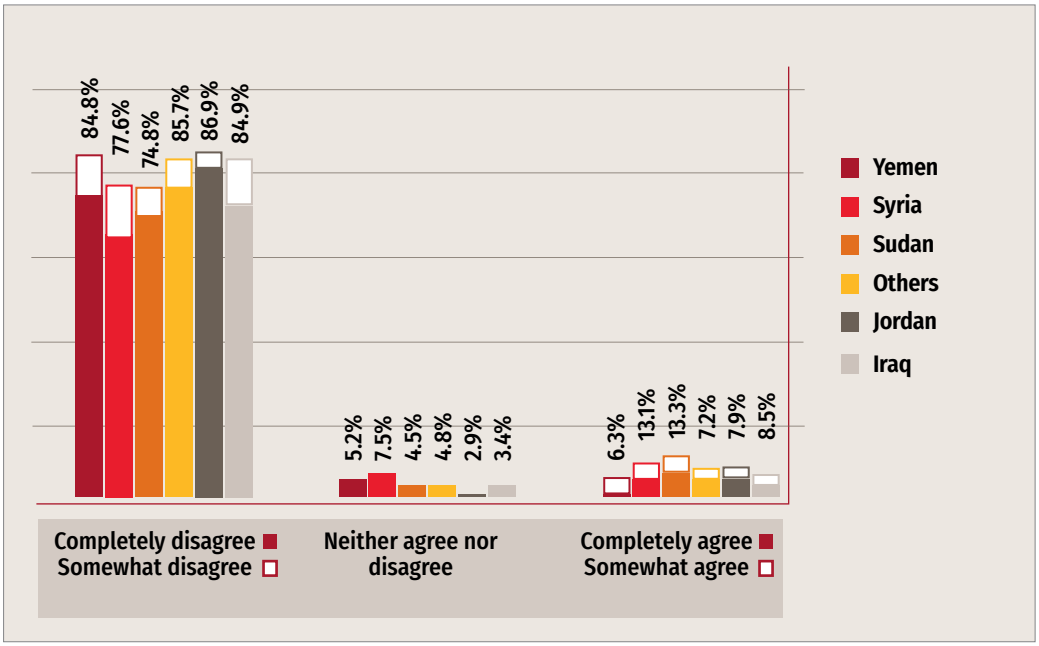
However, work and income does not translate into more decision-making power for *all* women. For some, work has only become another form of exploitation and abuse. As per the figure above, a significant proportion of survey respondents somewhat or completely disagree with the statement that working women have more decision-making power. As women face increased risks in the informal labor force, many are also being forced by their husband to work without having any control over their income while men are often willingly staying at home, as a key informant explained.

Women that have become head of their household, having no men in their family, may be experiencing an increase in responsibility and decision-making power but also have a high level of psychosocial distress. This was evident in both last year's and this year's assessments. Although participants of FGDs discussed how the challenging conditions have made them stronger, over a quarter of female heads of household reported feeling so hopeless that they did not want to carry on living—either all or most of the time. This is especially the case among refugee women.

There is a significant proportion of respondents that consider it shameful for the family when the woman works, especially among Sudanese (13.3%) and Syrians (13.1%). A Yemeni man in a FGD said he would "be begging" before accepting that his wife work outside the home.

More than 60%, however, do *not* regard it as shameful for the family when the woman works. Jordanians are most likely to show acceptance (81%), again reflecting positive trends among this population group. A Jordanian man in a FGD said, "The work of women has become essential and crucial. Without her work, life has become very tough... The culture of shame is vanishing regarding women's participation in the workforce in Jordan."

Figure 33: Agreement with the statement "It is shameful for the family when the woman works," by origin



Findings suggest that **the length of stay in Jordan, i.e., integration into its socio-political environment, has an impact on attitudes toward gender roles**. Date of arrival in Jordan is, for example, a determinant of attitudes towards female workforce participation: refugee households that have been in the country the longest are least likely to report feelings of shame if women work. There are mixed findings regarding the link between socio-economic background and attitudes: **while qualitative data suggests that gender attitudes depend on factors such as education level and financial security, survey findings do not show this link as clearly.** This highlights the complexity of attitudes and gender dynamics.

To conclude, gender dynamics and attitudes within families across Jordan are shaped by various factors, including the socio-political environment, origin and culture, socio-economic background, as well as the experience of violence and displacement. Findings generally show an increase in female workforce participation, but this has had two opposite effects: on the one hand, female decision-making power has increased, and on the other, working has created new risks related to economic exploitation and abuse. A positive trend in gender attitudes is observed especially among Jordanians. However, **traditional gender roles and attitudes that perpetuate gender inequalities still exist across all nationalities.** There were no significant differences observed between urban and camp settings, except when it comes to CEFM, which is discussed in more detail below.

SEXUAL AND GENDER-BASED VIOLENCE

In this year's annual assessment, **14% of respondents in both Azraq Camp and urban areas indicated that they consider violence to be common in their community**. Last year, only 4% of Syrian refugee respondents and 6% of non-Syrian refugee respondents reported violence in their home, which may indicate **an increase in violence over the last year**. Survey findings suggest that there has been a slight increase in violence among women in particular, reported by 6.5% of male respondents and 10.1% of female respondents.

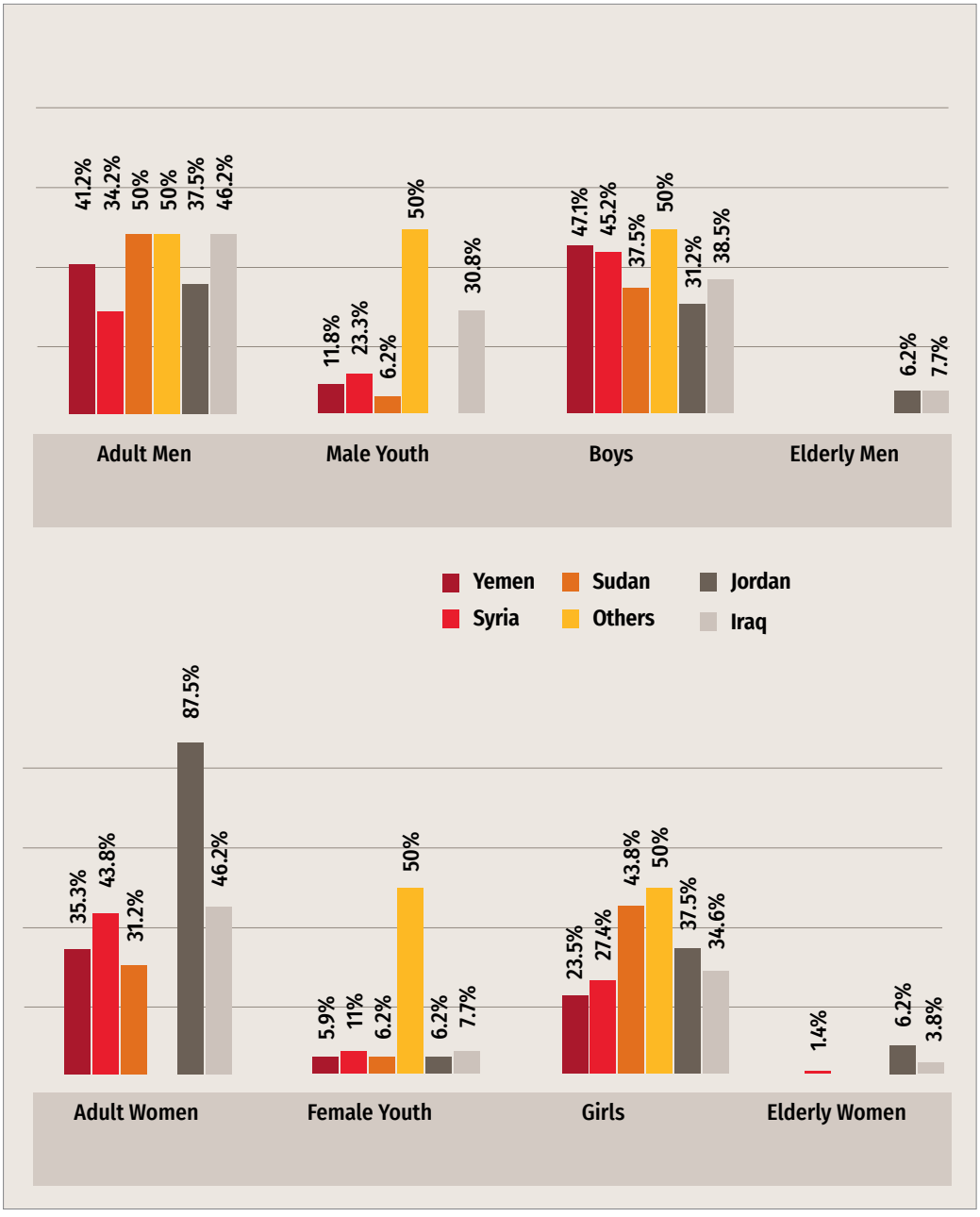
Verbal and emotional violence was reported to be the most common reason for feeling unsafe (37.2% male; 39.7% female), as it was in the previous year. A significant proportion also reported fear of physical violence (26.5% male and 28.2% female) and sexual violence (11.8% male and 10.3% female). According to a key informant, the most common form of physical violence is beating of women by their husbands. Honor killings persist in the country and emotional abuse related to honor remains an issue for both Jordanians and Syrians. Out of those who do not feel safe at home, **adult women are most likely to feel unsafe**.

It must be noted, though, that when researching and reporting on GBV, reliable statistics are difficult to obtain and cases are typically underreported. Cases may not be categorized as violence by the victim in the first place or victims fear repercussions, stigma or shame. Last year's assessment showed that many Syrian refugees did not report cases of SGBV because they did not feel the need to do so, they feared the consequences or they did not know where to report it.[56]

SGBV intersects with other forms of discrimination based on race, religion, socio-economic background, disability or age. In this year's assessment, we see that women and girls with disabilities are especially vulnerable. One key informant explained that men and boys with disabilities are freer to move around and take part in public life in comparison to their female counterparts, whereas women and girls with disabilities are considered a shame to the family and are hidden away, violating basic rights such as the right to education. In terms of nationality, **Jordanian women are significantly more likely to experience violence compared to women of other nationalities** (see figure below). **Among men, African refugees have a higher risk of experiencing violence compared to men of other nationalities, which stood out also in FGDs. Male Somali refugees in particular seem to be more vulnerable than other nationalities.** FGD findings indicate that African refugees especially face harassment and discrimination based on their race, in particular in Irbid. Difficulties with the Arabic language may also play a role. **In terms of age, adults and children of both genders are more likely to experience violence compared to the elderly and youth, with the exception of African youth. Adults and children of both genders seem to be more vulnerable in Azraq town.**

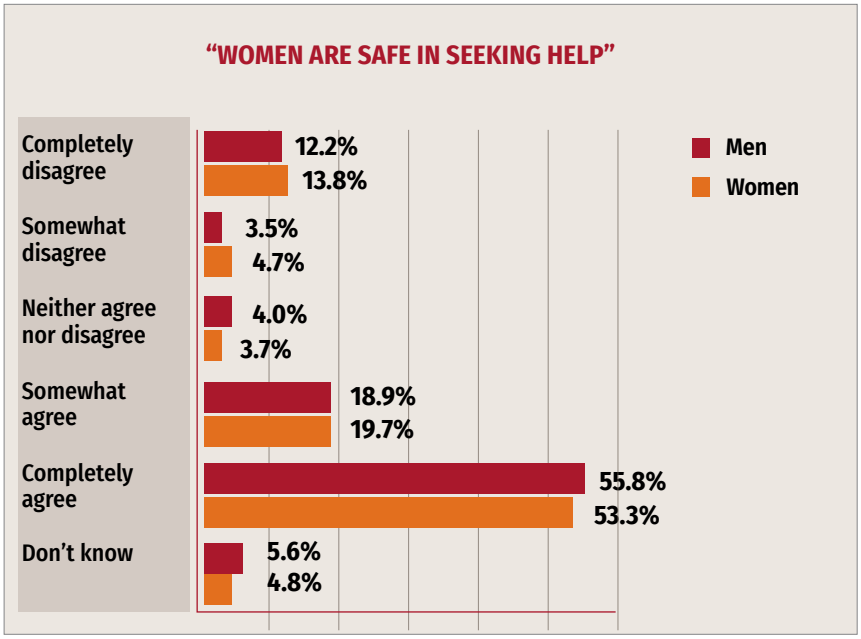
56 2019 Annual Urban Assessment (2019), CARE Jordan

Figure 34: "If you know anyone experiencing violence directly, who are they?" by place of origin



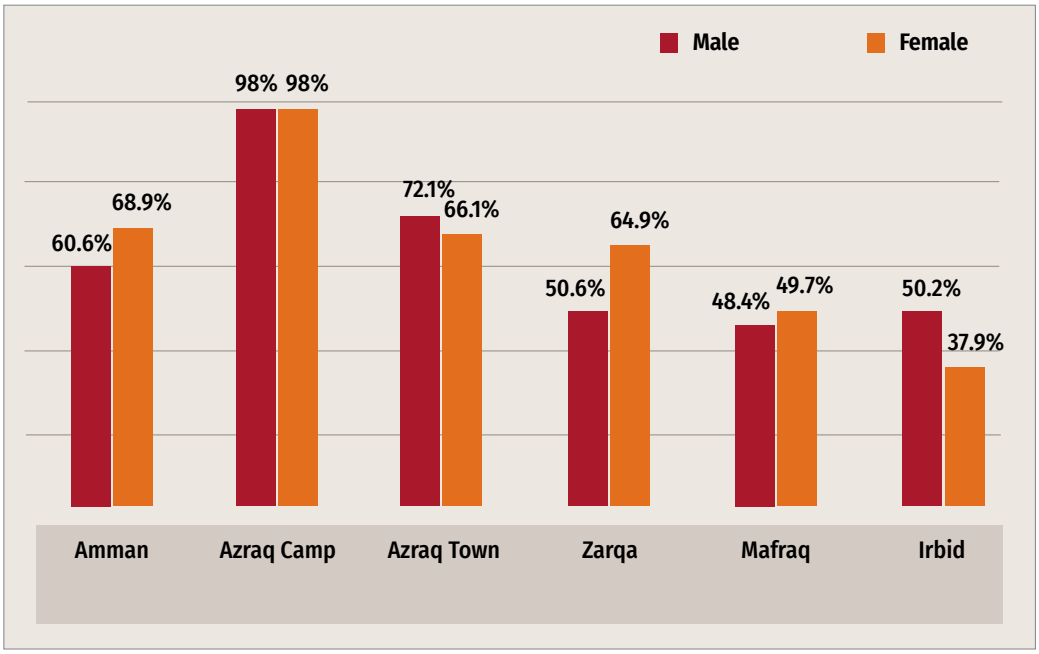
As shown in the figure below, **18.5% of female respondents do not think that women are safe to seek help in urban areas.** A key informant explained that **stigma and a disconnected infrastructure are key barriers for women and girls in protecting themselves from violence.** Women and girls who try to fight against violence they experience would often be considered as mentally ill or unstable. An example shared with the assessment team was the case of a girl who was beaten and kicked out by her father for taking off her veil. When she tried to seek help from the police, they called her father. Consequently, her father sent her to a mental institution.

Figure 35: Agreement with the statement "Women are safe in seeking help," by sex



When comparing urban and camp settings, survey findings show that **refugees living in Azraq Camp feel significantly safer and more protected than refugees living outside of camps.** As shown in the figure below, only 1.1% of male respondents and 1.9% of female respondents in Azraq Camp do not feel safe or protected (only slightly more women than men). In urban areas the percentage is significantly higher, especially in Irbid, Mafraq and Zarqa. Azraq Camp findings also show a higher percentage of respondents agreeing that women are safe to seek help. That said, **7.5% of female respondents and 7.1% of male respondents do not believe that women are safe to seek help in Azraq Camp,** which are significant proportions to take into account.

Figure 36: "Yes I feel safe and protected" across locations by sex



Although the majority of refugees living in Azraq Camp feel safer and more protected than urban refugees, they are slightly more likely to perceive violence as common in their community. The proportion of respondents in Azraq camp that said they "somewhat agree" and "completely agree" that violence is common in their community totals 14.5% among males and 21.3% among females. Amman is the only location that comes close to this finding, with 13.3% of males and 13.4% agreeing somewhat and completely that violence is common. All other locales total below 10%, with little difference between male and female responses. This suggests that the feeling of safety and protection is based on the availability of support rather than level of violence within the community.

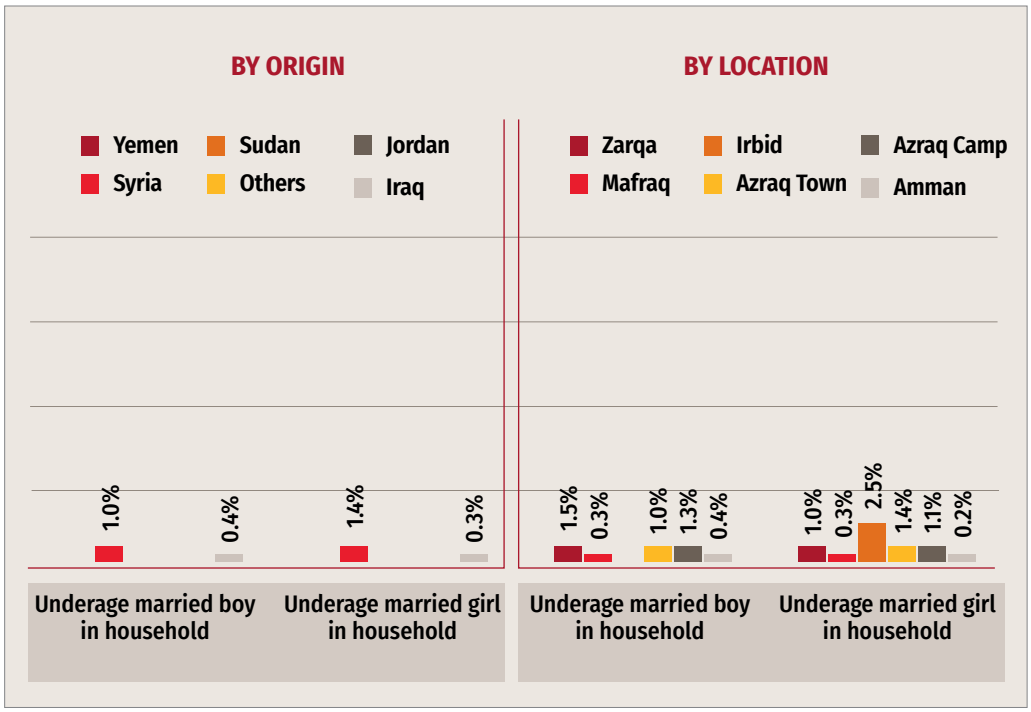
SGBV remains a key issue to be addressed, in both Azraq Camp and urban areas across all communities. Data indicates that violence has increased over the past year, which is likely linked to the increased pressure and stress experienced throughout the pandemic. Verbal and emotional violence seems to be the most common reason to not feel safe, although physical and sexual violence is likely underreported. Findings show that women and girls with disabilities, African refugees and female Jordanians are especially at risk.

CHILD, EARLY AND FORCED MARRIAGE

Evidence demonstrates that the incidence of CEFM is declining over time. Data from the Sharia Court shows that 11.1% of marriages in Jordan in 2019 were early marriages, down from 12.03% in 2018 and 13.81% in 2017. This trend is corroborated by the CARE 2020 Annual Assessment survey.

In this year's assessment, amongst all surveyed households in urban areas, **only a small proportion of Syrians (1% of boys and 1.4% of girls) and an even lower proportion of Jordanians (0.3% of girls) indicated that they have an underage married boy or girl in their household.** In the 2019 assessment, respondents indicated that 7% of Syrian girls were married at the time of the survey. Other nationalities reported no cases of underage marriage in their household—as in last year's assessment. Qualitative findings also indicate that CEFM is more common among Syrians and, according to key informants and FGD participants, is especially seen in rural areas and villages including Aleppo, Dera'a and Idlib. Informants shared examples of exceptional circumstances being accepted in order to conduct the marriage of girls younger than 15, particularly among Syrian refugee girls.

Figure 38: Underage marriage by origin and location



That said, according to key informants spoken to this year, early **marriage has *increased* specifically among Syrians due to difficult conditions in Jordan and economic poverty.** Other research[57] indicates that in recent years CEFM has been increasing in Jordan among both Jordanian and refugee families, especially in rural areas and conservative families. Cases have also been increasing among wealthy families, although CEFM remains more common amongst poorer families.

Qualitative findings indicate that the primary motive for parents to marry off their daughters is poverty, however early marriage is also deeply rooted in the beliefs and social norms of the Syrian and Jordanian society. As a Syrian female FGD participant said, "Women are programmed in a way to follow and comply with the social norms and traditions." The 2019 urban assessment showed that half of Syrian refugees reported that it was their child's choice to get married, while only 14% reported that the decision was an attempt to minimize financial pressure on the household. A few Jordanian and Syrian FGD participants in this year's assessment also argued that early marriage in their family is not forced, but it seems that the contextual circumstances (such as poor education and/or lack of ambition) rather than love encouraged these girls and young women to get married. In other cases, children have been convinced by their parents that marriage is a positive thing. **Norms and understandings of "consent" and "choice" play a key role.**

Families are starting to recognize the benefits of investing in a girl through education rather than marrying them off as a means to breaking out of poverty. This became evident through FGDs and confirmed by key informants. **Jordanians in particular are starting to believe more in education**, recognizing the benefits it brings to the family at a later stage. Several girl and women FGD participants expressed a prioritization of education over marriage. This trend is also seen among Syrians, but to a lesser extent. **Syrians seem to have less trust in the education system in Jordan and its opportunities** (see education section). A female Syrian FGD participant mentioned being bullied at school by pupils and teachers and therefore wanting to drop out of school and get married instead. Other Syrian participants likewise explained that girls often get married because they dropped out of school and "have nothing to do." This indicates that **the quality of education is an important factor in encouraging or discouraging marriage.**

FGDs show that the experience of conflict and violence can increase rejection of violence and unhealthy social practices. Women's own experience of early forced marriage is definitely a factor that can decrease the likelihood of women marrying off their daughters. **On the other hand, early marriage is also used as a means to protect oneself or one's children in an unsafe world.**[58]

Recent research conducted in 2020 has indicated that youth are more opposed to and have clearer attitudes toward CEFM than adults.[59] Syrian girls have also shown to be more resistant to early marriage than Jordanian girls, explained by the "freedom" they think Jordanian girls have. However, while girls and women understand the harm of CEFM and show opposition, they often continue to accept their inferiority and submission to the man's decision and present it in positive terms.

CEFM is justified differently in urban areas than it is in Azraq Camp. While participants from urban areas mostly spoke of poverty and finances in explaining CEFM, male participants in Azraq Camp spoke of culture and tradition. A key informant likewise expressed the impression that poverty does not play a significant role when it comes to CEFM in Azraq Camp. A possible explanation could be that belief and culture play a larger role for Syrians than for other nationalities and/or that interaction between different urban communities are affecting and shifting social norms within these communities. That said, marriage in Azraq Camp may in some cases also be **motivated by a desire to secure additional assistance, IBV opportunities and shelter**.

Various factors play a role in decisions around CEFM. A key informant explained that an increase in **knowledge and awareness does not necessarily translate into a change in behavior and a more comprehensive approach to tackling**

57 Child, Early and Forced Marriage Study for CARE and the Arab Women Organization of Jordan's Voices and Partnerships against Violence Project (2020), CARE International

58 Ibid.

59 Ibid.

CEFM is required. While awareness raising and education is important, families usually also need direct support in livelihood and education at the same time. One issue cannot be tackled without addressing other intersecting issues. A family may receive cash assistance as an alternative to marriage as a coping strategy, but does not always in fact avoid marriage, as a key informant explained. Each case needs to be linked to the appropriate support services regarding various needs, be those financial, educational or psychological.

To conclude, numbers indicate that CEFM has been decreasing, but key informants warn that the interplay of negative coping mechanisms driven by the impacts of COVID-19 are likely to increase the phenomenon in Jordan. While many families are starting to invest more into education as a means of breaking out of poverty, others still rely on marriage as a coping strategy. Although poverty is one of the main motives for early marriage, culture and tradition remain key drivers, especially for Syrian refugees living in Azraq Camp. Attitudes and motives are extremely complex and differ from family to family, which is why comprehensive case management is required.

COVID-19 IMPACT ON GENDER EQUALITY AND GBV

Our research shows that cases of GBV have been increasing during the COVID-19 pandemic and the lockdown. GBV has been referred to as the "shadow pandemic." As per the figures below, **19.2% of female respondents and 15.5% of male respondents in urban settings agree that violence against girls and women has increased during the pandemic. In Azraq Camp, this was reported by 16.4% of female respondents and 11.2% of male respondents. A slightly lower but significant proportion also stated that violence against men and boys had increased.** Women in FGDs explained that violence against women increased due to unemployment, economic stress and mental pressure among men.

FGD participants mainly spoke of violence against women and argued that violence against children had not increased. However, a key informant explained that *especially* children under 18, and in particular girls, are most affected because they are more dependent. Not only physical violence, but also emotional abuse is increasing, according to the key informant. For example, girls have reported feeling uncomfortable staying at home and feeling controlled by their fathers or husbands. At the same time, the closing of facilities and transportation have limited the options and means for seeking help and escaping violence.

In terms of gender roles, we see that caring responsibilities have increased for men and boys throughout the pandemic, as per the figure below. Approximately 80% of women and girls agreed with this statement. In FGDs, this was also supported by Jordanian participants who spoke of the family growing closer. Syrian women, however, discussed how the men in their household would rather "sleep" and "play games" rather than help with domestic work, showing that families may experience these shifts differently.

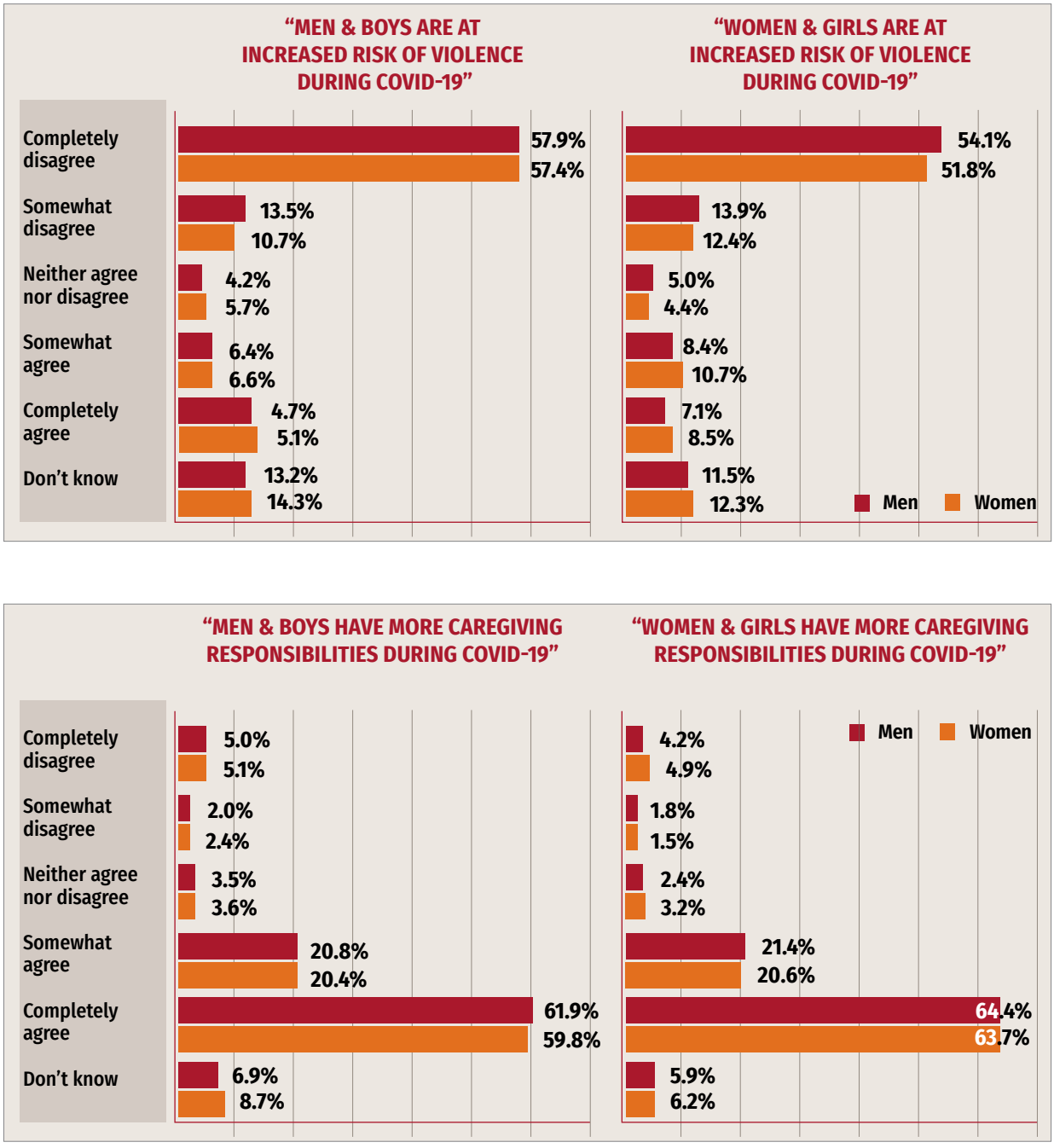
This finding contradicts that of an earlier assessment undertaken by CARE Jordan at the onset of the pandemic (April 2020). The Rapid Gender Analysis explored the effects on gender roles in more depth and showed that the crisis has amplified existing gender inequalities, especially in the distribution of care and household duties.[60] The subsequent shift in male household responsibilities could potentially be explained by the passing of time and a need to feel productive in any capacity.

COVID-19 related job and income losses are more likely to occur among male workers because in Jordan, men are more likely to be employed without a legal contract (46% compared to 34%). However, **reduced access to health care during the lockdown has been disproportionately affecting women in Jordan.** Women are lacking sanitary pads and contraceptives and have less access to sexual and reproductive health services, with 71% of respondents worried about an unplanned or unwanted pregnancy as a result.

Key informants have stressed that **refugees living in camps are especially at risk of GBV during COVID-19.** Given strict lockdowns and curfew, humanitarian organizations have had difficulty entering camps and reaching those in need. At the same time, families in Azraq Camp lack the digital means to seek help. Often there is only one smartphone per household, which is controlled by the male head of household.

60 CARE Rapid Gender Analysis for COVID-19, May 2020

Figure 39: Effects of COVID-19 on violence and caring responsibilities in urban settings, by sex



The COVID-19 crisis has disrupted the lives and routine of every family in Jordan and has thereby shifted certain gender roles and dynamics. Generally, this shift has amplified already existing gender inequalities. Violence has increased against women and girls as well as men and boys, while adolescent girls seem to be most vulnerable to emotional and verbal abuse. Protection services now face additional barriers in reaching those at risk, especially in camp settings.

CASE STUDY

Theme: Livelihoods Challenges and Opportunities for Women

In 2016, Jordan ranked 134 of 144 countries in the World Economic Forum's Global Gender Gap Index.

The rate of female economic participation in the labor market is 13.3% in comparison with 60.3% of men—one of the lowest female labor force participation rates in the world.[61] The FGDs and in-depth interviews with members from the Syrian refugee and host Jordanian community unveiled the primary causes of women's weak economic participation in Jordan: lack of convenient job opportunities, the burden of child care and home care responsibilities, and the lack of technical and financial support to establish entrepreneurial projects that might be home-based.

KEY CAUSAL CONTEXTUAL FACTORS

The FGDs and in-depth interviews with women revealed that key reasons for the lack of economic participation of Syrian and Jordanian women are the economic recession and the lack of job opportunities with appropriate working conditions for women. Some women work from home, for example sewing, cooking and teaching. All women interviewed mentioned four key challenges to home-based businesses:

- Lack of financial support to buy the raw materials and the equipment/ tools needed to work from home.
- Challenges in getting loans for some women, especially in the COVID-19 pandemic where some microfinance institutions have halted loans programs.
- Lack of some specific skills, especially in project management, finance and budgeting skills and most importantly branding and marketing skills.
- The regressive economic situation, including increased unemployment rates among men, resulting in weak purchasing power and weak demand in the market.

The women interviewed emphasized how essential perseverance, determination and patience are for the success of any type of business. They expect that any project or business needs patience, commitment and faith. The FGD and in-depth interviews also revealed what support women need to engage in livelihoods activities:

- Financial assistance (larger grants), especially to recover from COVID-19 economic impacts.
- Provision of in-kind grants in the form of tools, equipment and/ or raw materials.
- Regular mentoring and coaching for women who received grants to establish and run their own businesses.
- A course on digital marketing and using social media platforms to market homemade products. Additional marketing support to connect with businesses and organize exhibitions for products.
- Better quality vocational training programs in terms of trainers, topics and more advanced/longer programs.

While women are keen to establish home-based businesses due to the flexibility they provide in parallel with their childcare and domestic work, more needs to be done to change gender norms around household roles and responsibilities. Almost all women in the FGDs were keen to establish home-based businesses, including sewing, making dairy products, food processing and hairdressing.

61 See UN Women website, https://jordan.unwomen.org/en/what-we-do/womens-economic-empowerment-2018

AZRAQ TOWN

Azraq town area is a very remote, isolated and disadvantaged area in Zarqa governorate that lacks basic facilities, has no major businesses and offers very limited job opportunities with low wages. For these reasons, upcoming livelihoods interventions by humanitarian and development actors, should prioritize this location.

Livelihoods situation among the residents of Azraq Camp

Syrian refugees lack general employment opportunities within the camp, largely relying on the IBV system to access work and income. The IBV system has many limitations such as:

- Limited contract periods
- Two-month break in service (after finishing a volunteering job and before starting a new one)
- Low wages
- Other barriers to employment that were mentioned by FGD informants from Azraq Camp are:
- Lack of permission to leave camp for work outside
- Lack of cash to start own home-based business
- No space for home-based business
- Limited demand for Syrian traditional goods in Jordan
- Strict regulations for Syrian refugees accessing banking and microfinance products.
- Barriers for women specifically:
- Cultural and social norms that enforce the typical roles of women at homes.
- Child-care and household responsibilities.
- Lack of culturally appropriate work opportunities for women in camp.

CARE wanted to examine the issues, challenges and opportunities facing Jordanian and Syrian women on their path towards participation in economic and livelihoods activities.

Sabreen is a Syrian woman living in the Hosan area of Irbid. She has successfully run a home-based business for four years. She worked as a civil engineer in Syria. Engineering is a closed sector for non-Jordanians, so when she was displaced to Jordan, she could not get a permit to continue this work. However, Sabreen learned about the vocational training program organized by CARE through friends, applied, was accepted and was enrolled in a 10-day extensive training workshop on sewing, project management and finance. She then applied for a grant for a home-based business— an educational center for children. She began by teaching Arabic to children at her home, and then she expanded to include English, Math and computer lessons. The CARE team studied her project idea, found it viable and meaningful, and awarded her a JOD 1,400 (USD$ 1,975) grant to start her home business and equip the educational center. After four years, Sabreen is now providing 30 female and male students with specialized lessons in Arabic, English, Math and Computer basics. She wants to take an advanced course in Microsoft applications as well as training on creative and interactive learning methods for adults and children. These skills will enable her to increase learning opportunities for both children and adults. Sabreen also hopes to get an in-kind grant to buy additional equipment.

Randa also shared her concerns regarding work and access to livelihoods. Randa is a Jordanian mother of one child who lives in Northern Azraq. She is very open to establishing a home-based business or working for a company. However, she has faced a number of challenges that have prevented her from becoming economically independent.

- The nature of Azraq area is very poor and remote, with no companies or businesses in the area.
- Work opportunities in Azraq Camp have been given to people from Amman and Zarqa, not local people from Azraq town.
- Lack of cash to start any business
- Lack of access to loans. She applied to get a loan from the Development and Employment Fund but her application was declined as she could not provide guarantees.

Randa hopes to support her family to meet the needs of her six-month-old child, as the work of her husband is not sufficient to cover their basic needs. Access to capital or a financial grant will be key for Randa to start any home-based business. She has a passion for cooking and she would like to use her cooking skills to make a contribution to her family's income.

RELATED IMPACTS

Economic empowerment of women underpins self-reliance, self-confidence, social empowerment, physical empowerment, as well as political empowerment. Sabreen and Randa's stories showcase how economic empowerment of women can positively impact the women themselves, their children and the entire family.

Engagement of women in livelihoods activities provides a source of income—sometimes the sole source—and thus can help to meet other household needs such as education and health.

In their own words

- "The women who did not succeed in running their businesses were not confident of themselves or believed in their projects," said Sabreen.
- "I wanted to work to make income," Sabreen told researchers, "so I can provide for my children."
- "One key challenge to expect when starting a new idea or project or business is the huge amount of discouragement and doubt you receive from others," Sabreen said. "Do not listen to them, have faith in yourself and try to make something."
- "Why do organizations keep funding and sponsoring already-existing businesses?!," Randa asked. "Why do they not help others to start their own businesses so as to help as many having livelihoods."
- "I want to work to save my family from debt and provide for my child," Randa said.
- A Jordanian man from Azraq town who participated in a FGD said: "The work of women has become essential and crucial. Without their work, life has become very tough. Women can work in all domains; the culture of shame is vanishing regarding women's participation in the workforce in Jordan."

LEARNING AND ADVOCACY MESSAGES

- CARE and other organizations should prioritize Azraq town in any future livelihood interventions, due to limited job opportunities and high vulnerability of residents.
- CARE and other organizations should continue investing in the economic empowerment of both Syrian and Jordanian women, due to its inclusive and lasting impact on families and communities.
- CARE should ensure that extensive mentoring and coaching is provided to grantees after receipt of financial support or in-kind grants.
- CARE should consider supporting group businesses involving two or more women. Shared business activities between Syrian and Jordanian women would boost integration and social cohesion, and was raised in the FGDs by both.

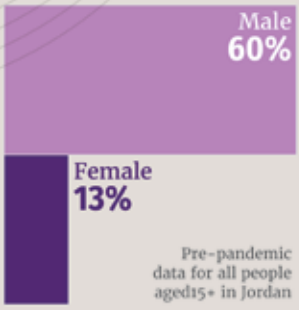
Sameeha Jitawi, 21 years old, is attending small business training via Zoom from her house in Zarqa to learn how to open and run her own business with a small grant from CARE. Credit CARE/ Ahmad Albakri

Persistent Gender Inequalities

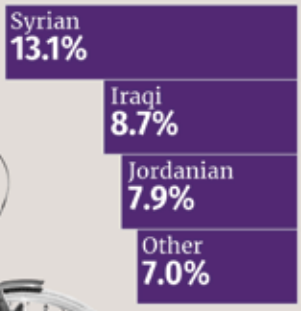
Tackling gender inequality in a meaningful way requires **focusing on structural and social norms**, specifically around women's economic empowerment and gender based violence.

Workforce Participation

Women's **participation in the workforce is low** due to social acceptance, risk of exploitation and abuse, access to employment opportunities, financial inclusion and the burden of unpaid care work.



Pre-pandemic data for all people aged15+ in Jordan



Social Barriers

A significant minority among all groups somewhat or fully agree that it is **shameful for women to work**.

Early Marriage

Qualitative research indicated that **poverty & social acceptance** are the key drivers of early marriage among Syrian refugees in Jordan.

GBV Shadow Pandemic

19% of female respondents agreed that violence against women and girls has **increased during the COVID-19 pandemic**.

Education

ACCESS TO EDUCATION, MOTIVE, BARRIERS AND TRENDS

According to UNICEF, Jordan has achieved almost universal access to primary education, with 97% of children enrolled at the primary level. However, **the enrollment rate for Syrian children in primary education is only at 87% (and 88% in Azraq Camp specifically) and one-third of Syrian children remain out of school (primary and secondary education), reflecting the challenges faced by refugee children in accessing education, across all levels**[62],[63]. The MoE's Education Strategy Plan 2018-2022 identifies this gap in their Access and Equity section, which addresses specific concerns around refugee and special needs education. Although steps have been taken since the launch of this plan to improve education and its access, there continues to be critical differences in access to education for children across different nationalities.

The 2019 CARE assessment found that 38% of Syrian refugees aged 15 to 24 were attending school or university, an increase from the previous year (2018). Only 27% of Iraqi and 40% of other-nationality refugees were attending school or university, compared with 72% of Jordanian youth. Due to the COVID-19 crisis and the framing of these questions around attendance, data from the 2020 assessment was not comparable to the previous year.

A key component of enrollment is ensuring children are in appropriate grade levels, a concern noted by 2020 survey respondents across nationalities. Nearly one in ten or **8.3% of Jordanian households reported having at least one child in a grade behind their age. In comparison, almost twice as many refugee households reported this gap, ranging from 13.3% to 14.7% for different nationalities.**

Data on the rate of enrollment across all nationalities points to a need to better understand the barriers to school, particularly secondary education, and further education, including both universities and vocational schools.

Barriers to education identified in both quantitative and qualitative findings reflect agency, relations and structures. Survey respondents identified poverty as the primary reason for not attending school and distance from school as the second reason. There were no substantial differences by sex or origin. FGD participants and key informants also noted that lack of documentation can hinder a child's enrollment in school as the Ministry of Education (MoE) re-imposed documentation requirements that had previously been waived for refugee children. These factors reflect a universal lack of agency by families across Jordan and the limitations in their ability to make decisions. **FGD participants noted structural concerns such as poor-quality education and facilities,** touching upon problems with school hygiene, overcrowded classrooms, high teacher turnover, and lack of extracurricular activities.

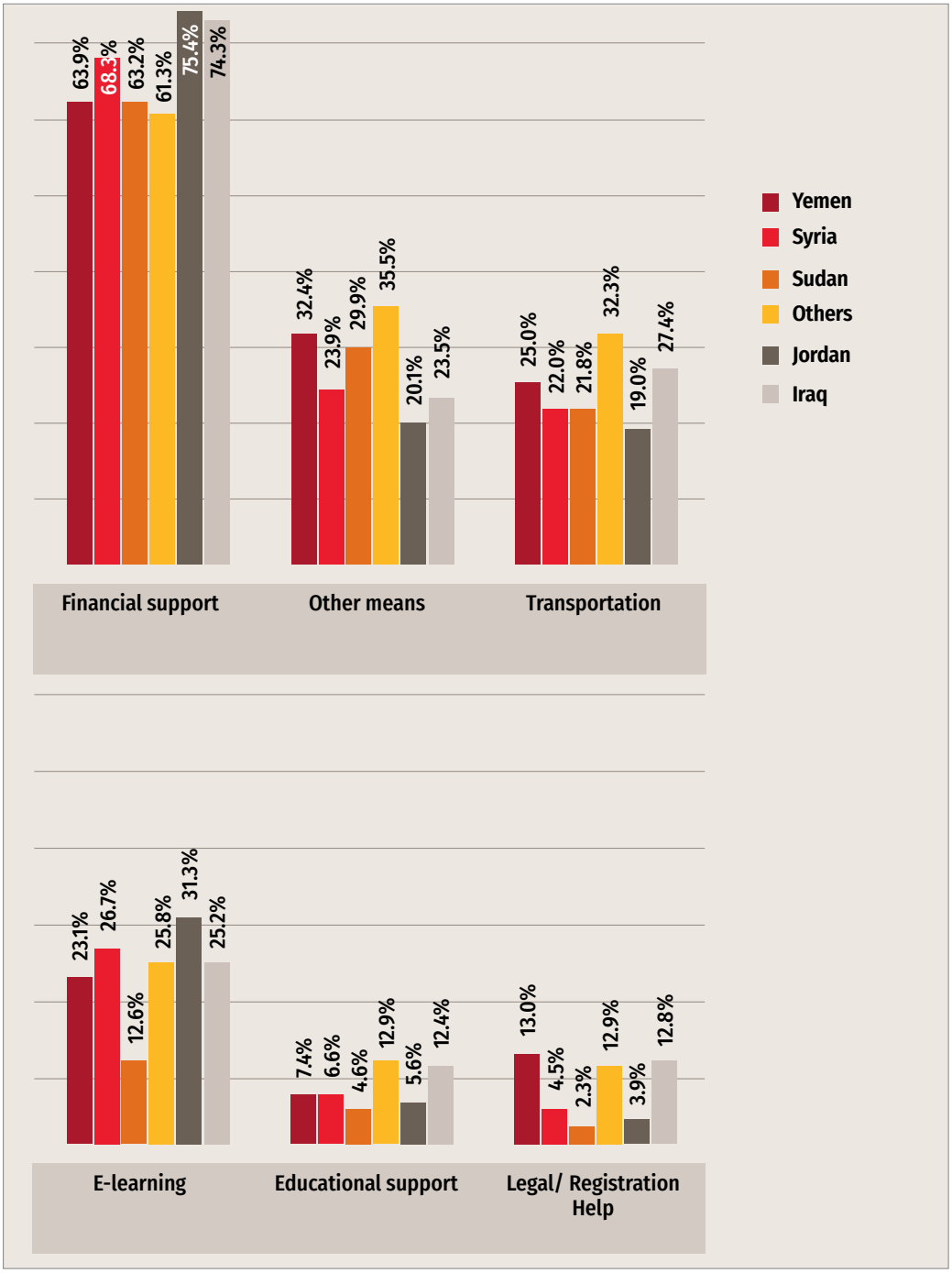
In addition, participants identified barriers related to relations, including socio-cultural issues such as preference for the gender of the teacher and concerns around gender-mixed classrooms, which for example resulted in one Syrian father taking his daughter out of school. It is worth noting that female decision-making power in the household was shown to be unrelated to whether or not children attend school. Families reported that women and girls that made decisions related to the household were no more or less likely to have children enrolled in education. Changes to current power relations can improve both attendance and long-term gender perceptions.

Barriers to education in Azraq Camp mirrored those of children in urban areas. **Both quantitative and qualitative findings point to financial barriers and the resulting lack of agency as key factors.** Survey participants clearly indicated **poverty as the primary reason for not attending school for both girls (21.3%) and boys (22.9%),** and listed lack of resources to purchase equipment such as uniforms as another major obstacle to access to education. FGD participants noted that they are unable to send their children to school due to lack of money to buy uniforms or because they are instead sent to work to support their families. Participants also noted similar structural concerns as urban refugees and Jordanians, such as poorly trained teachers, overcrowded classrooms and poor hygienic conditions.

62 Human Rights Watch, "I want to Continue to Study" Barriers to Secondary Education for Syrian Refugee Children in Jordan, 2020
63 UNICEF Contribution to Education in Humanitarian Situations: Jordan Case Report, 2020

These findings on barriers to education mirrored responses from the survey on the type of assistance needed by households with children out of school. **Respondents across all nationalities identified financial support as the most needed form of assistance, including 69.8% of respondents in Azraq Camp.** Research has shown that direct cash transfers to families have indeed increased the number of children who enroll in school and the proportion who actually attend.[64] **Transportation and e-learning were closely matched as the second most-needed assistance, reflecting the importance of broadening access to schools as distance can be a critical factor to enrollment.** The figures below show required needs by location.

Figure 40: Types of assistance required to access education by origin and location



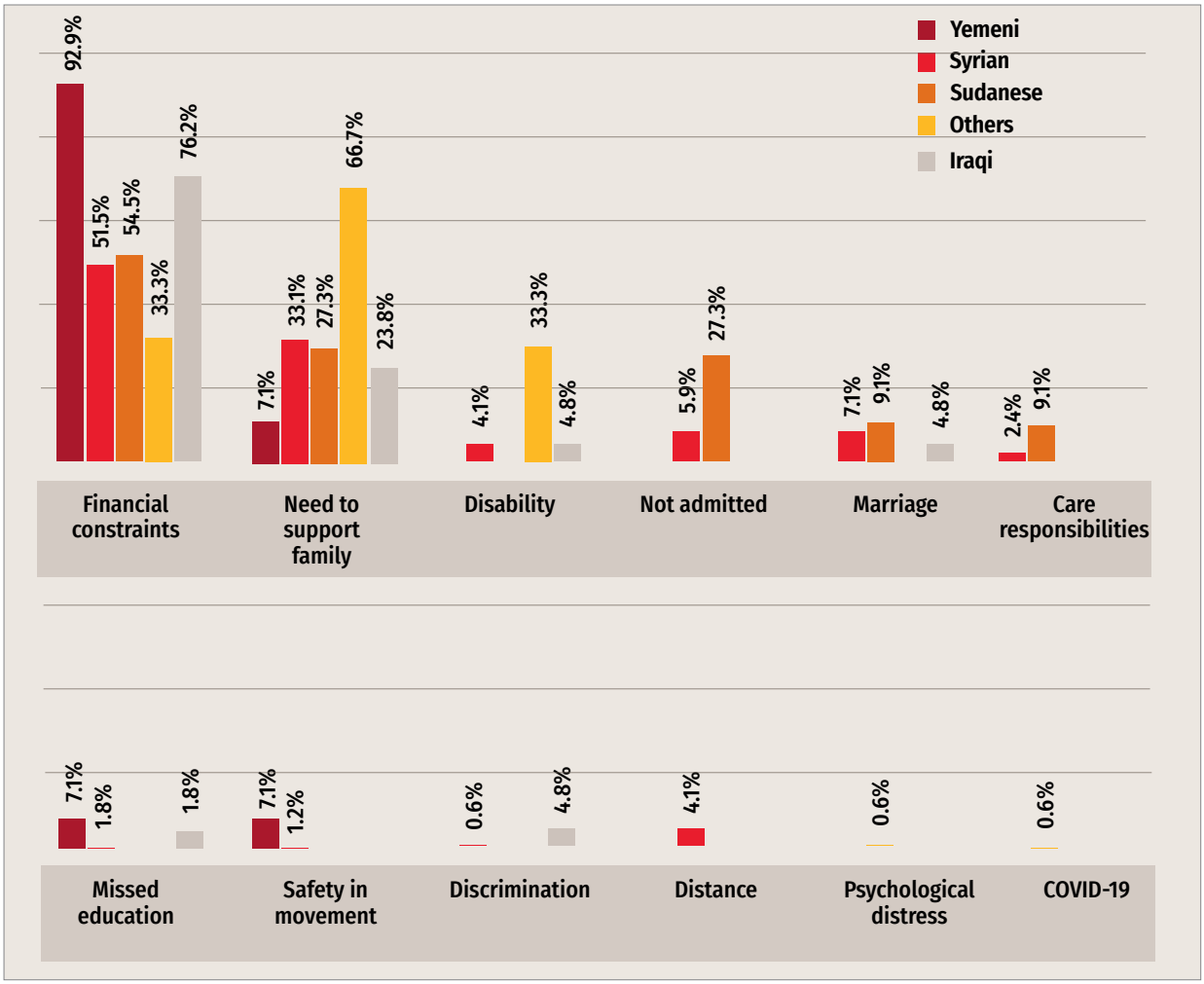
64 What works to improve school enrolment and attendance? Cash (2020) Paul Thissen

FURTHER EDUCATION

Young people's access to further education remains limited across all nationalities. Jordanians have the highest percentage of youth able to access college or university at 48.1%. Refugees are less able to access further education than their Jordanian counterparts, as only 35.8% of Syrian, 26.8% of Iraqi and 28% of other nationalities noted access to academic further education. **Access to vocational further education is even lower for all nationalities**, limiting opportunities for young people to partake in apprenticeships or technical training for 21.3% for Jordanians, 17.1% for Syrians, 13.9% for other nationalities and 6.9% for Iraqis. **Azraq Camp respondents reported access to further education for youth at 30% to academic education such as university or college and 14.9% to technical and vocational education.** These findings point to a concerning trend on the ability of refugee communities to continue their education and partake in new and sometimes more lucrative livelihoods.

Examining the reason for this lack of access, quantitative data shown below clearly identifies financial constraints as the primary barrier to further education. This was true for 92.5% of Yemeni respondents, 76.2% of Iraqis, 54.5% of Sundanese, 51.5% of Syrians and 33.3% respondents of other nationalities. The secondary significant reason identified by respondents was the "need to work to support the family" among two out of three of respondents of other nationalities, approximately one out of three of Syrians, Sudanese and Iraqis, and one out of ten Yemeni respondents. This reason closely aligns with the primary barrier, as both indicate a concern around financial security and the role of poverty in determining educational opportunities. Although there are slight differences by gender, both female and male respondents lack access to further education because of poverty.

Figure 41: Reasons for not accessing further education by place of origin



The preferred type of assistance needed to send youth to university identified across all locations, including Azraq Camp was financial support, with no specific differences between male and female respondents. The second preference varied more in different locations, with respondents in Azraq Camp selecting e-learning (18.1%), those in Amman selecting transportation (25.7) and all others selecting "other means" (e.g., means not including e-learning, educational or financial support, legal help or transportation).

Refugee FGD respondents in urban and camp settings repeatedly spoke of the need for additional scholarships, as current opportunities available through various UN agencies are extremely limited and often fail to provide long-term funding or further learning opportunities for critical livelihood skills such as English or computer literacy.

In a deviation from previous trends, financial support was not cited as the preferred type of assistance needed to attend technical and vocational education. All locations primarily selected "other means" with 61% of Azraq Camp respondents doing so compared to 36.6% for financial support. The only exception was Azraq town, where 80% of respondents indicated preference for financial support.

Ultimately, the 2020 Needs Assessment clearly indicates that financial requirements to attend school and university create a critical barrier for children and young people across all nationalities to continuing their education, and as a result, any efforts to promote greater access to education in Jordan must incorporate financial support and initiatives to address poverty.

INCLUSION FOR PEOPLE WITH SPECIAL NEEDS AND DISABILITIES

Lack of data on the educational enrollment of children with special needs has been a consistent problem in Jordan, contributing to ongoing problems around inclusion. In the sample of urban refugees and Jordanians, **FGD participants highlighted accessibility constraints for both physical and cognitive disabilities as the primary barriers to education, including the inability to travel to school due to lack of mobility, enrollment refusal by public schools due to lack of accessibility features, and the expense of private or special needs schools.**

Although UNICEF supports children with disabilities through transportation assistance, tailored physiotherapy, and the creation of more inclusive education such as teacher trainings and broader academic support, **qualitative findings from the 2020 assessment indicate that current support for these children is not robust enough and subsequently decreased their access to education**. The elevated numbers of children with disabilities out of school across Jordan also indicate the need for continued action and prioritization of inclusive education by the MoE, communities and parents. A newly launched ten-year strategy for inclusive education by the GoJ, GIZ and The Higher Council for the Rights of Persons with Disabilities represents a step towards greater inclusion and support for this vulnerable group.

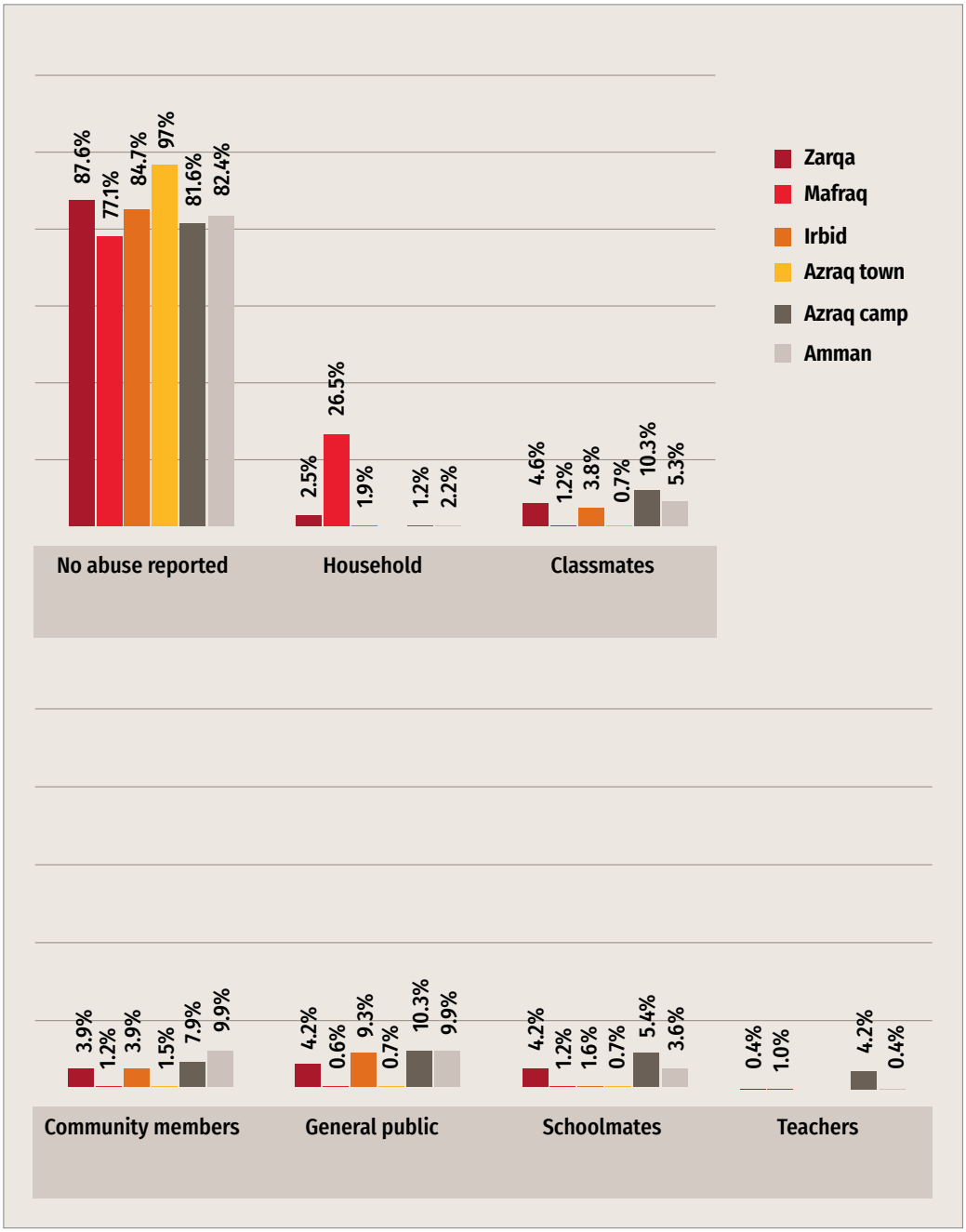
Research conducted on the impact of COVID-19 on adolescents in Jordan has also indicated that the pandemic has had a particularly negative outcome for children with disabilities, which will be further explored below. Despite the lack of data on enrollment of children with disabilities, inclusion remains a critical concern across nationalities and is gradually gaining more attention amongst education authorities at all levels.

CHILD PROTECTION AND EDUCATION

The safety of children in and on the way to school is a concern in itself as well as a barrier to education. Respondents with children in their household reported receiving abuse from members of the community (11.2%), classmates (6.4%), members of the household (5.9%) and teachers (0.5%). Perpetrators of abuse did not vary by nationality.

The majority of parents in Azraq Camp reported that their children did not experience abuse (81.71%), while others noted physical or verbal abuse was received from the community or general public (18.2%), classmates or schoolmates (15.7%), teachers (4.2%) and the household (1.2%). Compared to other locations across Jordan, **Azraq Camp noted higher levels of abuse from class and schoolmates and from teachers than urban areas, indicating a problem with bullying and a possible negative impact on education.** However, Azraq Camp did have the lowest level of abuse at the household level, while Mafraq reported a concerning level at 26.5% (see figure below).

Figure 42: Children in the household that experienced any physical or verbal abuse, from whom and by location



FGDs also identified bullying in school as a major social protection issue across all nationalities, both by other children and by teachers. Girls were noted to fight on a small scale, while participants indicated that **boys faced larger scale bullying often based on learning changes or physical appearance, often from older, bigger boys towards younger ones**. FGD participants and key informants indicated that nationality determines most bullying and discrimination, in addition to a family's social and economic status. A KII interviewee noted that Palestinian children were typically the primary victims of bullying, followed by Somalis, Sudanese and Syrians.

Although bullying by teachers represents a smaller percentage of reported abuse towards children, FGD participants repeatedly noted concern about teachers as perpetrators. The emphasis on teachers as abusers despite relative low incident rates can be a response to the role teachers and academic institutions are expected to play in supporting and protecting children. The impact of teacher abuse can have much greater consequences on a child's development and

future engagement in school. **FGD participants identified Syrian children as teachers' primary victims,** supporting the quantitative findings that Syrian children experience vastly higher rates of teacher abuse compared to children of other nationalities. Examples cited in the FGDs of teacher abuse and bullying include forcing Syrian children to clean the school, refusing them access to computer rooms and both beating and humiliating them. One FGD participant noted, "Syrian children do not have any rights— you need to go to this school and see the mistreatment of Syrian children by teachers at this school." Participants identified school counselors as key players in resolving conflict but felt that school administrations often failed to take bullying seriously or put in place appropriate protection mechanism for vulnerable children.

The findings presented above show that poverty and financial limitations lead to children not being able to attend school. Children who are not enrolled in school for reasons including bullying are at increased risk of child labor, CEFM and remaining trapped in poverty. Efforts to support families through financial means and developmental solutions to poverty will impact children's abilities to gain an education while also protecting them from exploitation. Further information about child labor can be found in the box below.

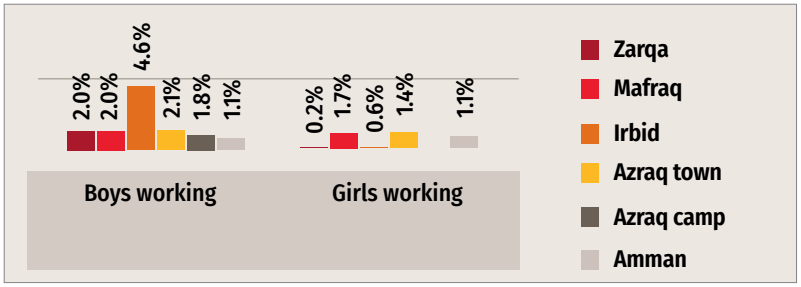
IN FOCUS: CHILD LABOR AND CHILD PROTECTION

Child labor is a common coping strategy for families. It is seen more commonly among boys, due to traditional gender roles and responsibilities, but also because there are simply more jobs available for boys than for girls. Child labor is also seen among girls, especially when it comes to begging, but the more **common coping strategy affecting girls is marrying off daughters at a young age, to relieve the family of financial responsibility.**

Across all nationalities surveyed, youth are more likely to be contributing to the family's income than children. **The distribution of child labor does not differ greatly across locations** of the survey, broadly reflecting rates close to the national average as indicated in Figure 66. The only difference was found in Irbid for 4.6% of boys working, almost double that of other locations.

2020 assessment survey findings show that only 1.8% of households in Azraq Camp have a boy working to support the family and 1.4% have a girl working. These proportions do not differ significantly from those in urban areas, however **according to key informants, child labor among refugees living in Azraq Camp is a major issue.** Limited work opportunities within the camps force children to leave the camp and find work in surrounding urban areas. As the camp is very remote, the journey is a risk for these children as is the work environment they enter across the informal economy.

Figure 43: Boys and girls under 15 work by location

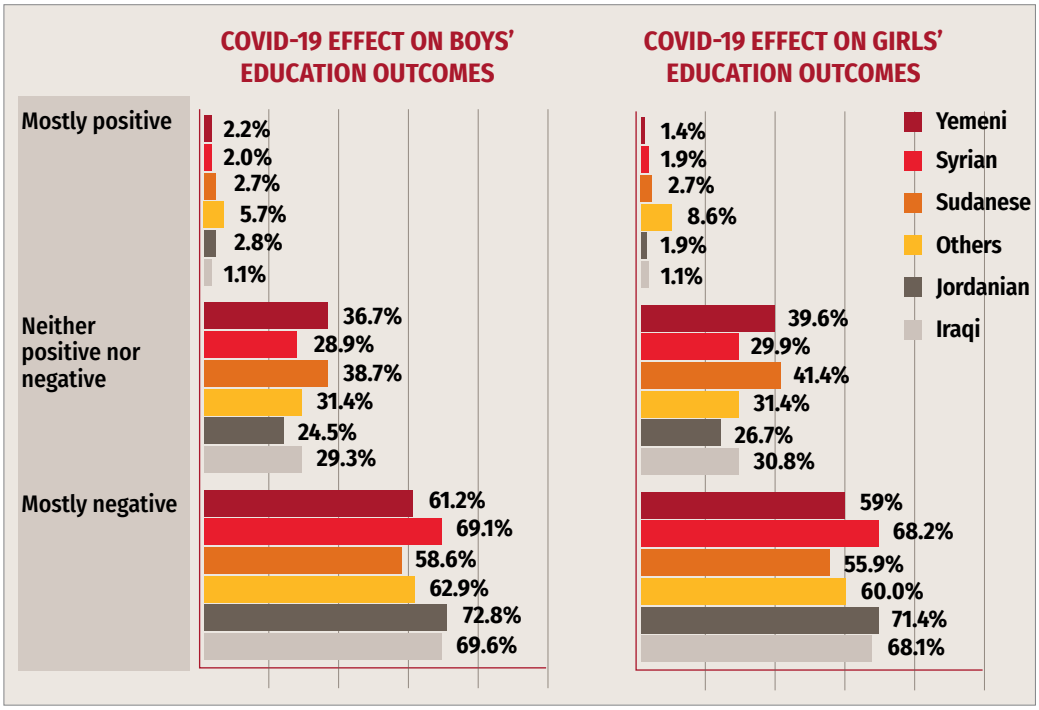


Assessment findings show that caring responsibilities have increased for children and youth. In particular, perceptions over children and youth's care responsibilities in Azraq Camp reflect a stark difference with those of urban refugees and Jordanians. In Azraq Camp, 31.2% of respondents completely agreed with children taking care of children and 23.6% of respondents declared the same towards youth taking care of children. This is the highest value across all locations and indicates a critical stretch of parental responsibilities that can affect up to one-third of the entire child population representatively sampled.

COVID-19 AND EDUCATION, INCLUDING REMOTE LEARNING AND ACCESS

The ability to access distance learning and the related impact of COVID-19 on education outcomes were consistently rated as mostly negative or neither positive nor negative by both girls and boys across all nationalities, with Jordanian and Syrian children reporting higher rates of negative outcomes, as shown in the graph below. FGD respondents reported challenges with accessibility as well as difficulties with new online teaching methods.

Figure 45: Effects of COVID-19 on education outcomes on boys and girls by origin



Due to the nationwide lockdown, schools and universities moved their teaching to the MoE online service (Darsak.jo) and also delivered lessons via two national TV channels. The JRP for Education includes the strengthening of online education and building the capacity of MoE in remote education maintenance. Despite this, urban refugees and Jordanians reported concerns around accessing these new forums due to lack of internet access, including one FGD participant who specifically pointed to Azraq town's poor internet coverage.

Although the government provided the online platform, a key informant noted that **educational content had not been transformed for an online setting and that lessons were not interactive or created in such a way to ensure participation.** This notion was reinforced by FGD participants who highlighted the difficulties children faced with the new modality of remote learning, including increased boredom and use of phones for games or social media, and limited interaction and engagement during lessons.

As expected, refugees engaging in remote learning have faced particular challenges tied to accessibility. The **2020 survey questions on the effects of COVID-19 on educational outcomes indicated that young people in Azraq Camp, both males and females, had by far mostly negative experiences.** With 80.8% of boys and 79.6% of girls reporting mostly negative outcomes, Azraq Camp had the worst outcomes compared with urban refugees and Jordanians.

FGD participants in Azraq Camp noted similar issues of concern as those in urban areas, indicating that lack of access to e-learning and effective e-learning both contributed to negative educational outcomes. Although UNHCR extended the hours of electricity provision in camps to assure access to remote learning, many families living in

Sit Alket during a strategic partnership meeting CARE Acting Azraq town Coordinator Waed Alhabashneh in Azraq, Jordan. Credit CARE/ Ahmad Albakri

camps do not have access to a TV, computer or the internet.[65] **Participants identified critical contributors to negative outcomes including limited hours of electricity, poor internet connection, noise levels in shelters and limited number of devices for households with multiple school-aged children. FGD participants noted that children had trouble concentrating and families also reported having difficulties understanding and following lessons provided online, without having the opportunity to ask questions about the content or receiving individual learning support.** Higher levels of illiteracy in Azraq Camp compared to urban areas can also emphasize these barriers, as parents face greater challenges in supporting their children's learning.

Research also shows that adolescents living with disabilities have been particularly affected by the COVID-19 crisis. The pandemic severely limited government- and UN-implemented initiatives to improve inclusive education/ These new, virtual educational programs often lack key accessibility features such as tools for children who are hearing or visually impaired.

Additional studies conducted on the impact of COVID-19 on children in Jordan indicate that UNICEF's Makani program has continued to provide education support during the crisis (now via WhatsApp and phone) and provided information on the virus and protection measures and learning. These reports speak of the positive impact of the Makani program, noting that Syrian youth in camps found the program's support especially helpful. However, key informants noted that although virtual education support is present in camps, the scale of support has decreased.

The psychological impact of isolation and increased economic and social challenges can have a detrimental effect on children's mental wellbeing and their ability to continue their education. Difficulties with educational access and disengagement of students from teaching and learning risk increasing the number of children who are out of school, and therefore also at higher risk of child labor or CEFM. Although further research must be conducted on the long-term effects of the COVID-19 crisis, we can anticipate an impact on enrolment levels and even the number of children in grades below their age level.

Unsurprisingly, the COVID-19 pandemic has had negative consequences for children across Jordan. Despite efforts by the Jordanian government and UN agencies to provide alternative learning methods, issues with access to online platforms and ability to engage has led to poor outcomes for refugee and Jordanian children alike.

65 Listening to young people's voices under COVID-19 (2020) GAGE

Durable Solutions

OVERVIEW OF DURABLE SOLUTIONS

UNHCR, in conjunction with international aid organizations and governments worldwide, seeks to provide durable solutions for refugees that will allow them to rebuild their lives in dignity, safety and peace. Once refugee status has been determined and immediate protection needs are addressed, refugees may need support to find a long-term, durable solution.[66]

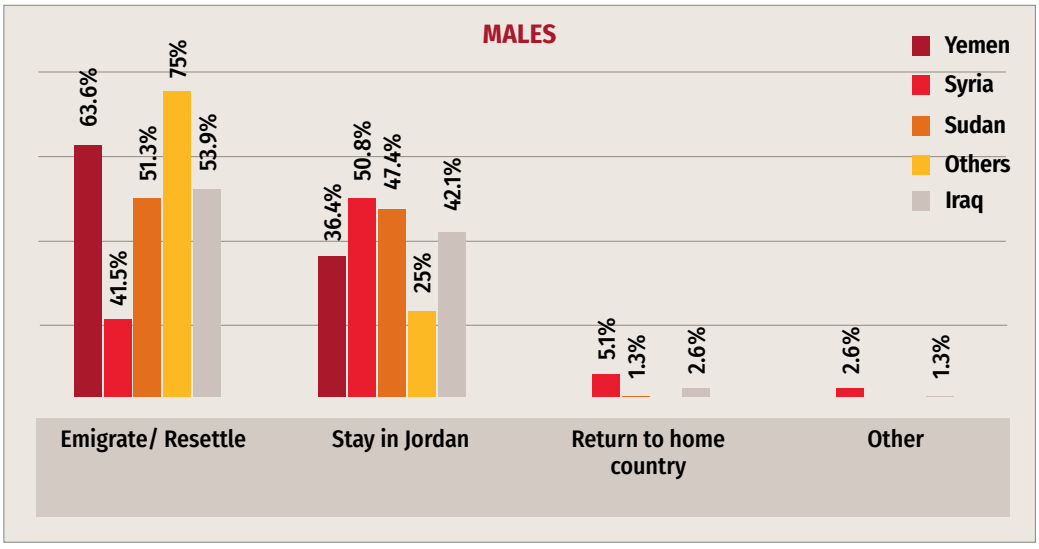
Durable solutions include return to a refugee's home country through voluntary repatriation, integration into the host country of asylum or resettlement into a third country. Complementary pathways also provide additional opportunity for access to protection and sustainable solutions. Each solution represents a complex decision that must ensure that refugees' rights and agency are maintained.

PREFERENCES OVER RESETTLEMENT, REPATRIATION AND LOCAL INTEGRATION

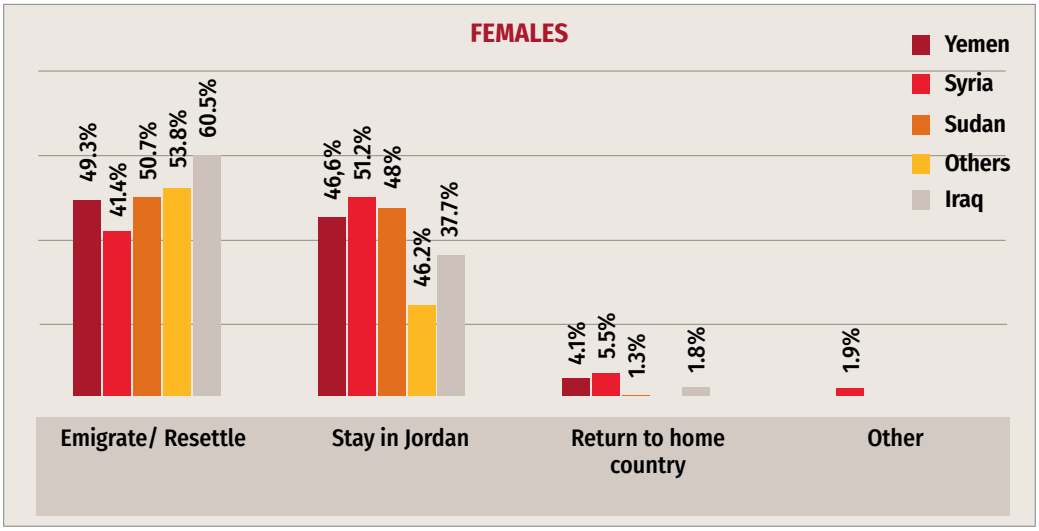
The 2020 survey indicates a clear preference with regards to the three durable solutions open to refugees living in Jordan. The first choice is remaining in Jordan, followed by resettlement to a third country, and the last choice by a far margin is to return to their home country. Although adults were noted to have the highest levels of preference and levels varied by age group, each solution was ranked in the same order across ages and genders. For example, 64.8% of adult men preferred to stay in Jordan, 45.2% preferred to resettle and 5.9% to return home. Adult women reported slightly higher rates, with 72% preferring to stay in Jordan, 46.5% to resettle and 6.7% to return home. Boys and girls showed stronger preferences for the latter two options over both sexes of youth and older persons. These findings show that young men and women in particular do not show preferences for any of the three options at high percentages—85% reported no preference in all categories—which may indicate a sense of hopelessness or disengagement about the future by refugee youth.

Survey respondents were asked what they would do should their situation become more difficult in the future, as shown in the figure below. When disaggregated by nationality, the assessment indicates that Syrian refugees' mirror the same preferences shown above. Both male and female Syrian respondents most commonly (51%) indicated that they wanted to stay in Jordan (51%) while respondents of both genders from all other refugee groups indicate a first preference for resettlement.

Figure 47: Preferences for durable solutions by nationality



66 UNHCR Global Appeal: Building Better Future (2019) UNHCR



The 2020 assessment showcased an interesting shift in Syrian refugees' choice of durable solution (see Table 18 below). There has been a recent increase in the proportion of Syrian refugees who want to remain in Jordan, but over the longer-term from 2017 to 2019, the popularity of this option was declining. In 2020, 50% of refugee respondents indicated that they would like to remain in Jordan, up from 34% in 2019. In 2018, the proportion of refugee respondents who preferred to remain in Jordan was 42.2%, down from 47% in 2017. For the second year in a row, the percentage of those preferring to return to Syria remains extremely low. Trends on changes of other refugees' preferences were not identified due to lack of 2019 data.

Table 18: Syrians' preferred options of durable solutions for 2016-2020, if their current situation were to deteriorate

OPTION	2016	2017	2018	2019	2020
Find another place to live in Jordan	35%	47%	42.2%	34%	51%
Return to Syria	22.1%	14.2%	36.4%	6%	5.3%
Try to emigrate	30.3%	27.1%	36.4%	56%	41%

LOCAL INTEGRATION

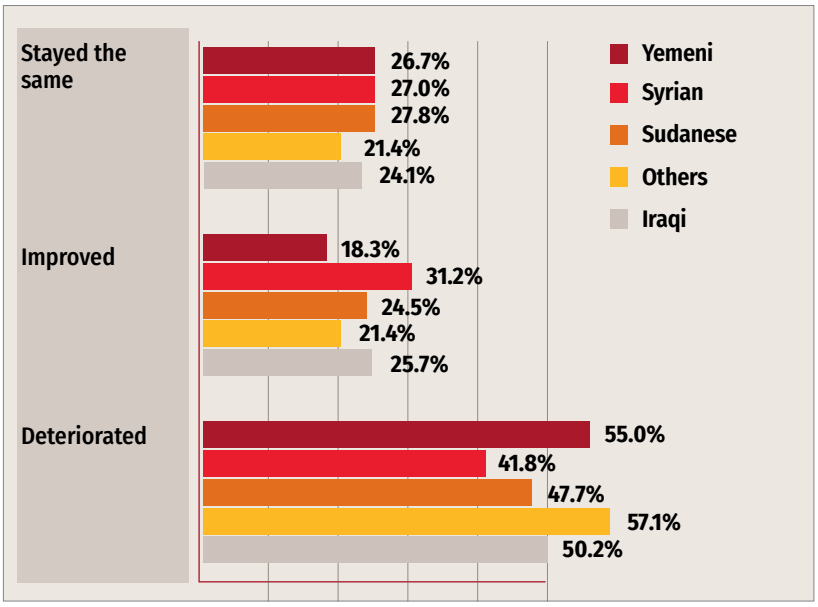
In 2020, the first preference cited by refugees is local integration into Jordan. With the exception of Iraqis, women indicated a slightly higher preference to stay in Jordan compared to men, which was also reflected in the FGDs.

A key determinant for integration in Jordan identified during FGDs was tied to culture and language, as many refugees from other Arab countries prefer to stay in a country that speaks their language and whose communities share similar cultural and social norms. Integration has already occurred, with many Iraqi women in FGDs married to Jordanian men and therefore unlikely to return to Iraq. One key informant noted the importance of the alignment in social norms for young, particularly female, Syrians who are concerned they will not be able to maintain their current lifestyle in their more restrictive home country. **On the contrary, African refugees tend to prefer to resettle as they face difficulties with the Arabic language in Jordan as well as racial discrimination.**

Despite over 65% of adult men and women citing a preference to remain in Jordan, the survey also indicates that over 41% of refugees from all nationalities indicated a deterioration in their situation since arrival. There were no substantial differences between males and females. Refugees of other nationalities and Yemenis had the highest

percentage of deteriorated status at 57.1% and 55%, respectively, while Syrians had the highest percentage of improved status at 31.2%. These findings can help to explain the differences between Syrians and refugees of other nationalities as to remaining in Jordan. However, 42% of Syrian refugees reported that their situation since arriving in Jordan had deteriorated, the same percentage as last year but up from the year prior. Given these responses**, it seems that almost half of refugees have experienced worsening conditions since arriving in Jordan and, despite their own preferences, many refugees don't see a future in Jordan**. This perception was also noted in key informant interviews. Refugees may be taking action based on these experiences, as shown in reports from 2019 that indicate that over 90,000 Syrian refugees have spontaneously and voluntarily returned to Syria despite the prevalent risk in their home country, an increase of over 60% compared to the same timeframe in 2018.

Figure 48: "Has the situation in Jordan...?" by place of origin



Interestingly, almost half of the 2020 assessment respondents from Azraq Camp indicated their situation had improved since their arrival in Jordan. At 46.6%, camp refugees were the only respondents to report improvement in their condition. Although the assessment has noted several issues and concerns for camp residents, this finding indicates that despite current hardships, there have been improvements over time for long-term refugees.

Unfortunately, integration is not always an option for refugees living in camps, who are seen as temporary refugees. **Local integration remains a contentious issue in Jordan,** and key informants spoke of the need for a national conference to discuss integration planning in order to address growing tensions and difficulties for refugees.

Over a majority of respondents noted a preference for local integration over all other durable solutions, although when disaggregated by nationality, Syrians were the only refugee group to prefer integration over resettlement. Unfortunately, worsening conditions for many refugees since their arrival in Jordan has also increased the belief that refugees do not have a future in their host country.

RESETTLEMENT

From 2019 to 2020, the proportion of Syrian respondents that stated a preference for resettling in a third country decreased from 56% to 41%. This trend is corroborated by official statistics. UNHCR data demonstrates that refugees in Jordan submitted 3,367 requests to resettle in a third country in 2020, down from 5,279 submissions in 2019. In addition, there were only 1,082 resettlement departments in 2020, a decline from 5,458 in 2019[96]. **Declining resettlement options was part of a global trend: worldwide, there was a 50% reduction in resettlement applications and a 72%**

reduction in resettlement departures. The COVID-19 pandemic is a major contributor to the growing unpopularity of third-country resettlement with a majority of survey respondents reporting that they are more likely to stay in Jordan because of the pandemic.

Despite the recognition that there are very limited resettlement opportunities**, it is viewed as a second preference for a long-term solution by the majority of refugees, and many FGD participants viewed the solution as a realistic option for their future.** Preferences of Azraq Camp residents on resettlement closely match those of other urban refugees with the exception of those living in Azraq town. **Most male participants preferred to resettle, hoping for a better economic situation,** especially Iraqi and Sudanese refugees who are currently struggling to access livelihoods, such as those with families that are not well integrated or female-headed households. As noted by one Syrian FGD participant, "Resettlement is the only solution by now after the worsening of the economic situation and lack of jobs in Jordan." Some qualitative findings also indicate that resettlement was preferred by older people.

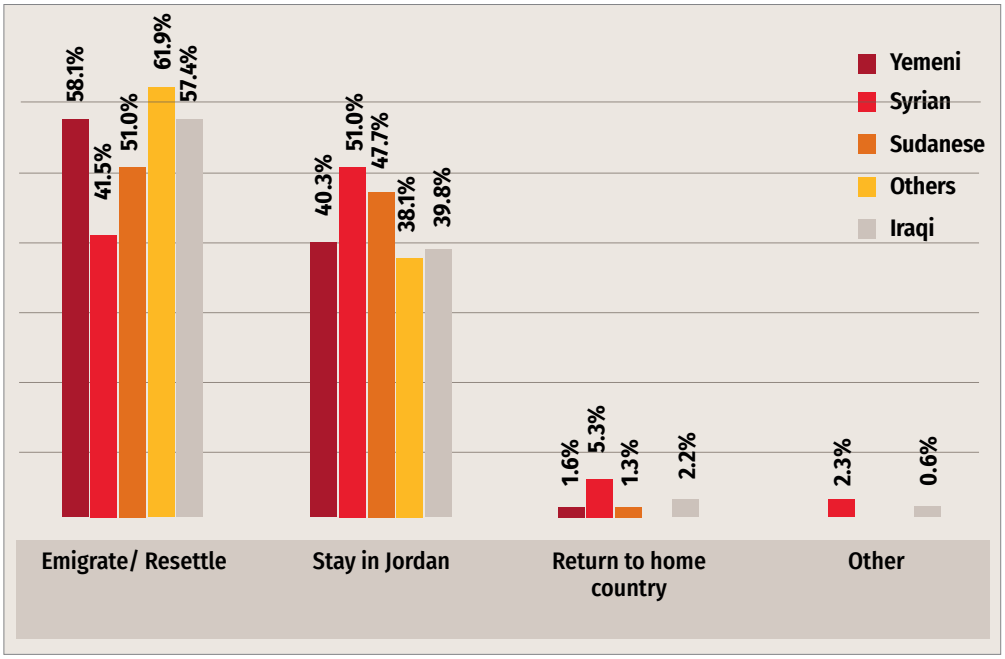
Although it is viewed as a valid option for many refugees, **there remain significant barriers to successful resettlement as identified by key interviews and FGD**s. **The length of the resettlement process serves as a deterrent, and limited follow-up from humanitarian organizations who offer support can be challenging.** For example, a FGD participant shared that although PWDs are offered resettlement by UNHCR, the long timeline and inability to bring their family with them cause significant barriers, and result in declined offers. Although these factors are often dictated by hosting countries rather than the UN, FGD participants noted frustration with UNHCR as they are the intermediary for the resettlement process and the main point of contact for refugees throughout the process.

Overall, resettlement remains a complex issue and is perceived very differently by refugees and the donors and humanitarian actors involved in the process. The 2020 assessment's qualitative findings show that resettlement remains the preferred option in FGDs and UNHCR data shows it has been for quite some time, while the quantitative data indicates it remains a high second option. However, the 2020 assessment findings also indicate that resettlement is not likely and is less of a focus for international actors who instead focus on supporting the Jordanian state in hosting refugees.

RETURN TO HOME COUNTRY

Both quantitative and qualitative findings indicate that refugees across nationalities and genders are less interested in returning to their home country. As shown in figures below, participants consistently placed "return to home country" as the lowest ranked preference should their situation in Jordan become more difficult. Syrians had the highest percentage at 5.3%, followed by Iraqis at 2.2% and Yemenis at 1.6%. These findings were also reflected by both female and male respondents,

Figure 49: "If the situation were more difficult in the future, what would you do and why?" by place of origin



Conflict and violence in a refugees' home country, particularly the situation in Syria, were primary reasons for not wanting to return to Iraq and Syria. Participants spoke of fear—for their children due to violence, of being kidnapped and tortured by the current regimes and intelligence agencies, and of being recruited into the Syrian army. In response to returning to Syria, one male FGD participant noted, "I live in Jordan as a refugee, but I live with dignity." **Similarly, in the survey, the most common reasons for departure from home countries across almost all origins were destruction of home, violence and bombardment, fear of arrest and recruitment and fear for safety of women and girls.**

Previous findings, including CARE annual assessments, have indicated that few Syrian refugees are interested in returning to Syria. **When asked whether living in Azraq Camp increased the likelihood of their return to Syria, 61.3% of men and 48% of women sampled from the camp for the 2020 assessment either somewhat or completely disagreed. Many respondents from Azraq Camp indicated they did not want to return due to the ongoing conflict,** and left due to destruction of their home, violence and bombardments, and fear for the safety of women and girls. Although some FGD participants said they expect to return to Syria in the next five years, the majority expected to stay in Jordan.

Quantitative and qualitative findings indicate that refugees across Jordan are not interested in returning to their home country due to dangerous conditions and continued fear for their family. As the likelihood of return decreases, particularly for Syrians, important numbers of refugees will remain in Jordan.[67] It is more critical than ever to support these refugees and enable them to live dignified and full lives in Jordan. Investments in refugees' education and livelihoods will allow them to gain self-reliance, support Jordan's economy and contribute to strengthening their home state in the future.

67 Durable Solutions Platform DSP-CU Jordan research report Jan 2020- In my own hands a medium-term approach towards self-reliance and resilience of Syrian refugees and host communities in Jordan

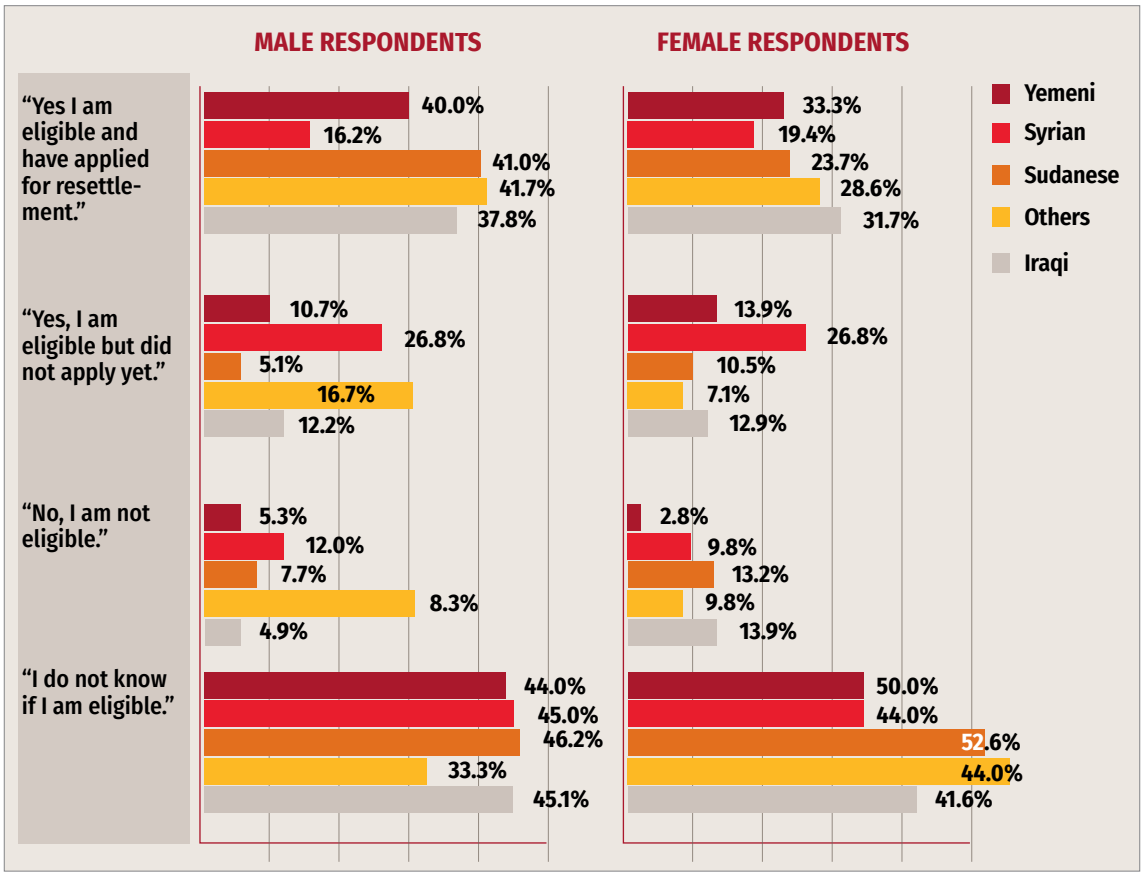
AVAILABLE DURABLE SOLUTIONS AND STRATEGIES FOR DIGNIFIED, SAFE AND VOLUNTARY CHOICES FOR REFUGEES

Both male and female refugees indicated that they mainly consult family and friends in their home country for information as to whether or not to repatriate. Women (69.9%) more often chose family and friends in their home country, followed by the news (30.4%), family and friends in Jordan (26.1%), and INGOs and UNHCR (both 17.4%). Similarly, 53.3% of men receive information from family and friends in their home country, followed by UNHCR (33.3%), the news (26.7%), family and friends in Jordan (13.3%) and INGOs (6.7%).

When asked about eligibility for resettlement in the 2020 survey, respondents across almost all nationalities noted they were eligible and had applied, in higher percentages than those who were eligible but had not applied yet or were not eligible. Of those who applied for resettlement, the data shows men doing so at higher rates compared to women, with the exception of Syrians. In fact, Syrians were the only refugees that indicated they had eligibility but did not apply at a greater percentage than those that had eligibility and applied for resettlement. Specifically, **41.5% of respondents from Azraq Camp indicated they were eligible for resettlement but had not applied, while 43.1% did not know if they were eligible. Only 13.3% reported being eligible and having applied for resettlement, approximately half compared to urban refugees**. This reflects the more positive outlook camp refugees have about their experience in Jordan and their preferences to stay in the country.

Roughly half of the refugees from all nationalities indicated they did not know if they were eligible for resettlement, and 57% of women and 33.3% of men from other nationality refugees reported they did not know their eligibility. This highlights **the need for the one-refugee approach in order to ensure that no refugee, regardless of their nationality, receives less support**. Given the preference of a proportion of refugees to resettle, as discussed above, the lack of knowledge about eligibility to resettle presents a concrete opportunity to provide additional assistance to refugees.

Figure 50: Eligibility for resettlement by sex



Complementary pathways were not often discussed by refugees, with the exception of educational programs and the scholarships offered by various UN agencies and European government to provide students with opportunities in higher education. This could indicate a lack of awareness on behalf of refugees in Jordan of the pathways available to them. Discussions around scholarships also regularly noted the limited number available to young people and the need for additional support. **Given higher levels of preference to resettle, greater efforts should be made to provide refugees with complementary pathways and if they already exist, to increase refugee communities' knowledge of their potential.**

In addition, quantitative and qualitative findings indicate that COVID-19 has impacted refugee's decisions to return home or stay in Jordan. The 2020 Needs Assessment indicates that refugees are unlikely to leave Jordan because of COVID-19. Respondents noted they were more likely to remain in the country, including 77.8% in Azraq town, 70.1% in other locations, including in Amman, Irbid, Mafraq and Zarqa and 69.6% in Azraq Camp. By sex, 70.6% of women and 70.2% of men indicated they were more likely to stay in Jordan due to COVID-19. In addition, concerns around border restrictions have been exacerbated by the pandemic, which has radically transformed ability to travel, and key informants noted that some refugees are less likely to return home for a visit given the uncertainty that they can then travel back to Jordan. Nonetheless, the impact of COVID-19 on refugees must continue to be explored and actions taken to increase their resiliency to the pandemic and its effects, whether or not refugees stay in Jordan.

The durable solutions available to refugees are deeply impacted by their access to resources and information. Most refugees, both men and women, make decisions about repatriation based on information from friends and family still in their home country. But many lack the knowledge and information required to reduce conflicting information about durable solutions options.

Recommendations & Advocacy

"I have discovered the strength inside me after participating in CARE's vocational trainings and becoming a trainer for women in my neighborhood."

—Basma Bati, Jordanian from Azraq and volunteer trainer with CARE

Credit CARE/ Ahmad Albakri

CARE Jordan calls on key stakeholders including donors and the government of Jordan to work with the humanitarian community, among them national non-governmental organizations, to ensure that the most vulnerable populations are protected and reached with adequate services to offset the effects of COVID-19 and prevent the loss of recent achievements. These recommendations are:

ONE REFUGEE APPROACH

- To increase inclusivity and diversity in planning, design and implementation of programs for non-Syrian refugees and eliminate existing barriers to accessing basic services for all refugees and asylum seekers.
- To address inequitable access to support perpetuated by the current framework for refugee assistance and include non-Syrian refugees in all steps of the humanitarian cycle, while ensuring that current initiatives and plans are able to include these groups.
- To support existing community-based protection networks comprised of local actors, community leaders, affected people and volunteers, faith-based leaders and grass-root organizations for an inclusive, accountable and equitable response.
- To ensure that the most vulnerable are targeted in line with the "do no harm" principle and to recognize the intersectionality of vulnerability and the importance of an integrated and comprehensive programming.

SOCIAL PROTECTION

- To enhance and expand social protection programs in line with the National Social Protection Strategy and respond to the long-term needs of vulnerable populations and provide avenues for overcoming poverty. Social assistance programs such as the National Aid Fund should be expanded and adapted to support refugee populations.
- To design protection programming in such a way that mitigates risks and responds to the needs of women, girls, children, PWD and vulnerable groups within the refugee and host communities in order to avoid exposing people to additional risks, and to ensure that the response is delivered according to needs and in a culturally appropriate manner.
- To enhance protection analysis, adaptive systems and early warning systems, which require strengthened local capacities in COVID-19 pandemic preparedness, response and recovery.
- To eliminate constraints faced by Syrian refugees due to missing civil and legal documentation, as this poses a barrier to their long-term options for increasing resilience.
- To increase and provide targeted social protection assistance for households that have specialized needs such as older people and PWDs, and their caregivers.
- To continue providing cash assistance as the main form of assistance and honoring this modality as the top preference amongst all refugees and vulnerable Jordanians.
- To provide legal advice to enable refugees to access secure tenancy and protection from evictions.

- To increase awareness-raising efforts about social protection programs and systems by services providers so that they reach the entire refugee population in all locations of the country, especially among urban-based refugees.

SUSTAINABLE LIVELIHOODS

- The government of Jordan has expanded access to work permits in previous years, and is encouraged to continue its efforts in that regard and to consider expanding developed schemes and criteria to all refugee nationalities. In addition, to consider expanding employment sectors and job types open to refugees.
- To build on the potential for women's economic empowerment (WEE) to help households recover and rebuild, including policies and initiatives that increase women's participation in the labor market.
- To further expand free and low-cost childcare services. This will increase employment opportunities for women and redistribute some of women's unpaid time spent on childcare.
- To support women in establishing and growing their own businesses, including home-based business. This will require increasing financial inclusion through reasonable loans and access to banking, cash grants, financial literacy, and marketing support.
- To increase the number of IBV opportunities in Azraq Camp as a short-term solution for addressing unemployment, which is being exacerbated by the COVID-19 crisis. Over the longer-term—and in response to the economic downturn triggered by the pandemic—key actors must increase their efforts and work together to increase job opportunities and remove barriers to income generation.
- To provide financial support to improve housing conditions for vulnerable households when designing programs; this would increase the quantity and quality of rental stock.
- To prioritize targeting persons who lost their employment during the COVID-19 pandemic with livelihoods support, particularly those who were previously employed in the informal sector.
- To create and encourage opportunities for growth and development, above all to actively engage in reducing Jordan's unemployment rates.

GENDER EQUALITY

- To foster an environment conducive to protecting women and girls who choose to report domestic violence and abuse to public authorities and counter prevalent underreporting. While addressing the stigma associated with reporting, enhance access to justice and access to protection services, including the numbers and capacity of dedicated shelters.
- Programmatic and financial investment in gender programming, including women's and girls' empowerment and GBV, is urgently required for an adequate COVID-19 response. Donors must commit to increasing funding to gender interventions and recognize that GBV programming is an essential life-saving intervention.
- To take concrete steps to change adherence to gender-stereotyped roles especially around unpaid care work, which creates a double burden on women when entering the labor force.
- To recognize and address the intersection between gender and disability inequalities, and in particular develop interventions that reduce and eliminate domestic violence against women and girls with disabilities.
- To significantly improve management and follow-up of cases related to GBV and protection. Furthermore, to strengthen the coordination amongst relevant actors to mitigate and eliminate GBV, noting that this critical issue remains underreported.

- To prepare for increased gender and protection risks as a result of the COVID-19 pandemic and the predicted rise in CEFM, including the increased informality of women's work characterized by a lack of economic rights and exploitation.
- To strengthen coordination among all actors and service providers, as well as across sectors, namely cash and livelihoods, in order to disseminate key messages on SGBV risks associated with the COVID-19 crisis and respond to these issues alongside health actors.
- To continue efforts to eliminate CEFM. Findings suggest that emphasizing the economic advantages of education and the disadvantages of early marriage are the most effective behavioral change triggers.

EDUCATION

- To efficiently address the financial, institutional, and protection barriers that limit school enrollment and retention in refugee households. While nearly 100% of Jordanian children enroll in primary school, refugee children are less likely than their peers to be educated.
- Within the framework of social protection, continue to provide financial assistance to enable access to education and to cover the associated costs, i.e., transport, uniforms, and e-learning devices.
- To provide accelerated learning programs for children that are behind their age group in school grade, targeting refugee children who are more than one year behind and out-of-school children.
- To provide specific protection and support for children with disabilities within the education system, in particular accessible transportation, adapted learning materials and improved teacher training and capabilities.
- To increase child and parental involvement in education decision-making and enhance accountability and recourse for reporting instances of abuse in schools.
- To improve the quality of e-learning in order to reverse the damage the COVID-19 crisis has had on educational outcomes. Over the short and medium term, this means improving the digital expertise of parents and other caregivers as well as ensuring that all households have access to devices and adequate internet connectivity. Over the longer term, it may be necessary to implement remedial learning initiatives for those children who have experienced the most disruption to their education during the pandemic as well as to provide mental health support.

DURABLE SOLUTIONS

- To support Jordan Response Plan objectives by responding to the needs and concerns of Jordanians, with the aim of reducing the burden on those communities that result from hosting refugees while addressing risks related to refugee-host community tensions.
- To recognize the need for increased access to local opportunities, given the low prospects of return, and ensure sustainable, macro-level and longer-term planning on issues such as income generating opportunities (employment and self-employment), education, housing, and tenure security. This is while noting that—as a result of COVID-19 and continuing regional instability—remaining in Jordan is the preferred option for refugees.
- To further integrate humanitarian interventions with long-term development planning in order to maximize the impact of humanitarian interventions; particular emphasis on an enabling environment for creating and sustaining livelihoods for both refugees and vulnerable host communities.
- To strengthen the provision of information on durable solutions, including resettlement across all refugee nationalities to enable more informed and dignified decision making.

When there's a global crisis—like the one we're currently facing—we can go into collective fear and anxiety or choose to see the instability as an opportunity to establish innovative social enterprises. Supporting small business owners is most needed now to encourage women to contribute and make an impact in their own communities.

—Fawziah Abdo, small business owner & mother of five in Azraq

Credit CARE/ Ahmad Albakri


care® JORDAN