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# **SYRIAN REFUGEES IN URBAN JORDAN**

**BASELINE ASSESSMENT OF COMMUNITY-IDENTIFIED  
VULNERABILITIES AMONG SYRIAN REFUGEES LIVING IN  
IRBID, MADABA, MUFRAQ, AND ZARQA**





## RAPID PARTICIPATORY COMMUNITY ASSESSMENT

This baseline assessment builds on prior assessments and research conducted by CARE Jordan and other actors to further source and analyze information relating to the presence, strengths, capacities, resources, protection risks, and assistance needs of the Syrian refugee communities living in the urban areas of Northern Jordan.

### QUICK REFERENCE:

JOD 1=USD 1.41 (fixed)

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*The survey work for this assessment took place from January 13 to February 28, 2013.*

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Children from an extended family sit inside one of several tents in a makeshift camp outside of Mufraq. Across the survey, 60% of school-age children are not attending school. In Mufraq the number is 69%.

## **EXECUTIVE SUMMARY**

In October 2012, CARE Jordan released the findings of its baseline assessment on Syrian refugees living in Amman. Prior to this, no comprehensive assessment of Syrian refugees had been conducted, causing a scarcity of information regarding the needs of, and gaps in services available to, the Syrian refugee community living in urban areas. As Amman has markedly different characteristics from other cities in Jordan, it became necessary to conduct a new baseline assessment with Syrian households living in those communities, and analyze and compare findings from the two assessments. In early 2013, a research team working under the auspices of CARE Jordan conducted a participatory assessment and baseline survey of Syrian refugee households living in the cities of Irbid, Madaba, Mufraq, and Zarqa.

As of April 7, 2013, there are 408,268 persons of concern in contact with the UNHCR in Jordan, 345,110 of whom are registered and a further 63,158 of whom are awaiting registration. Based on information from the UNHCR, the total number of Syrian refugees living in urban areas is now approximately 291,000 people (with 117,000 living in camps). The purpose of this report is to identify urban Syrian refugees' current coping mechanisms and any gaps in services available to Syrian refugees in Jordan.

CARE's research team conducted a five-week rapid participatory assessment and baseline survey in order to extract information from a large sample of Syrian households. The research methodology is both qualitative and participatory in design, drawing from the *UNHCR Tool for Participatory Assessment in Operations*.

#### MIXED METHODOLOGY:

- 240 household interviews (quantitative and qualitative)
- Eight focus group discussions (89 participants)
- Stakeholder interviews (UNHCR, INGOs, and CBOs)

*Note: Data collection took place between January 13 and February 28, 2013.*

**This report presents only the data from household interviews, baseline assessment, and the follow-up focus groups conducted with community members.**

Additional analysis “checking” was conducted with other stakeholders. The information presented here is offered as indicative of the situation of Syrians living in the four cities of this assessment and provides reference to the results of the CARE October assessment, which took place in Amman.

**Background characteristics:** The number of households surveyed was **240, with a total number of 1,476 household members and 89 focus group participants representing 534 household members.** Households contained mixed family groups and the **average household size was 6.2.** All participants in the survey were Sunni Muslims.

#### SURVEY RESULTS IN BRIEF:

- The survey group, including children, was 51% female and 49% male.
- 18% of the survey participants were from female-headed households (FHHs).<sup>1</sup>
- 50% of the total number of family members were children (under 18).
- 60% of school-age children are not attending school.
- 43 school-age children were reported as working (10%).
- 92% of households were registered with the UNHCR.

- 50% of the households had the government of Jordan service card with the vast majority of the households intending to register.
- 4% of the survey participants reported having special needs (*i.e.*, being disabled or elderly, or having chronic illness).
- 70% of households have received identification from the Jordanian government, and 27% have an application in process.
- 35% of households had one or more members engaged in paid labor.
- 45% of adult males capable of working had some form of employment (166 men), while 55% self-reported as unemployed, and no women reported earning an income from work outside the house.<sup>2</sup>
- 34% of households reported no income, and the remaining 66% had an average income of JOD 190 (however, 41% of those households had a monthly income of JOD 150 or less).
- 72% of households stated that they were in debt, with an average household debt of just over JOD 500.
- 46% of households have expenditures over JOD 300 per month, with average monthly expenditures of JOD 303.
- The average shortfall between income and expenditure across the whole survey population is JOD 185.
- 95% of the surveyed households had received some form of assistance from local or international organizations at least once.
- 55% of FHHs reported that they do not have any income.<sup>3</sup>
- 40% of households pay over JOD 150 a month for a two-room apartment.<sup>4</sup>
- Across the survey, accommodation was on average ranked as poor.

**60%**  
of school-age children are not attending school

The average shortfall between income and expenditure is **JOD 185**

**55%**  
of female-headed households reported that they do not have any income

1. Nine households. This is below the UNHCR's 31%. In order to ensure that the vulnerabilities of female-headed households were fully represented, CARE also invited 13 female heads of households to a focus group session to discuss the vulnerabilities identified in the survey.

2. A small number of women were engaged in economic activities from home, including food preparation, tailoring, jewelry making, etc.

3. 25% of FHHs had a member working, all of whom were male children.

4. 70% of FHHs pay rent in this range.

- 33% of the sample had poor or very poor access to heating.
- 57% of the survey reported that drinking water was not available and that they had to buy purified water.
- 55% had poor or very poor flooring and 31% had poor or very poor roofing.

The table below shows how the baseline data from Irbid, Madaba, Mufraq, and Zarqa compares with data from Amman.

In general, the survey found that households in Irbid were larger, had less income, and had more debt than households in other areas. **The level of debt survey respondents reported was considerably higher than in the October survey in Amman and a much higher percentage of respondents reported debt (in October, 37% reported an average debt of JOD 225 as opposed to 72% reporting an average debt of just over JOD 500 in this survey).** However, the poorest households living in the worst conditions were mainly found in Mufraq.

### PARTICIPATORY SURVEY RESULTS IN BRIEF

Participants were asked to identify the vulnerabilities of most concern to them and their households and any changes over time. Participants were also encouraged to identify any changes over time and any capacities for change or improvement. In general, the vulnerabilities identified across the four survey sites did not differ significantly from area to area or from the results of the October survey in Amman. They include, in brief:

**Livelihoods:** Livelihoods and food security were identified as areas of concern by all respondents, both for those who were currently extremely vulnerable and those at the margins of vulnerability. In particular, households were extremely anxious about the cost of living across the kingdom. Maintaining their ability to pay rent was the single greatest concern across the survey group. Almost all the households surveyed had sold assets (*i.e.*, women’s gold, property, household goods, *etc.*) either to get out of Syria or to be bailed out of the camps and now had no or very little

savings or emergency funds to be able to absorb financial shocks or emergencies.

**Psychosocial:** While many households reported good relations with neighbors and access to community networks, feelings of isolation and loss of community were consistently reported by almost all interviewees, across all ages and genders. Many people report being unable to engage in activities outside of the home due to the high costs associated with recreational activity, even visiting friends or family. This survey found that many participants reported increased feelings of depression and negativity, increased levels of family violence (both verbal and physical), and many mothers reported that children were increasingly demonstrating symptoms of distress, including bed-wetting, temper tantrums (shouting, crying, and throwing and breaking things), and insomnia.

**Children and Education:** Over 60% of school-age children across the survey were not attending school. A number of reasons were reported

### Baseline Data

AVERAGES FOR:	AMMAN	IRBID	MADABA	MUFRAQ	ZARQA
Total Survey Population	327	422	382	364	308
Household Size	5.5	7.1	6.4	5.1	6.1
Female-headed Households	10%	13%	10%	32%	18%
Children	49%	51%	50%	52%	49%
School-age Children Out of School	64%	73%	58%	69%	37%
Number of Children Working	6	12	6	19	6
Men Working	65%	35%	45%	41%	54%
FHHs Without Income	44%	56%	51%	58%	53%
Monthly Income	JOD 155	JOD 125	JOD 130	JOD 140	JOD 140
Monthly Expenditure	JOD 245	JOD 380	JOD 340	JOD 320	JOD 230
Average Shortfall	JOD 90	JOD 255	JOD 210	JOD 180	JOD 90
Average Debt	JOD 225	JOD 600	JOD 440	JOD 430	JOD 575
Average Rent	JOD 135	JOD 175	JOD 145	JOD 150	JOD 125



for this, including: inability to afford auxiliary costs surrounding schooling, safety on the way to school, bullying and discrimination in school, children having missed schooling, difference in curriculum, distance between home and school, and psychological issues of the children (refusing to go to school, refusing to speak, fear of other people, etc.).

**Health Care:** Almost all of the survey participants acknowledged concerns over unhealthy lifestyles and were particularly concerned by their poor-quality housing. Almost every household and individual interviewed mentioned health as a key area of concern. This was particularly so for families with preexisting serious physical health issues or disabilities requiring ongoing treatment and medication. However, even for those families who did not report major existing health issues, fear of being unable to access care and medication when required was a major source of stress.

#### **Human Rights and Protection:**

Lack of residence and legal status in Jordan were cited as the underlying protection issue for most Syrians interviewed, as this created secondary risks in every aspect of daily life. While registration with the UNHCR was seen as protection from *refoulement* or deportation, the lack of legal documentation for work was seen as a considerable concern by many participants. Similarly, many participants noted incidents of discrimination, exploitation, or abuse and stated that they did not feel able to go to the police, report incidents, or seek legal redress and support due to their irregular status.

During the two focus groups with 30 female-headed households and women from male-headed households, only four of the women reported direct experience with issues related to early marriage, forced marriage, and/or transactional sex.

**Gender:** The gender analysis in this study suggests that the following issues are the most significant for Syrian refugees across the survey. These results echo those of the October survey in Amman, with only small deviations.

Issues for women include:

- being approached for marriage and for early marriage for daughters, or simply marriage with a very low dowry;
- harassment and offers of transactional sexual relations;
- CBOs wanting to take pictures of people receiving non-food items (NFIs), which made participants feel cheap and shamed;
- staff from a number of CBOs in Mufrag reported as providing NFI assistance on the basis of sexual favors;<sup>5</sup> and
- selling their gold to pay either for transportation out of Syria or rent in Jordan, leaving them without their traditional insurance; this was reported by almost all the women surveyed.

Issues for men include:

- concerns for the safety and security of women and children and generalized anxiety over safety of family members;
- concerns over working conditions (exploitation) and working illegally (consequences if caught);
- fathers depressed and ashamed that their sons are unable to continue their education and are working in very low paying and/or harsh jobs to help support families; and
- feelings of uselessness and depression.

**RECOMMENDATIONS** (For a full analysis of survey results and recommendations, see page 42.)

In order to ensure that the groups described below do not fall further and further into vulnerability or adopt negative coping strategies

and behaviors, the following interventions are recommended:

- **Monthly Cash Assistance:** Although all groups are in need of additional cash support, the most vulnerable families and households will require sustained cash assistance in order to maintain even the most basic standard of living.
- **Top-up Cash Assistance:** In addition to monthly cash assistance and emergency cash assistance, all Syrian households would greatly benefit from access to small irregular and/or semi-regular top-up cash assistance to cover the shortfalls when their irregular access to cash from work or irregular assistance from CBOs or charitable families is not available.
- **Emergency Cash Assistance:** Emergency cash and associated counseling is instrumental in ensuring refugees are not at risk of eviction, exploitation, and other forms of abuse associated with specific debt or necessary medical assistance.
- **Non-food Items (NFIs):** For households who have arrived with nothing and are residing in unfurnished apartments, NFIs are an essential part of households' ability to maintain a basic standard of living. Even for households where one or more family members are working, this survey highlighted the extent to which NFIs supplement and augment cash from work and reduce the shortfall between income and necessary expenditure.
- **Vocational Training:** Training opportunities will provide twofold benefits for this population: (1) transferable skills that can be used to develop livelihood opportunities in both Jordan and Syria, and (2) psychosocial benefits associated with

5. Two focus group participants stated that girls are being asked for sexual telephone relations in return for NFIs; they were reluctant to provide specific names or identify the CBOs involved.



A family sits in front of a heater in their one-room dwelling on the roof of an apartment building in Mufraq. The family shares kitchen and wash spaces with several other families. Among the surveyed families, half of all family members are children.

**100%**  
of children do not have safe spaces in which to play

becoming engaged in meaningful activity outside of the house and meeting new people and networks.

- **Psychosocial Activities for Adults:** Across the Syrian refugee population, this survey found that households and families would benefit from inclusion in a variety of psychosocial activities, including those focusing on family well-being, communication skills, financial counseling, stress management, and support networks.
- **Psychosocial Activities for Children:** This survey suggests that over 60% of school-age children are not attending school and 100% of children do not have safe spaces in which to play. Therefore, psychosocial activities will be essential in ensuring that children are either able to return to school or remain in school.

- **Strengthening Community Links and the Capacity of Community Organizations to Respond:** Every family in this survey had benefited from assistance from the local community and local community-based organizations. INGOs should focus on building the capacity of these local organizations to be able to better respond to the needs of the Syrian and Jordanian communities, and at the same time work to rebuild trust between the most vulnerable in the Syrian community and these local support structures.

#### NEXT STEPS AND RESEARCH TOPICS

The results of this survey data and analysis suggest that the following areas will require additional study and ongoing monitoring in order to better understand the effects of displacement on different members of the Syrian community, and to ensure that agencies are able to respond to developing needs of the urban Syrian community:

- More in-depth analysis is needed of psychosocial needs, risks, and coping strategies, in particular for women and girls.
- Ongoing analysis and research is needed to better understand the specific gender vulnerabilities of women, children, single men, and others, and how these may develop as a result of extended displacement.
- Continued study should look at the needs of the host community and how the accommodation of large numbers of displaced Syrians is affecting these communities and how this changes over time.
- Ongoing monitoring of debt, rent livelihood patterns, and income shortfalls should be undertaken to track changes in vulnerabilities over time.



## BACKGROUND AND CONTEXT

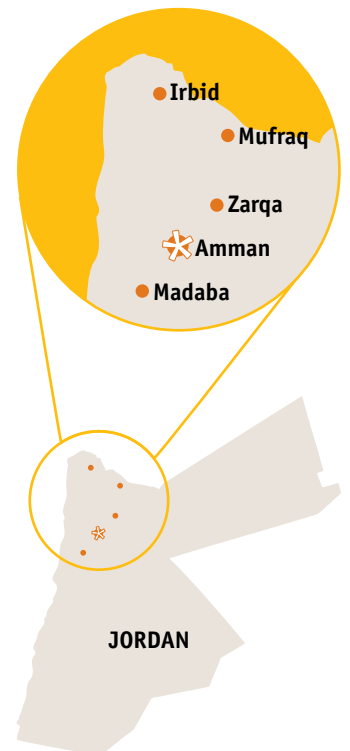
The purpose of this baseline assessment is to build on prior assessments and research conducted by CARE Jordan and other actors, as well as to further collect and analyze information relating to the presence, strengths, capacities, resources, protection risks, and assistance needs of the Syrian refugee communities living in the urban areas of Irbid, Madaba, Mufraq, and Zarqa in Jordan. The assessment is a replication of the baseline assessment that CARE Jordan carried out in Amman in October. This report also seeks to address the gaps in information available about the needs of Syrian refugees living outside Amman.

The protracted conflict in Syria has created major displacements of populations, sending hundreds of thousands of people into Jordan. Jordan is not a signatory to the UN 1951 Geneva Convention on Refugees and does not have systematized domestic legal instruments for the granting of asylum. It currently receives all foreigners, including Syrians, within the framework of its Alien Law. The UNHCR in Jordan operates in the kingdom under a memorandum of understanding with the Jordanian Ministry of the Interior and is responsible for processing asylum claims and status determination. Initially, Jordan was welcoming Syrian refugees through a bailout system where a Jordanian family acted as a guarantor for the Syrians and, as such, Syrians were able to enter through border processing facilities and, from early 2011 to July 2012, settle in the Jordanian community. However, as of August 2012, all Syrians entering Jordan illegally have been initially transported to the Zaatari camp or one of the other government-controlled camp areas.

Although the majority of refugees coming into Jordan are being taken to Zaatari camp, they often leave the camp both officially through the bailout system (humanitarian cases) or unofficially. According to UNHCR estimates, this occurs at a rate of as many as 300 people per day. These people then find their way to urban areas, and anecdotal evidence suggests the majority may go to Mufraq, Irbid, Zarqa, and Amman in search of jobs and services. This has caused the trend of refugee population distribution to remain heavily weighted to urban areas, which presents a much greater challenge to locate vulnerable Syrians, assess their needs, and provide them with services. CARE is concerned that the focus on providing services in the camp setting is eclipsing the needs of the urban population, both for host and refugee.

The emergency had a rather slow onset with the initial number of refugees coming into Jordan well within the absorption capacity of the local community. However, as this assessment demonstrates, this capacity is rapidly being exhausted and in some areas (Mufraq and Irbid) may already have been exhausted. Unlike previous refugee influxes into Jordan, Syrians on the whole are poorly educated and possess extremely limited resources, causing them to settle in low-income areas where they have quickly been absorbed amongst the urban poor. UNHCR figures suggest that well over 70% of refugees settle in urban areas, which have traditionally been the primary destination for refugees to Jordan.

**The purpose of this assessment is to better understand the needs, gaps in services, and capacities of Syrian refugees in the urban areas surveyed.**



### Geographical Target Area:

Urban Irbid, Madaba, Mufraq, and Zarqa.

### Mixed Methodology:

- 240 household interviews (quantitative and qualitative)
- Eight focus group discussions (89 participants)
- Stakeholder interviews (UNHCR, INGOs, and CBOs)

### Beneficiary Identification

**Methodology:** The survey team conducted interviews of 240 households, of which 65% were randomly selected from CARE's lists and the remaining were from recommendations from the households visited. It should be noted that since the survey team used a snowball methodology and asked participants to guide them to others in need from their community, in some places there may be a bias toward Syrians from one home community or extended family groups.

# CARE'S BASELINE DATA

Based on the analysis of the baseline survey data for the 240 Syrian households surveyed in early 2013, the following characteristics were identified.

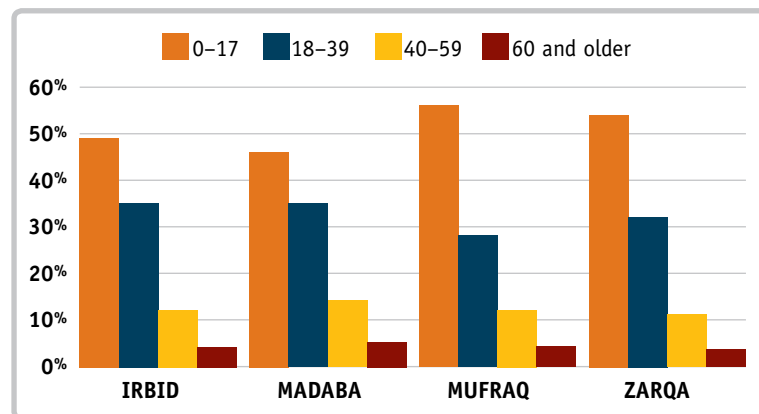
## BACKGROUND FAMILY CHARACTERISTICS

**The number of households surveyed was 240, with a total number of 1,476 household members and 89 focus group participants representing 534 household members.** Households contained mixed family groups but all households contained relatives (husband/wife, brother-/sister-in-laws, grandparents, children, nephews/nieces, and others). **The average household size was 6.2;** the largest household had 25 members. All participants in the survey were Sunni Muslims.<sup>6</sup>

	IRBID	MADABA	MUFRAQ	ZARQA	TOTAL
Number of Households	60	60	60	60	240
Number of People	422	382	364	308	1,476
% Women Included in the Assessment	51%	52%	51%	51%	51% (avg.)

The majority of households in this survey were composed of young families (often multiple families) with an older relative or two. This was true for both male- and female-headed households. The vast majority of participants in this survey are either younger than 17 years old or between 18 and 39 years old; only 10% of the surveyed population are between 40 and 50 years old and only 4% are older than 60.

**Table 1. Age Range of Participants**



As seen above, there is a greater proportion of children in households living in Mufraq and Zarqa. The proportion of older people remains constant across the survey sites.

**Note:** Figures from the UNHCR registration database indicate that the average Syrian refugee family size is 4.5. However, prior urban assessments by CARE and the Regional Analysis of the Syria Conflict have indicated that since two or more Syrian families often share the same household, the average household size is closer to 6.5, which is accurately reflected in this assessment.

6. For the purposes of this assessment, the household was used as the site of the individual survey; a household was self-defined by the participants as groups living together, sharing resources, and self-identifying as a household unit, rather than nuclear families living together.

## SURVEY RESULTS IN BRIEF

- The survey group, including children, was 51% female and 49% male.
- 18% of the survey participants were from female-headed households (FHHs).<sup>7</sup>
- 50% of the total number of family members were children (under 18).
- 60% of school-age children were not attending school.
- 43 school-age children were reported as working (10%).<sup>8</sup>
- 92% of households were registered with the UNHCR.
- 50% of the households had the government of Jordan service card with the vast majority of the households intending to register.<sup>9</sup>
- 4% of the survey participants reported having special needs (*i.e.*, being disabled or elderly, or having chronic illness).
- 70% of households have received identification from the Jordanian government, and 27% have an application in process.
- 35% of households had one or more members engaged in paid labor.
- 45% of adult males capable of working had some form of employment (166 men), while 55% self-reported as unemployed, and no women reported earning an income from work outside the house.<sup>10</sup>
- 34% of households reported no income, and the remaining 66% had an average income of JOD 190 (however, 41% of those households had a monthly income of JOD 150 or less).
- 72% of households stated that they were in debt, with an average household debt of just over JOD 500.
- 46% of households had expenditures over JOD 300 per month, with average monthly expenditures of JOD 303.
- The average shortfall between income and expenditure across the whole survey population was JOD 185.
- 95% of the surveyed households had received some form of assistance from local or international organizations at least once.
- 55% of FHHs reported that they do not have any income.<sup>11</sup>
- 40% of households pay over JOD 150 a month for a two-room apartment.<sup>12</sup>
- Across the survey, accommodation was on average ranked as poor.
- 33% of the sample had poor or very poor access to heating.
- 57% of the survey reported that drinking water was not available and that they had to buy purified water.
- 55% had poor or very poor flooring and 31% had poor or very poor roofing.

7. Nine households. This is below UNHCR's 31%. In order to ensure that the vulnerabilities of female-headed households were fully represented, CARE also invited 13 female heads of households to a focus group session to discuss the vulnerabilities identified in the survey.

8. Although 43 is only 10% of school-age children, all those reported as working were male and over 13 years old, suggesting that closer to 50% of school-age male children ages 13–17 may be working.

9. The Jordanian government introduced the registration and service card through the Jordanian police in early December 2012. At the time of the survey, only 18% of respondents in Zarqa had received the government card as opposed to 73% in Madaba. This may reflect the timing of the surveys, as Zarqa was surveyed in January and Madaba in late February.

10. A small number of women were engaged in economic activities from home, including food preparation, tailoring, jewelry making, etc.

11. 25% of FHHs had a member working, all of whom were male children.

12. 70% of FHHs pay rent in this range.

**Notes:** Although only 18% of the sample were female-headed households, a further 45 households were hosting an additional female-headed family, bringing the total number of female-headed families to 90 or 31% of the surveyed population. Mufraq had the largest number of female-headed families and households (26 families and 19 households), and Irbid had the second-largest number of female-headed families and households (27 families and 9 households).

**34%**  
of households reported no income, and the remaining 66% had an average income of JOD 190

**72%**  
of households stated that they were in debt, with an average household debt of just over JOD 500

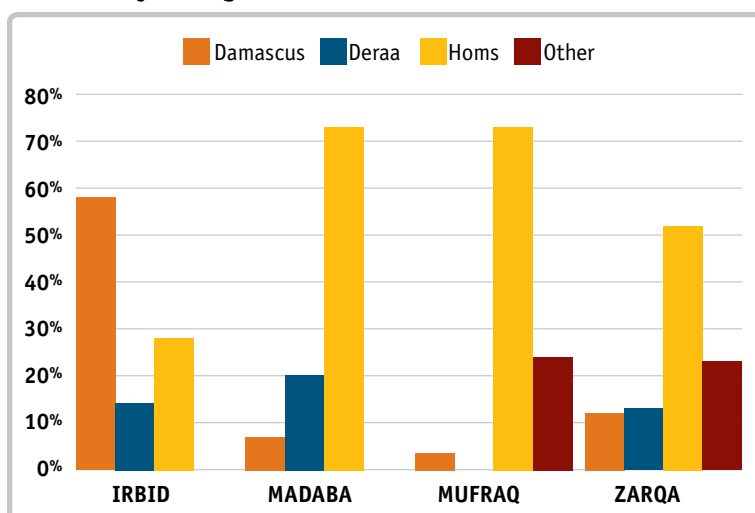
**57%**  
of the survey reported that drinking water was not available and that they had to buy purified water



## SURVEY DATA

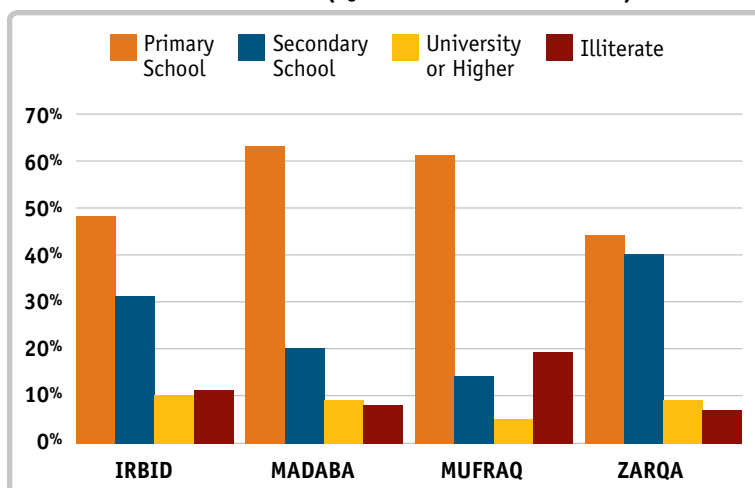
The majority of the households that participated in the survey were from Homs (56%), while only 19% came from Damascus, 12% from Deraa, and 2% from Hama. The majority of households arrived in Jordan between July and December 2012.

**Table 2. City of Origin**



*Note: The higher percentage of respondents from Damascus in Irbid reflects the survey methodology and family settlement patterns rather than accurate demographic data.*

**Table 3. Level of Education (Syrian Adults, 18 & Older)**



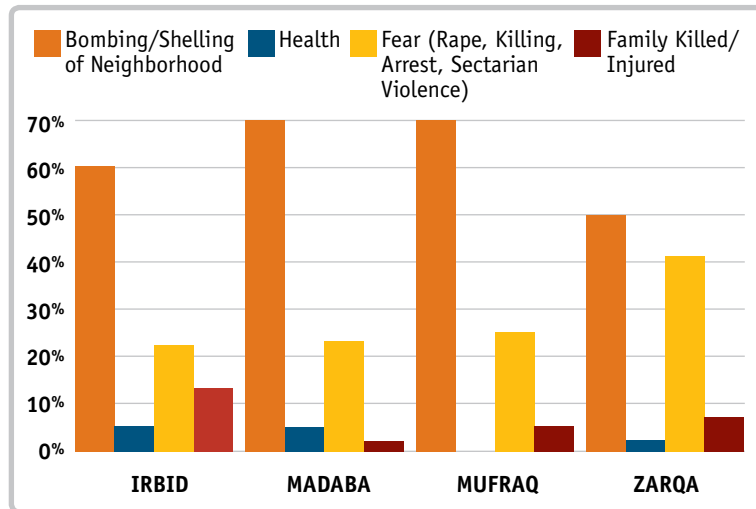
The vast majority of heads of households surveyed had only completed primary education with the exception of households now living in Zarqa, where almost as many heads of household had completed secondary education as had completed primary education. This correlates to a larger number of households in Zarqa originating from Damascus and Homs where access to secondary education was more widespread than in, for example, rural Deraa.

There is a strong correlation between age and literacy: Over 80% of those over the age of 60 were identified as illiterate.

OPPOSITE: As seen from the courtyard, the roof of this home in Mufraq is dotted with holes and leaks. Across the survey, the poorest families living in the worst conditions are in Mufraq. Four families there, for example, have no access to stoves.



**Table 4. Reasons for Leaving Syria**



**Irbid has the largest family size and the most significant levels of debt**

**The average household expenditure was JOD 200**

**In Zarqa, where over half of the households are from Homs,**

**41%**  
**of households cited fear as their primary reason for flight**

Households listed four primary reasons for leaving Syria, with some households having more than one reason for flight. Across all four cities, 63% of respondents reported that bombings and shelling of their neighborhood or homes had caused their households to relocate to Jordan. Additionally, 28% of households left Syria due to a specific fear of sexual- and gender-based violence, killings, arrests, sectarian violence, or threats from the army. (In Zarqa, for example, where over half of the households are from Homs, 41% of households cited fear as their primary reason for flight.) A further 7% came to Jordan after one or more family member was killed or injured and 2% came for health reasons (no household in Mufraq cited health as a reason for flight).

**SETTLEMENT PATTERNS**

Across the survey, the vast majority of respondents had initially arrived at Zaatari camp, Bashabsheh camp, or King Abdullah Gardens in Amman and then moved to another city after a brief period. Of respondents in Mufraq, 40% had settled there initially and remained there. In Madaba the number was 28%, with Zarqa at 25%, and Irbid at only 15%.

Syrian households have often moved residences multiple times while living in Jordan. Of the Syrian households that have moved residences, the majority (53%) in each city have moved twice, while the second largest group of respondents have moved three times or more (35%). Respondents cited difficult living conditions in camps as their primary reason for moving from one place to another.

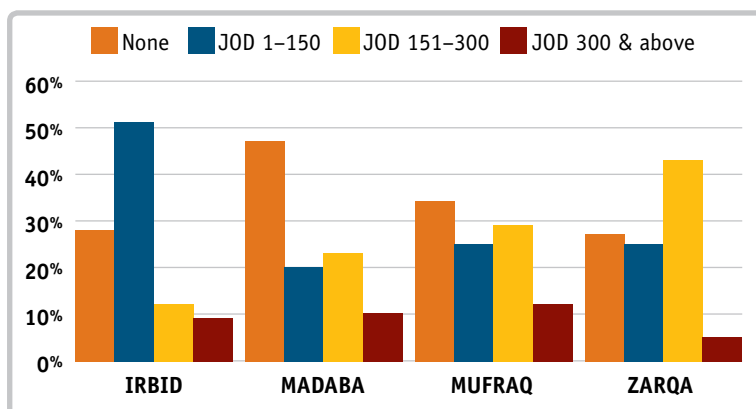
**HOUSEHOLDS’ LIVELIHOODS AND COPING STRATEGIES**

The baseline survey collected data from survey participants on their income, expenditure, and current levels of debt. The information below is as reported by the survey participants and is given here as an indication of current livelihood patterns only.

Households reported a variety of monthly incomes, with incomes changing over time and depending on a variety of factors (support from charitable institutions/households, support from relatives and neighbors, income from work, etc.). Over 34% of households reported no income at all, stating that they were using savings or relying upon *ad hoc* donations, both monetary or in-kind. Households in Madaba report being unable to find work and relying on savings and charitable in-kind donations. The



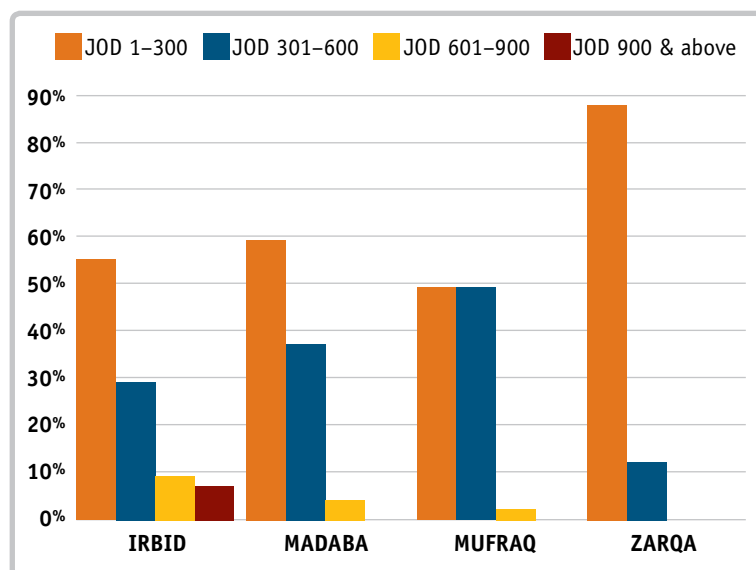
**Table 5. Reported Monthly Income**



remaining 66% of households across the survey had an average income of JOD 190 (however 41% of those households had a monthly income of JOD 150 or less). For example over 79% of households in Irbid had a reported income of JOD 150 or less (including those with no income). Only 9% of the surveyed households reported an income of over JOD 300 a month.

Of female-headed households, 55% reported that they do not have any monthly income and survive entirely on charitable donations.

**Table 6. Monthly Expenditure**



The average household expenditure was JOD 200 but 46% of households have expenditures over JOD 300 per month.

Irbid, Madaba, and Mufraq have relatively even levels of expenditures, with an average of 54% of households spending under JOD 300 every month. In Zarqa, however, over 88% of households report spending less than JOD 300 a month, and no households reported spending over JOD 600.

No household in Madaba, Mufraq, or Zarqa reported spending over JOD 900 per month, while 7% of households in Irbid spend up to JOD 1,500.

**Note:** Irbid also has the largest family size and the most significant levels of debt.

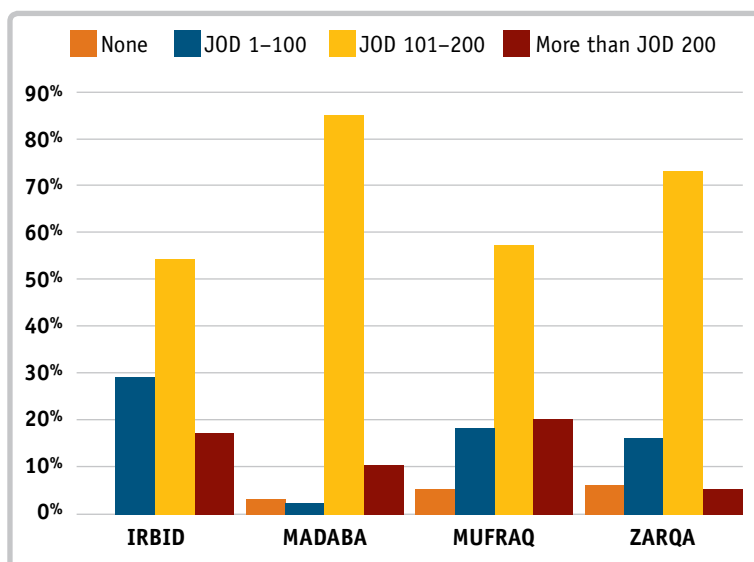


**The average shortfall between income and expenditure was JOD 185.** This is JOD 95 more than the average shortfall for households in Amman surveyed in October. A number of factors may contribute to this, including: increased prices, higher rent, increased number of family members per household, decreased employment opportunities, decreased assistance from charitable donors, *etc.*

Rent accounts for the greatest proportion of expenditures, with each city reporting the costs for accommodation shown in Table 7.

Percent of Households	Monthly Expenditure
9.0%	JOD 100–150
18.3%	JOD 151–200
17.0%	JOD 201–250
18.0%	JOD 251–300
9.2%	JOD 301–350
7.5%	JOD 351–400
10.5%	JOD 401–500
5.0%	JOD 501–600
2.5%	JOD 601–700
3.0%	Over JOD 700

**Table 7. Monthly Cost of Rent and Utilities**



Some households indicated that they were not paying rent because they either have their rent and utilities covered through donations or they are living rent-free through family or friends. In general, 67% of all households across the four cities pay JOD 101–200 per month. The average rent across the whole survey was JOD 151 a month. Only a very small number of households paid more than JOD 200 in rent. The average rent is JOD 175 in Irbid, JOD 150 in Madaba, JOD 160 in Mufraq, and JOD 130 in Zarqa.

**In general, households were paying above the market rate for low-quality housing, with over 40% of households living in only two rooms, with more than four people sleeping per room, and paying JOD 150. Many households in Mufraq are particularly vulnerable and are living in informal accommodations without access to running water or toilet facilities (see page 22).**

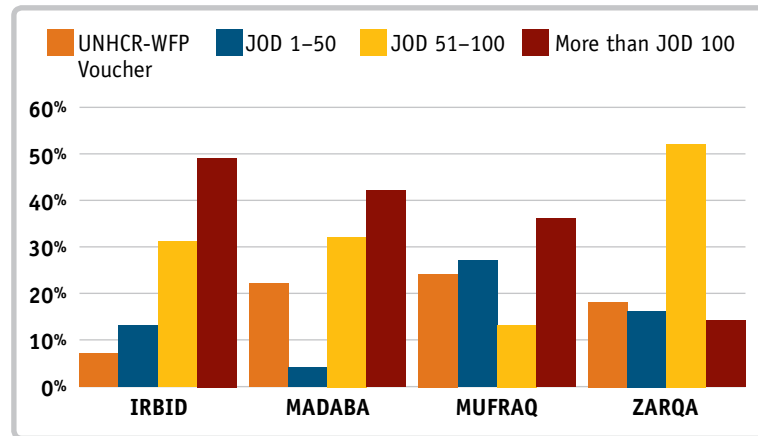
Households reported quite varied expenses on food across the survey, with some households reporting spending well in excess of their income on food.

OPPOSITE: This makeshift camp in Mufraq comprises an extended family. The survey was taken in the winter, and 12% of households had no access to heating and 33% had poor access to heating.



**27%**  
of all households in Mufraq spend less than JOD 50 per month on food

**Table 8. Monthly Food Expenses**



Of the total survey population, 17% stated that they relied on the UNHCR-WFP food voucher for their monthly food. This was true for 22% of households in Madaba but only 7% of households in Irbid. A quarter of all households in Mufraq (27%) spend less than JOD 50 per month on food, as opposed to 4% of households in Madaba. Of households in Irbid, 49% spend more than JOD 100 per month on food, which is in line with the city's average household size, levels of debt, and higher expenses.

*Note: In focus groups, households from Irbid complained that they had to travel to Ramtha to collect their food vouchers, causing considerable costs and time commitment.*

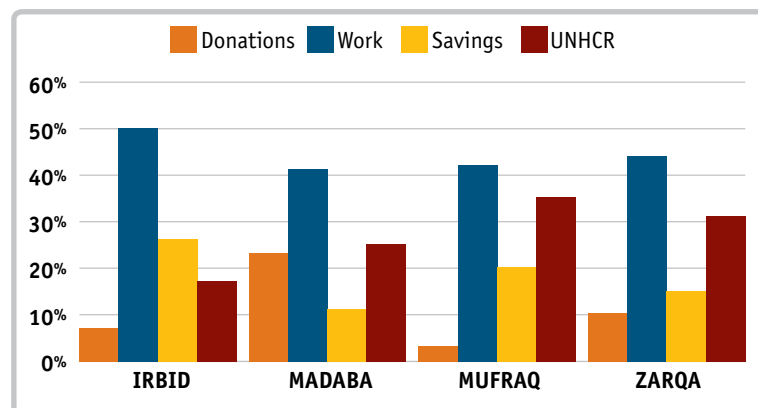
**SOURCE OF INCOME**

Households reported different sources of income, including: 44% from work (regular and irregular), 27% from UNHCR monthly cash assistance, 18% from savings, and 10% from people or from CBOs. Some households reported that they are surviving through selling the items provided to them by CBOs (food, non-food items, or selling ration cards) or through incurring debt with family or friends in Jordan or abroad. A number of households were in debt to Jordanians (see section about debt on page 20).

Of adult males capable of working, 45% had some form of employment (numbering 166 men), 55% self-reported as unemployed, and no women reported earning an income from work outside the house.

Out of the 240 households, 110 reported that one or more of its members was working to support the family (46% of households); that is a total of

**Table 9. Source of Income**



166 people (47% of adult males) working as day laborers, weekly laborers, monthly laborers, or in home-based jobs (see Table 10).

Additionally, 43 school-age Syrians are currently out of school and working in the labor market (19 in Mufrag, 12 in Irbid, six in Madaba, and six in Zarqa). However, no single household in any city had more than two school-age children working.

**Table 10. Current Work Status**

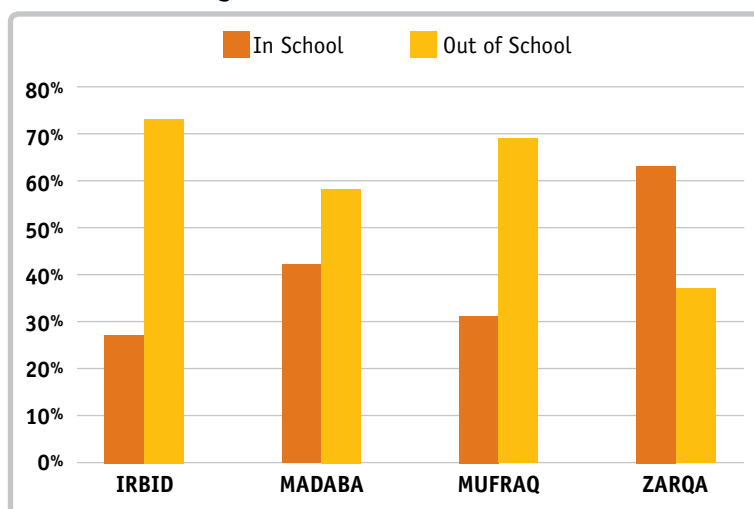
	IRBID	MADABA	MUFRAQ	ZARQA
Construction/Factory/ Electrical Work	6	2	5	6
Daily Worker	8	6	13	7
Disabled/ Senior Citizen	10	12	6	0
Housekeeping	8	2	14	0
Out of College/ University	10	10	3	6
Restaurant/ Cafe/Bakery	7	14	3	6
Storekeeper	8	12	6	12
Unemployed	63	61	43	48

**Note:** 95% of adult males report having been regularly employed or self-employed in Syria, whereas only 10% of women report having been employed in Syria.<sup>13</sup>

### EDUCATION OR WORK FOR SYRIAN CHILDREN

A number of households have reported that many school-age Syrians are currently not enrolled in school. A breakdown by city is as follows:

**Table 11. School-age Children Enrolled in School**



13. Nine women reported working as follows: five government teachers, one nurse, one farmer, and one in a family business.

Across the survey, 60% of school-age children are not in school, with some differences between survey sites: Irbid, Madaba, and Mufrag have more school-age Syrians out of school than in school (73%, 58%, and 69%, respectively). Zarqa is the only city with more school enrollment

than not (63% vs. 37%). The greatest discrepancy in enrollment is in Irbid, with 27% enrolled and 73% not enrolled.

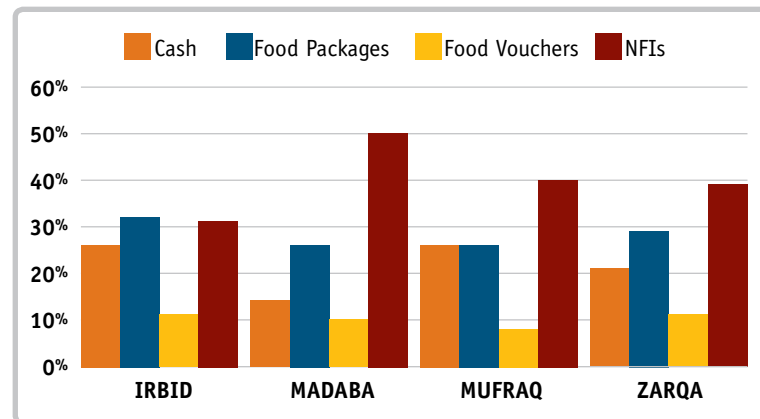
It is also important to note that out of this total, 43 (10%) school-age Syrians are currently out of school and working in the labor market (with 19 in Mufraq, 12 in Irbid, six in Madaba, and six in Zarqa). However, no single household in any city had more than two school-age Syrians working. Only boys over the age of 13 were reported as working and just under half came from FHHs.

**Note:** Although 43 is only 10% of school-age children, all those reported as working were male and if we only include the number of boys over 13 this suggests that closer to 50% of school-age male children ages 13–17 may be working.

### ASSISTANCE

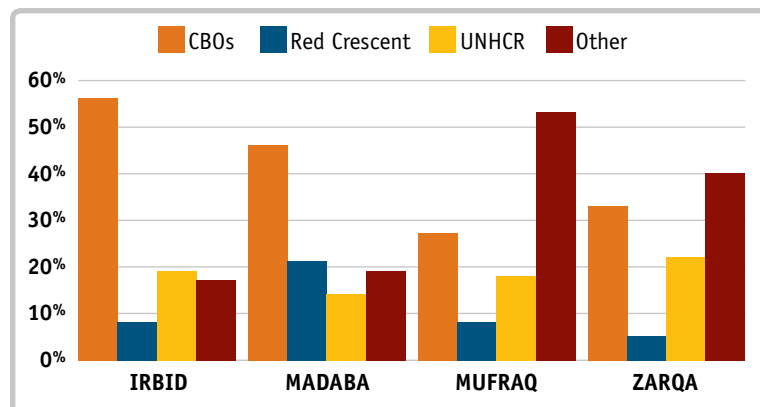
In the survey, 95% report having received some sort of assistance from one or more CBOs or community members (neighbors or *alhilat al-khier*/charitable benefactors). Assistance includes NFIs, cash, and in-kind support (paying school fees, lending televisions, furniture, etc.).

**Table 12. Type of Assistance**



The majority of households have received assistance only once or twice, with 80% in Madaba, 75% in Mufraq, 71% in Irbid, and 61% in Zarqa having received assistance less than three times. Only the UNHCR cash assistance and WFP food vouchers were reported as being received regularly.

**Table 13. Source of Assistance**







Households across the survey reported receiving assistance from a variety of sources. By far the most common source of assistance was local charitable organizations in each city. The Red Crescent was particularly active in Madaba, where there is a small number of CBOs providing assistance to 46% of households. UNHCR was providing 18% of the assistance received across the four cities, although the total value of that assistance is likely to be much higher than that given by CBOs. Across all four cities, a number of individuals, visitors, religious groups, and others have also given assistance (classified as other).

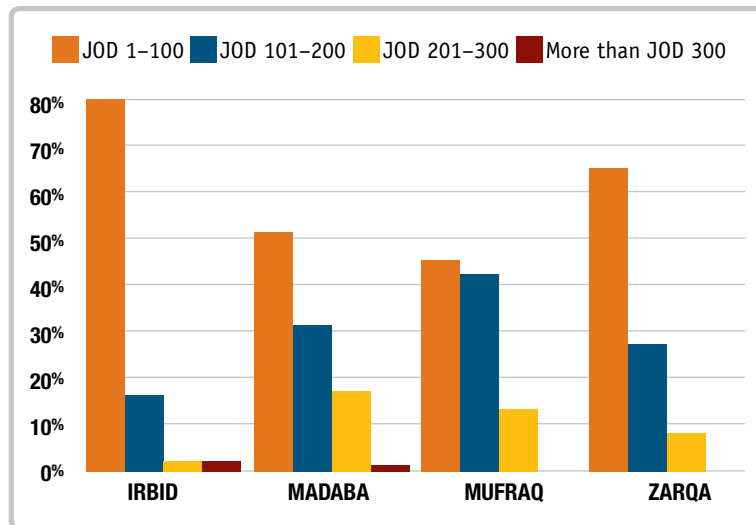
Of the households that have received cash assistance, such support has been provided on a one-time or monthly basis by a variety of sources, including the UNHCR, NGOs, INGOs, and CBOs.

The vast majority of households who have received or are receiving cash assistance have received less than JOD 100. The majority of those households reporting cash assistance of between JOD 100-200 were receiving UNHCR monthly cash assistance; this included the 2% of households who received more than JOD 300 in Irbid (due to the number of families sharing/contributing to the household). A small number of households had benefited from significant charitable donations from private benefactors, especially during Ramadan or in response to a specific need (health- or child-related).

Children help an adult family member sort scrap metal. Only 10% of school-age children are reported as working. However, these 43 are all boys between the ages of 13 and 17, representing half of this group.

Accommodation in Mufraq was of a noticeably lower quality with over **10%** of respondents living in tents or informal shed dwellings

**Table 14. Cash Assistance Amounts**

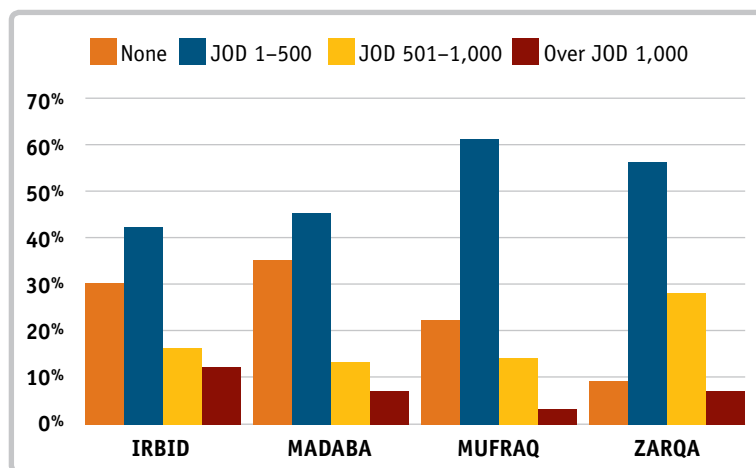


*Note:* Currently the UNHCR is only able to provide monthly cash assistance to a relatively small number of families (approximately 7,000 families composed of 32,000 members). This does not represent the total number of vulnerable families in need of cash assistance.

**DEBT**

Out of the 240 households surveyed, 72% stated they were in debt, while others preferred not to provide an answer or confirm if they have any debts. Among those reporting debt, the average amount of debt per household was just over JOD 500, though a small number of households had over JOD 1,500 in debt.<sup>14</sup> Households reported being in debt to relatives, neighbors, landlords, shopkeepers, and others (both in Syria and Jordan).

**Table 15. Debt**



Of those households that reported having debt, the sources varied between family (37%), friends (32%), landlords (12%), or other sources (11%).

**RESIDENCE**

The survey shows that almost 90% of households have been staying in apartments while the other 10% listed sheds, tents, or other accommodation. Accommodation in Mufraq was of a noticeably lower quality, with over 10% of respondents living in tents or informal shed dwellings. In Irbid, households were living in better accommodation, but

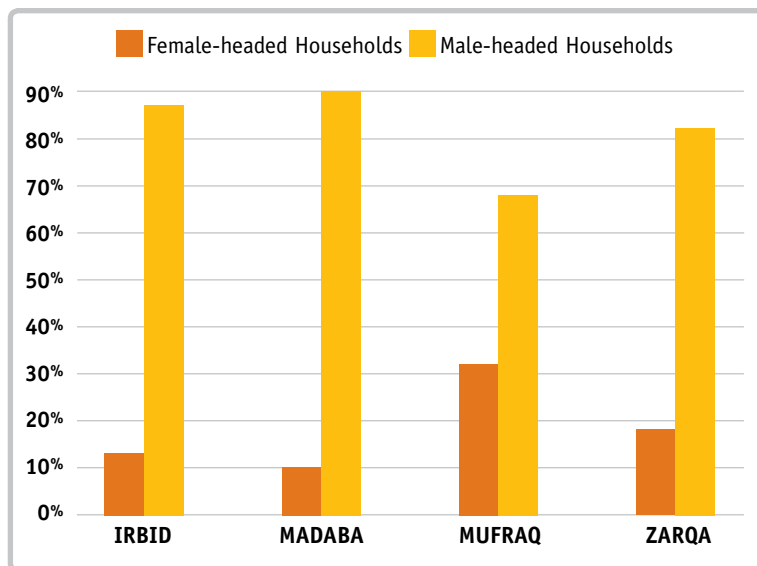
14. One household of 11 members reported JOD 2,000 of debt, JOD 210 monthly income, and JOD 400 monthly expenditure (including JOD 200 in rent and JOD 190 on food).

the average number of household members sleeping per room was the highest in the survey and rents were also higher.

On average, four people shared a sleeping room; however, over a quarter of the survey had four or more people sleeping per room and one household had 12 people sleeping in a room.

### FEMALE-HEADED HOUSEHOLDS (FHHs)

**Table 16. Female-headed Households by City**



Of the total survey group,  
**18.3%**  
were from female-headed households

Of the survey group, 18.3% were from female-headed households,<sup>15</sup> 57% of whose heads were married while 42% were widows.<sup>16</sup>

Of the FHHs, 61.4% were registered with the UNHCR. As in Table 16, the percentage of FHHs was significantly higher in Mufraq than in the other survey sites. It is possible that this reflects both the larger number of men from Deraa who have remained behind in Syria (due to work or fighting) and the larger number of also from the Deraa governorate as a result of the conflict.<sup>17</sup>

These households had a total of 250 people, which is an average of 5.8 people per household, as opposed to 6.2 for male-headed households. The largest FHH has 16 members as opposed to the largest MHH, which has 25 members. Children compose 61% of FHHs' members (as opposed to 50% in MHHs).

Of FHHs, 61% stayed in one of the camps on arrival to Jordan and 65% of FHHs do not have Jordanian IDs. Of FHHs, 52% come from Homs, of whom all left due to the security situation, which included losing their houses, shelling and bombings in their area, and fear for their children.

Of FHHs, 55% reported that they do not have a monthly income and are dependent on savings or on donations, and only 25% of FHHs report an income from a working household member (all from working sons). The other 45% reported income ranging from JOD 36–1,354, and the average income across this group was JOD 180. The survey shows that 31% of FHHs reported that they received UNHCR cash assistance and an additional 18% are receiving WFP food coupons.

15. As stated above, an additional 18% of the survey are female-headed families who are living in households headed by male relatives. Their information is not included in this section. However, 12 of these families are being hosted by extremely vulnerable households (see page 44 for characteristics).

16. One FHH self-identified as separated.

17. 20% of FHHs in Mufraq identified as widowed.





A shared cooking facility in Mufraq has a hole punched in the wall for a window. More than half of households have poor or worse sanitation.

The average monthly expenses, including rent, food, and other expenses, was JOD 200 with monthly expenses ranging from JOD 115–736. Rent varied greatly from JOD 30–550. The average monthly rent was JOD 145.

**The average shortfall between income and expenditure was considerably lower for FHHs than MHHs at JOD 20 per month opposed to 195 JOD for MHH. This may indicate reduced spending on the part of FHHs or possibly that FHHs have been more successful in accessing UNHCR, CBO, INGO, and charitable support.**

In the survey, 59% of FHHs reported debt that ranged from JOD 70–1,200; the average debt was JOD 330. This was significantly lower than the average of just over JOD 500 for households reporting debt across the survey and echoes

the results of the Amman survey in October. Possible explanations for this could be FHHs had reduced spending, less access to lending opportunities, and greater reluctance to take loans. It may also be the case that FHHs were less inclined to identify debt to the surveyors.

No FHH reported having been employed in Syria.

### HOUSEHOLD/SHELTER CONDITIONS/FACILITIES

Since relocating to their respective cities, almost 90% of all Syrian households have been staying in apartments (the other 10% listed sheds, tents, or other accommodation as responses). An average of 88% of all households are renting those apartments (82% in Irbid, 93% in Madaba, 84% in Mufraq, and 92% in Zarqa). The rest of the apartment-dwellers are either living in donated apartments (averaging 8% in all four cities) or are sharing with Jordanian households (averaging 5%, although no households in Zarqa reported doing this).

As part of the survey process, surveyors also observed and rated the household conditions and needs against a six-point ranking: do not have, very poor, poor, acceptable, good, and very good.

Across the households surveyed, 38% of household had acceptable or better accommodation, including access to basic household items (*i.e.*, fridges, gas stove tops), kitchen spaces, sanitation, ventilation, *etc.*; 37% of households had very poor or poor kitchens or no kitchen at all; 15% did not have a refrigerator; and four households did not have a gas stove or any means of cooking (all were in Mufraq).

More than half (55%) of households had poor or worse levels of sanitation (no running water, access to a separate toilet/bathroom,

hygienic conditions, etc.), and 6% of households did not have access to a bathroom or toilet facility.

**Of the sample, 77% had reported they had no access to drinking water** (i.e., the water tank they were connected to was old, rusty, or dirty and deemed undrinkable). **The majority of the sample reported buying drinking water** and those who were unable to afford buying water reported boiling water or only using water in tea.<sup>18</sup>

The average amount a family spends on drinking water is JOD 30–50 a month across all four cities.

*Note: Female-headed households in particular prioritized drinking water.*

**Of the sample, 12% had no access to any heating source and a further 33% had poor access to heating.** Only 8% had acceptable or better access to heating sources. The survey team was extremely concerned about households' abilities to heat their poorly insulated apartments in winter, but also about the implications of summer in overcrowded apartments with limited ventilation. Additionally, surveyors were concerned for the safety of the 55% of households who have poor or very poor flooring and the 31% who had poor or very poor roofing.

**None of the surveyed households had access to a safe outdoor space for children to play in.**

#### ACCESS TO BASIC HOUSEHOLD ITEMS

**In general, access to basic household items was poor.** While all but one household had received non-food items from CBOs, the quality and the number of items was not usually sufficient for the household size and households were extremely concerned about their ability to manage during winter. **Three households had no blankets and over 60% had poor or very poor blankets.**<sup>19</sup>

**53% of the surveyed households had poor or very poor clothing for winter.**

**45% of the households with infants complained that they could not afford diapers,** with only 22% having acceptable or good access to diapers.

Televisions were in 71% of households with a further 15% being able to access televisions through neighbors or relatives. Only 14% of households had no access to television.

In general, female- and male-headed households were similarly equipped and in similar states of repair, with female-headed households having considerably worse accommodation and resources in Mufraq. In line with CARE's Amman October assessment, FHHs complained that it was more difficult for them to access CBOs or NGOs to receive non-food items and that in some places they experienced harassment, exploitation, and abuse. This was particularly noted in Mufraq (see page 24). Nonetheless, described household income, expenditure shortfall, and debt patterns for FHHs suggest that they may be more successful in accessing support than MHHs (see also page 24).

FHHs experienced particular difficulty purchasing expensive items such as diapers. Despite the FHHs' concerns over access to non-food items in

**12%**  
had no access  
to any heating  
source and  
**33%**  
had poor access to  
heating

18. Tap water in Jordan differs greatly from area to area, with some low-income areas having very poor water infrastructure. Survey participants reported getting sick from drinking water during their first weeks in Jordan and that the price of doctors visits and medicine was very high. Therefore, they prioritized drinking water over other expenses.

19. In the October survey of Amman, over 18% of the sample had no blankets. In this survey it was only three households, which suggests that blanket distributions have been widespread and that households may have prioritized buying blankets from their limited resources.

general, FHHs have been successful in acquiring expensive household items. Only 14% of households without a television were FHHs and only 13% of households without a refrigerator were FHHs. FHHs in general spend less and report having less access to credit. However, they are often prioritized by CBOs and NGOs and have been successful in many cases in accessing assistance and non-food items.

### THE MOST VULNERABLE FAMILIES

**Of the surveyed households, 62% were below acceptable condition** across all the indicators. By city, 65% of households in Irbid, 61% in Mufrag, 58% in Zarqa, and 50% in Madaba fall into this category. Additionally, 15% of households in Mufrag were classified as very poor across all indicators. Additional analysis of the data for these households was therefore conducted. Households with extremely poor housing had the following characteristics:

- The average number household members was 6.4 (average across survey was 6.5).
- 51% of household members were female, in line with the total survey.
- 20 of the most vulnerable households were hosting additional female family heads and their children.
- 54% of household members were children (average across survey was 50%).
- 65% of male children and 63% of female children were not attending school.
- Average monthly income was JOD 170, with 70% of the most vulnerable reporting a monthly income of less than JOD 150 (average across survey was JOD 190).
- Average monthly expenditure was JOD 200 (average across survey was JOD 300).
- Average monthly shortfall between income and expenditure was JOD 30 (average across survey JOD 185).
- Average debt was JOD 420, in the range of JOD 150–2,000 (average across survey for those reporting debt was just over JOD 500).
- Average rent was JOD 140, with a range of JOD 11–275 (average across the survey was JOD 150).<sup>20</sup>
- 40 (25%) households in this group had members with special needs (elderly, disabled, chronic medical conditions); this represents over 70% of the total number of households with special needs across the survey.
- 42% of households in this group had a member working (average across survey was 45%).
- 16% of households were female-headed (18% across the survey).<sup>21</sup>

In addition to the information collected above, focus group discussions, interviews with survey participants, and feedback from partner CBOs and NGOs confirms that while many households are managing to maintain an acceptable standard of living (38% in this survey), over 60% are living well below the poverty line and are in dire need of holistic and sustained assistance packages. These include financial support to cover rent, food, transportation to essential services (medical), medicines, winterization/summerization items, and clothing, in addition to targeted psychosocial support (see psychosocial vulnerability and capacities section on page 29).

20. Households in Mufrag living in tents and informal shed dwellings were paying JOD 11–15.

21. The female-headed households in this survey segment were not in the most vulnerable 20%.

OPPOSITE: An infant sleeps on a foam mattress in Mufrag. During interviews, 45% of families said they cannot afford diapers while only 22% said they have acceptable or good access to diapers.







Members of an extended family sit in a tent in Mufrq. While around 80% of refugees in the surveyed households are younger than 39 (with half younger than 18), seniors represent only 4% of family members.

## CARE PARTICIPATORY SURVEY RESULTS

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Presented below are the results of the participatory survey. Participants were asked to identify the vulnerabilities of most concern to them and their households, and any changes in these over time. Participants were also encouraged to identify any capacities for change or improvement.

The survey team systematized and analyzed the results around the themes presented below. For each section, both vulnerabilities and capacities identified are highlighted and survey results are discussed.

In general, the vulnerabilities identified across the four survey sites did not differ significantly from area to area or from the results of the October survey in Amman. The differences that occurred are highlighted below.



## LIVELIHOODS AND SHELTER

### Vulnerabilities:

- inability to pay rent (higher-than-market-value rents for very low-quality accommodation)
- landlords increasing rental prices and threatening eviction (esp. as additional family members join households)
- landlords refusing to allow additional family members to move in or increasing rent
- cost of living in Jordan (unsustainable)
- no running water or limited access (esp. in Mufraq, Irbid, and Madaba)
- no heating
- low-paying manual jobs and/or exploitation and abuse in the workplace
- working long hours (12–16 hours per day) and not being paid
- minors working 12–16 hours per day for JOD 2 a day (esp. in Irbid and Mufraq)
- Ministry of Labor official campaigns to identify Syrians working without permits (esp. in Mufraq and Irbid)
- insecurity about working due to lack of legal documentation (esp. in Mufraq and Irbid)
- irregular or insufficient assistance from CBOs and NGOs
- poor quality of NFIs received
- irregular or poor-quality food assistance from different CBOs
- cost and availability of milk for infants
- cost of transportation to services (esp. to collect food vouchers in Ramtha for people in Irbid)
- emergency costs (health issues, births, etc.)

### Capacities:

- available work
- home-based income-generating activities
- UNHCR, NGOs, CBOs, and charitable families offering support

**Vulnerabilities:** Livelihoods and food security were identified as areas of concern by all respondents, including those who were currently extremely vulnerable and those at the margins of vulnerability. In particular, households were extremely anxious about the cost of living across the kingdom. Maintaining their ability to pay rent was the single greatest concern across the survey group. One finding of this survey was that the continued *ad hoc* nature of food and financial assistance was adding to the stress faced by vulnerable households and prevented households from being able to plan their household finances and food effectively. Similarly, survey participants were extremely concerned about a reduction in the amount of assistance available as more and more Syrians are moving to urban areas. All participants who had been in Jordan since August 2012 noted a reduction in the quantity and quality of assistance being offered by local CBOs, in addition to a reduction in community support.

Almost all the households surveyed had sold assets (*i.e.*, women’s gold, property, household goods, etc.) either to get out of Syria or to be bailed out of the camps (some respondents had paid over JOD 1,000 to be bailed out) and now had no or very little in the way of savings or emergency funds to be able to absorb shocks or emergencies. Many households were concerned that they would be forced to fall into debt. As the

**Survey participants were extremely concerned about a reduction in the amount of assistance available as more and more Syrians are moving to urban areas**

**Some respondents had paid over JOD 1,000 to be bailed out of the camps**

**All participants who had been in Jordan since August 2012 noted a reduction in the quantity and quality of assistance offered by local CBOs**

**The income from one working household member is never enough to maintain an entire household, and households are falling further into debt and vulnerability**

**95%**

**of the survey group received assistance at least once from CBOs**

baseline survey suggests, 72% of the survey already have debts and some households are in debt to up to JOD 4,000.

The level of debt respondents reported was considerably higher than the October survey in Amman and a much higher percentage of respondents reported debt (in October, 37% reported an average debt of JOD 225 as opposed to 72% reporting an average debt of just over JOD 500 in this survey).

Households were also concerned that they had been unable to pay rent for one or two months, and even though their landlords had been understanding they recognized that this was unlikely to remain the case. Some households had already been forced to move or had to increase the amount of rent they were paying by landlords who had initially been sympathetic. Additionally, many households had been forced to pay increased rent as additional family members had moved in. This was particularly true in Irbid and Madaba.

One mother in Irbid, after having been told by her landlord she would have to pay an extra JOD 50 a month for a two-room apartment when her mother and sister came to live with her,<sup>22</sup> reported that: "To live in a tent in a side road in Syria is better than enduring the humiliation of living here in Jordan. Once the regime is over I will take my children and go back to Syria without looking back behind me."

In October, the survey team found there was considerable resilience in the Syrian refugee community, with many households managing to partially secure their basic livelihoods through a variety of strategies. Skilled and semi-skilled laborers were the most successful in finding work in Amman. While this was still true for many, this survey found that household coping strategies are being considerably stretched as additional members have come from Syria, police campaigns prevent many who would like to find work from doing so, additional labor in the market has made paid employment harder to find, and CBOs are providing less assistance. The income from one working household member is never enough to maintain an entire household, and households are falling further into debt and vulnerability.

In line with the October survey, participants in the four survey areas complained that they had experienced discrimination and exploitation when seeking assistance from local CBOs—nonetheless, almost the entire survey group (95%) had received assistance at least once from CBOs.

Across this survey group, fewer households had been successful in setting up home-based income activities than the survey group in Amman, though the survey did identify tailors, dressmakers, sweet makers, electricians, and others all working from home.

As with the Amman survey, the survey team found that almost all families were buying water despite their lack of financial resources. Every time the team probed this they were informed that the Jordanian water was making people sick and it was cheaper to buy water than to buy medicine or travel to doctors.<sup>23</sup>

This was explained as follows: In Madaba, participants complained that when it rains in winter mud gets in to the municipal water supply and they could neither drink nor wash with it; in Irbid, the water rations are very low and households reported having to buy water for washing, *etc.*; in Mufrag,

22. This would bring the apartment rent to JOD 185 a month.

23. See environmental health section on page 34.



many households are living in informal dwellings and do not have access to municipal water; and in Zarqa, respondents reported they were advised by neighbors and local health-care professionals not to drink the water. As stated earlier, households reported spending up to JOD 60 a month on water.

**Solutions:** As in the Amman survey group, there are considerable skills within the Syrian community; advocacy with the government to allow Syrians to work legally in Jordan or to waive the JOD 275 fee for work permits would improve Syrians' abilities to generate safe and secure livelihoods. Small grants and training for home-based livelihoods would also allow households to further develop sustainable livelihoods.

In focus group discussions, women felt that home-based income-generating activities would be the best way for them to be able to help support their families. Focus group participants also recommended volunteering and training placements, especially for young adults.

**Note:** Many households discussed the possibility of returning to Syria if they were unable to secure their livelihoods. Only a small number of households suggested that they would go to Zaatari camp to seek improved livelihood and food security if their situation deteriorated further.

## PSYCHOSOCIAL

### Vulnerabilities:

- legal status (esp. work permits)
- access to livelihood and income
- reduced capacity to plan for future
- social discrimination and exclusion based on nationality
- access to information (information dissemination, misleading information)
- exposure to abuse and exploitation
- isolation (from Jordanians and Syrians—unable to afford *diafeh*/hospitality)
- depression and inability to relate to others
- access to stable and appropriate and/or adequate housing
- anxiety associated with being separated from family members (esp. children)
- food and access to adequate quantity, quality, and means of storage and preparation
- increased family violence (verbal and physical)
- insomnia and inability to concentrate in both adults and children
- overcrowding in dwellings and nowhere to go to relax or be calm
- feelings of hopelessness and suicidal ideation (esp. in adult men)

### Capacities:

- supportive neighbors
- friends and/or relatives in Jordan
- religion/prayer
- ability to laugh and tell jokes

**Vulnerabilities:** Even more so than in the Amman survey, housing security for survey participants was rare. In many cases people had used savings brought from Syria to cover initial housing costs and these funds



This female-headed household pays JOD 50 per month for this room, plus a kitchen and wash area they share with several other families. The living quarters were built recently on top of a two-story apartment building in Mufrag, where this family had recently arrived.

were now exhausted. Loss of savings and income has led to households falling into rental arrears and the risk or experience of harassment and/or eviction was of grave concern to the majority of the survey participants in all areas. Although a small number of households spoke of understanding landlords who accommodated late rental payments, solutions were more commonly sought through borrowing money for rent, selling donations from CBOs, decreasing food intake, reducing other expenditure, moving (often a number of times) to smaller and cheaper housing, and/or moving in with friends or extended family, sometimes in overcrowded, insecure, or unhygienic conditions.<sup>24</sup> These were all noted as the major family stressor by respondents.

*Note: Only four households in this survey were being hosted by a Jordanian family.*

**Isolation and staying in the house:** While many households reported good relationships with neighbors and access to community networks, feelings of isolation and loss of community were consistently reported by almost all interviewed, across all ages and genders. Lack of money was a significant factor. Many people report being unable to engage in activity outside of the home due to the high costs associated with recreational activity, even if visiting friends or family. A number of those interviewed suggested that they rarely visited friends anymore for fear of becoming a burden and expectations of hospitality. One man described: "I am

24. See discussion on page 24 about most vulnerable families.

constantly worried and it just makes me unpleasant to be around so I try not to go and see people—even my family.”

Parents described being unable to allow their children to join school due to the auxiliary costs, and feeling unable to explain this reality to children who want to do what they see other children doing. Additionally, many parents described anxiety over being separated from their children and, as such, not wanting to send them to school or out of the house. Mothers in particular worried about sending adolescent girls outside the house as rumors circulated regarding men looking for Syrian girls for marriage or transactional relations.

**A number of women across the survey reported feeling stigmatized by rumors about Syrian women being involved in prostitution or irregular sexual relations. One woman in Madaba had to produce her marriage certificate to prevent her neighbor from trying to get her evicted from her apartment for “living in sin.” A neighbor of a woman in Mufraq called the police and accused her of running a brothel because she had other Syrian women and men visiting her.**

Fear of interaction with the Jordanian community is also a reason for the isolation experienced by many. A significant number of Syrians interviewed reported positive interaction and engagement with the Jordanian community, however many reported fear of engagement with Jordanians. This fear was sometimes based on personal experience, and other times on information shared about the experience of other Syrians. Children as well as adults expressed this fear and reported different incidents of harassment, exploitation, abuse, and bullying in the general community, at school, from neighbors, or in the street. Others could not report direct incidents of abuse, however many held heightened perceptions of risk.

In October, the survey team was concerned with the long-term effects on household members of staying at home and not socializing. In this survey, the team confirmed that many participants reported increasing feelings of depression and negativity, increased levels of family violence (both verbal and physical), and many mothers reported that children were increasingly demonstrating symptoms of distress, including bed-wetting, temper tantrums (shouting, crying, and throwing and breaking things), and insomnia.

Family separation was also a significant stressor for many households, in particular for FHHs or women with a husband or son still in Syria. Households who had lost family members in the conflict reported increasing levels of depression. A number of focus group participants acknowledged that while initially they had been able to celebrate the loss of a loved one as a hero or martyr, as the conflict goes on, and they struggle with displacement, it was harder to feel positive about the loss. The memory of violence in Syria was also reported to keep both adults and children awake at night and many noted the sounds of low-flying aircraft, celebratory gunshots, and firecrackers as distressing.

One woman in Zarqa reported: “I don’t like to mingle with other people and have them look at me differently when they know I am alone with my children—so staying away from people is better for me.”

**Solutions:** All Syrian focus group participants specifically requested community activities and recreational trips for their families. As with

**The memory of violence in Syria was also reported to keep both adults and children awake at night and many noted the sounds of low-flying aircraft, celebratory gunshots, and firecrackers as distressing**

**Some parents were considering taking their children out of school, as the quality of education and the costs were of concern**

the Amman survey, Syrians in general do not currently see CBOs as safe community spaces and additional trust-building work between CBOs and Syrians would improve families' access to family spaces and opportunities for them and their children.<sup>25</sup>

### CHILDREN AND EDUCATION

This survey did not specifically focus on issues related to education for children, however in discussions over family well-being almost all parents raised concerns over the education of their children and recognized that keeping their children out of school was a problem. The overwhelming impression was that schooling was considered important to the survey group, for both male and female children. Participants prioritized schooling for younger children. Marginally, more male children were attending school than girls. No children in this survey were reported to be attending informal education activities. One child in Irbid had attended CBO-run accelerated-learning classes but withdrew after the teacher mocked him.

As in Amman, over 60% of school-age children across the survey were not being sent to school. A number of reasons were reported for this, including: inability to afford auxiliary costs surrounding schooling, safety on the way to school, bullying and discrimination in school, children having missed schooling, difference in curriculum, distance between home and school, and psychological issues of the children (refusing to go to school, refusing to speak, fear of other people, *etc.*). In the Amman survey, the most significant factor described by parents was a residual fear of being separated from their children and being unable to bear letting them out of their sight for fear of never seeing them again. While parents continued to mention this as a factor, in this survey parents complained more of the auxiliary costs of schooling, discrimination in schools, and fear of bullying. In Irbid, over 70% of school-age children were not attending school and most parents reported financial barriers and concerns over the distance to school and the auxiliary costs as the primary reasons for not having their children in school.

In Zarqa, a number of parents raised concerns about gangs with knives controlling schools and they did not want to send their teenage boys to school. In Mufraq, classes had been offered specifically for Syrian students in the evening but some parents felt uncomfortable letting their children out after dark.

One father was extremely upset when describing how in Syria he had fought with his teenage sons to make them stay in school but in Jordan he had to let them go out to work to support the family: "My sons are 13 and 15 and I feel so guilty that I am stealing their future—but we have to have money for rent and food!"

Another father reported concern that there were no schools for children with special needs. He has three blind children and in Syria they were enrolled in a special school but he has found no suitable schooling for them in Jordan.

The 40% of families who did have children in school gave mixed reports of their children's experience and some parents were considering taking their children out of school, as the quality of education and the costs were of concern. As above, perhaps as many as half of all teenage boys were working and not attending school. One FHH stated in a focus group: "Of course we would rather our children were in school. It is just not possible.

25. This survey was not focused on psychosocial vulnerabilities and therefore the issues raised here are the ones volunteered by the survey participants—use of a specialized tool such as the WHO-UNHCR MHPSS Assessment Toolkit would supplement the findings of this survey.



My sister and I cry everyday when we see them go to work when other children are going to school—but we have no choice.”

Almost all children were kept at home and not allowed to go outside to play due to concerns over relationships with neighbors. As with the Amman survey, all respondents agreed that they had no access to safe spaces where they could take children to play. Instead children are being kept at home and exposed in many households to constant news coverage from Syria, including in many cases violent and graphic images. Some mothers acknowledged that they were sure this was affecting their children’s behavior but stated that the men in the households wanted to watch the news coverage from Syria and were reluctant to change channels.



In a town just outside Zarqa, a mother stands by her adult son’s broken wheelchair. The young man is among the 4% of survey participants who have special needs arising from disability, advanced age, or chronic illness.

## HEALTH CARE

### Vulnerabilities:

- cost and availability of medicines
- cost of transportation to clinics and hospitals
- poor service delivery
- expired UNHCR registration
- awaiting registration
- discrimination
- lack of information on the provision of services

### Capacities:

- free access to some services
- Syrian and Jordanian doctors treating people for free

**Vulnerabilities:** Almost all of the survey participants acknowledged concerns over unhealthy lifestyles and were particularly concerned by their poor-quality housing. Many households stated that they had not used heaters that they had received during winter due to concerns over both cost and the health-related issues associated with using kerosene heaters. Many households had children with asthma or respiratory problems and therefore had been unable to use heaters. Almost every household and individual interviewed mentioned health as a key area of concern. This was particularly so for families with preexisting serious physical health issues or disabilities requiring ongoing treatment and medication, including high and low blood pressure, various types of cancer, conflict-related injuries, *etc.* However, even for those families who did not report major existing health issues, fear of being unable to access care and medication when required was a major sources of stress.

Households in Madaba were particularly concerned about health-related issues as many had been unable to access public health clinics and hospitals in Madaba and instead had been referred to health-care facilities in Amman. Transportation to Amman from Madaba is a major expense for

**Almost every household and individual interviewed mentioned health as a key area of concern, particularly so for families with preexisting serious physical health issues or disabilities requiring ongoing treatment and medication**

those households. Households across the survey reported being unable to access public health-care facilities either because their UNHCR registration was pending or had expired. Additionally, many participants reported that hospitals and health-care clinics had refused to treat them for a variety of reasons, including lack of beds, medicines, *etc.* Parents in particular worry about children and access to emergency health services after hours. Overall, the vast majority of interviewees expressed concern that the health services available were inadequate, expensive, and/or difficult to access due to limited availability or transport issues (costs). Medicine was also seen as extremely expensive and some medicines that were available in Syria do not seem to be available in Jordan.

**Sexual and Reproductive Health (SRH):** As with the Amman survey, many households identified reproductive health as a critical issue. The survey group had little knowledge of SRH or prenatal care and were concerned about all-male staff of doctors in hospital and clinics. This is a very sensitive issue for some women, especially from conservative communities. Women in Mufraq were concerned by a lack of female doctors and expressed doubts about the quality of care available in their local facilities.

Over 50% of respondents stated that they had paid for private health-care services since arriving in Jordan. Some households had paid over JOD 1,000 to receive treatments, in particular households awaiting UNHCR registration.

One woman in Madaba explained that she had been advised by a neighbor that she should not take her daughter to the local public hospital as the care was not good: “He paid for my daughter’s treatment in a private clinic that time but what am I to do in the future? I cannot expect there to always be someone who can pay...”

**Environmental Health:** There are many environmental factors affecting health that were mentioned by participants. Households in Mufraq, especially those living in informal housing without running water or sanitation facilities, were particularly concerned by these issues:

**Damp housing conditions**

- Poor water quality, quantity, and access to hot water
- Poor ventilation
- Cold weather

**Dust, pollution, allergens**

- Lack of hygiene materials
- Dangerous construction
- Hot weather

**Overcrowded living spaces/areas**

- Electricity (bad/faulty wiring, repairs, and construction)
- Bad pipes
- Rodents

Almost all the Syrians surveyed lived in crowded spaces due to the need for low rental prices; some households had up to ten members sharing a room. Many of these living spaces were damp, cold, and dirty with lack of proper ventilation (see assessment above). They were sometimes infested with insects, including cockroaches, mites, fleas, spiders, and scabies. People had limited or no access to washing machines or even basic hygiene materials such as detergent, soap, toothpaste, and other items. Among those surveyed, 40% had home appliances that were broken or barely working.

An additional concern was the state of water storage and pipes with households complaining of visibly polluted water, including rust or insects or a lack of water altogether.

**Solutions:** Improved information about available services is vital for Syrian households. Syrians also complained that there is no one for them to call after hours in cases of a medical emergency. One male focus group participant from Zarqa complained that “the UNHCR is supposed to be looking after us but if a hospital refuses to accept a patient after hours or on the weekend there is no one for us to call.” The suggestion was a medical emergency hotline, which could offer advice for Syrians or facilitate care.

## HUMAN RIGHTS AND PROTECTION

### Vulnerabilities:

- lack of work permits
- no documents (held by Jordanian Authorities)
- lack of respect by police for UNHCR registration (esp. in Mufraq, Irbid, and Madaba)
- inability to report abuse (legal recourse)
- concerns over tribal affiliations and retaliation
- paying to get out of the camp (illegally JOD 500)
- inability to register for government ID if exited camp illegally
- paying to be bailed out of the camps (legally JOD 75–250)
- lack of access to legal protection and legal redress in the face of exploitation
- physical and verbal assault from Jordanian community and increased tensions
- Jordanian men approaching families for marriage (low dowries and/or offers of bailout)<sup>26</sup>
- Jordanian CBO staff extorting sexual favors
- discrimination
- police harassment
- threat of deportation, family separation, or return to Zaatari camp
- Syrian gangs extorting money from families or using other identities to access support

### Capacities:

- UNHCR registration that provides access to education and health and prevents deportation
- government ID card
- Jordanian community welcoming and supportive
- Syrian community helping to support one another

26. Syrian families did not identify early marriage as an issue even when prompted; however, evidence from other agencies suggests that early marriage is increasingly prevalent for extremely vulnerable families. The fact that households and focus group participants did not identify this as an issue may be due to cultural acceptance of early marriage as a legitimate reaction/protection mechanism in times of extreme vulnerability.

**Vulnerabilities:** Lack of residence and legal status in Jordan were cited as the underlying protection issue for most Syrians interviewed, as this created secondary risks in every aspect of daily life. While registration with the UNHCR was seen as protection from *refoulement* or deportation, the lack of legal documentation for work was seen as a considerable concern by many participants (in particular men in the northern cities of Mufraq and Irbid). Similarly, many participants noted incidents of discrimination, exploitation, or abuse and stated that they did not feel able to go to the police, report incidents, or seek legal redress and support due to their irregular status.

Households in Madaba, Irbid, and Mufraq reported being unable to report abuses due to concerns over tribal affiliations. One household in Madaba

**Lack of residence and legal status in Jordan were cited as the underlying protection issue for most Syrians interviewed**

**Households complained of visibly polluted water, including rust or insects or a lack of water altogether**

**One household had been bailed out of the camp in return for marrying a daughter. The new son-in-law had promised to support the family once out of the camp but had provided no additional support**

had family members who had to move to Amman after bringing a complaint against a Jordanian man, whose tribe then threatened the entire family. Almost all participants acknowledge they felt it was better to accept abuses rather than report them to the police.

**Over 50% of the survey population had paid bail money** to someone not known to them and with whom they had no further contact. Syrians had paid JOD 75–1,500 to be bailed out of Zaatari camp. A number of participants had escaped (illegally exited) one of the camp facilities and were extremely concerned about their lack of documentation and the possibility of being returned to the camp by the police. These households had paid up to JOD 1,500 to individuals to be smuggled out. Some male participants in a focus group claimed that women are able to register for the government ID without paperwork whereas men are told they will be returned to Zaatari camp.

In Mufraq and Irbid, participants stated that there has been a campaign by the police and local labor inspectors to prevent Syrians from working without work permits. Multiple households mentioned having been forced by the police to sign commitments not to work again in Jordan. This was an issue of grave concern for male household heads who did not know how they were going to support their households without a source of income.

There were reports from each survey site of households being asked for or about daughters for marriage by a Jordanian or men of other nationalities. In some cases, this had been while they had been in one of the camps and the offer of marriage had been accompanied by an offer to bail the family out of the camp.

One household had been bailed out of the camp in return for marrying a daughter. The new son-in-law had promised to support the family once out of the camp but had provided no additional support. A small number of women in focus groups stated that they knew Syrian families who had married young daughters to other Syrians and one woman knew of a number of cases of young (possibly under 18) girls being married to Saudi Arabian men. However, women in a focus group from Irbid and Mufraq stated that it depends on the family: “Some families think this is normal and they have always done this, some families are doing it because of their situation, but for most families this is not acceptable.”

In general, Syrians found these offers of marriage and the suggestion that Syrian girls could be married for low dowries offensive and inappropriate.

**Note:** *Over 65% of adult women in the survey had had their first child before they were 18 and the survey team understood that many of these families felt that marrying daughters at 17 years of age was part of their culture and not a result of conflict or displacement.*

During the two focus groups with 30 FHHs and women from MHHs, a number of different questions related to early marriage, forced marriage, and transactional sex were broached and then conversations explored. Only four of the women reported direct experience with these issues but others did, however, acknowledge that they had heard about these issues from Jordanians and Syrians. One woman in Mufraq was very vocal about sexual exploitation from CBO workers in her area and knew girls who had been coerced into having relations with men in order to receive assistance. Other women stated that they had had to put on makeup to go and receive



assistance or flirt with CBO/NGO workers. The women felt insulted and abused by what they perceived as the widespread stereotyping of Syrian women and Syrian girls as potentially cheap wives or prostitutes. No woman reported any direct knowledge of rape in her community.

One female participant said that a Syrian woman approached her, asking her if she wanted to work as a matchmaker for Syrian girls (under 18) who were willing to marry men from other nationalities. The woman offered her a commission for each successful match. The participant stated that she was horrified by this and she refused and told the other woman that her behavior is immoral and she was taking advantage of people in need.

In the same focus groups, women reported increased levels of domestic violence and no possibility of support or legal recourse.

**Note:** *Women have specific protection risks related to marriage in Jordan. Non-Jordanian Arab women who marry a Jordanian man must wait three years for Jordanian citizenship. During this time, their residency in Jordan depends on the continuity of the relationship. If the relationship ceases, even if it ceases due to the death of the husband, the woman loses her Jordanian residency. Again, families in this situation may be at risk of forced separation, as the woman loses residency and is at risk of deportation following a divorce or death of her spouse; however, her children will retain their Jordanian nationality.*

**Solutions:** Awareness-raising sessions and information about rights and information about service providers, including legal assistance.

### CROSSCUTTING ISSUES: GENDER

Throughout this survey, a gender lens was applied and surveyors made every effort possible to ensure that different household members had equal opportunities to identify priorities and vulnerabilities specific to them. Surveyors were also trained to be sensitive to difficult questions or areas of experience that beneficiaries might feel reluctant to talk about. In line with previous studies focused on the experience of refugees in Jordan, the qualitative analysis of feedback from survey participants suggests that single mothers, single men, and the elderly, particularly elderly refugees who live alone, are the key vulnerable groups. Specifically, the gender analysis in this study suggests that the following issues are the most significant for Syrian refugees across the survey. These results echo those of the October survey in Amman with only small deviations:

**For female heads of household:**

- difficulty in securing rental accommodation due to landlords' reluctance to rent to unaccompanied women, who are perceived as unlikely to be able to pay rent and as "socially problematic"<sup>27</sup>
- generalized feelings of insecurity in a new community and a reluctance to go outside of the home (esp. without male protectors)
- inability to work outside of the home either due to family commitments (children or elderly relatives) or concerns for safety and security
- fear of discrimination or exploitation based on community perceptions of unaccompanied women

27. Conservative gender norms around shame and honor make the presence of females without male protection difficult in close communities.



Members of a female-headed household talk in their sitting room in Zarqa. Female-headed households compose just more than 18% of all the surveyed families. These families are smaller than male-headed households, carry less debt, and have greater success accessing aid. However, 55% of these households have no income, only 25% have a working family member (all of them sons), and children make up 61% of family members, as opposed to 50% across the survey.

#### For women generally:

- being approached for marriage and for early marriage for daughters<sup>28</sup> or simply marriage with a very low dowry
- harassment and offers of transactional sexual relations
- Jordanian men entering camps and offering to bail families out in return for marrying daughters
- feeling oppressed, Jordanian community “talking” about Syrian brides and cheap dowries—this included the knock-on effects of being talked about with a small number of women being shunned by the Jordanian community
- CBOs wanting to take pictures of people receiving NFIs (made to feel cheap and shamed)
- CBOs prioritizing young, attractive women and as a result many males are now refusing/not wanting to let females go to CBOs unaccompanied
- staff from a number of CBOs in Mufraq reported as providing NFI assistance on the basis of sexual favors<sup>29</sup>
- selling their gold to pay either for transportation out of Syria or rent in Jordan, leaving them without their traditional insurance; this was reported by almost all the women surveyed
- fear associated with being alone in the house, being separated from family members (esp. children), and anxiety in response to the sound of planes, fireworks, or gunshots
- concerns about the expense of food and medicine and a reduced intake of both
- concern about the expense of transportation to services and prioritizing other needs

28. The personal status law in Syria as it applies to Muslims recognizes the eligible age of marriage as 18 years for boys and 17 years for girls. A marriage below these ages can be authorized in the courts; for girls the minimum age is 13 and for boys the minimum age is 15. (Source: *Syria MENA Gender Equality Profile*, UNICEF 2011).

29. Two focus group participants stated that girls are being asked for sexual telephone relations in return for NFIs; they were reluctant to provide specific names or identify the CBOs involved.

**For Syrian males, both accompanied and single:**

- concerns for the safety and security of women and children and generalized anxiety over safety of family members
- concerns over how they will be able to provide for their families in Jordan (high costs and discrimination and exploitation, esp. those who have been working and were issued a warning by police)
- used savings to pay for bailout and/or guarantor or rent
- concerns over working conditions (exploitation) and working illegally (consequences if caught)
- concerns among married men in particular about exploitation and the low levels of pay received
- feeling of inability to report abuse to police or employers for males exploited or abused in their work
- fathers depressed and ashamed that their sons are unable to continue their education and are working in very low-paying/harsh jobs to help support families
- feelings of uselessness and depression
- heightened concerned about their general security and legal status, particularly as they are the ones going out to work (illegally)

**CARE's work with refugees has provided ample evidence of the family importance of helping male members maintain their dignity and not feel emasculated by the experience of becoming a refugee**

The Syrian refugee population is relatively new to Jordan and is not yet experiencing all the same challenges that have been identified in the Iraqi community. Nonetheless, these communities share many social norms and we can expect that as the Syrian displacement becomes more protracted, specific gender-based vulnerabilities—including gender-based violence—will be exacerbated. Based on CARE's previous experience working with both Iraqi refugees and their host communities, some of the same strategies, outlined briefly below, will very likely be useful in mitigating some of these issues and addressing the specific gender vulnerabilities and challenges of both refugee women and men.

CARE's work with Iraqi refugees over eight years has provided ample evidence of the family importance of helping male members maintain their dignity and not feel emasculated by the experience of becoming a refugee. In this survey, sexual- and gender-based violence were raised by participants as issues of concern; women in the focus groups acknowledge that they were experiencing increased levels of family violence and that they, themselves, were sometimes also verbally and physically violent toward their children. Women also noted that if men were unable to provide for and protect their families they expected these issues to increase.

A small number of men and women acknowledged that in addition to perpetrating family violence they sometimes self-harmed. This included banging their heads on walls, burning themselves, and one young man mentioned cutting. Two men and one woman mentioned feelings of desperation and suicidal ideation.

Married men and heads of households have also experienced a number of difficulties adjusting to life in displacement. Feedback from the UNHCR, partner agencies, and beneficiaries (both men and women) highlight that men are finding their loss of social status (associated with displacement and lack of legal status), their inability to provide for their families, and the constant exploitation and uncertainty over working conditions or payment extremely difficult, in addition to the stress associated with uncertainties



A Syrian man sits with coffee and a cigarette in his apartment in Zarqa. Concerns about protecting and providing for their families take a heavy mental toll on refugee men.

over the future and the escalating violence in Syria. Although survey participants did not highlight these as issues of immediate concern, experience suggests that this anxiety and loss of status will lead to extreme frustration, feelings of emasculation and disempowerment, depression, and in some cases increased violence in the home.

Additionally, evidence from previous work with refugee men suggests that men find it more difficult to seek assistance, become involved in psychosocial activities, or talk about the challenges they face than women.<sup>31</sup> Based on these concerns, CARE needs to continue to develop projects that acknowledge and address the specific needs of this group.

**Accessing Services:** Through analysis of previous work with both Iraqi and Syrian beneficiaries, CARE has become increasingly aware that men are the predominant

representative of families in the needs-assessment process (69–75%) and that their views on household needs may be determining which types of support is recommended. Feedback from beneficiaries identified a number of factors that contribute to this:

- Conservative gender norms and security concerns are issues that prevent some families from feeling comfortable about women traveling around urban areas. Refugees report stories of taxi drivers behaving inappropriately or harassing both Iraqi and Syrian women.
- Men are traditionally the heads of households and responsible for providing for the family. This is based on both social and religious precedents, and some families report feelings of shame associated with women being forced to become assistance seekers while men stay at home.

In order to mitigate these issues, CARE continues to employ a number of strategies:

- Specific, targeted focus groups aim to identify the needs of men, women, single men, and single women. Focus group feedback has identified that women and men with children placed importance on different items when consulted separately.
- Home visits ensure that family members who have not accessed CARE are also given the opportunity to identify household needs.
- Outreach community volunteers identify refugees in their neighborhoods, provide information on services, and identify specific needs within the community.
- Needs assessments and distributions are extended to community locations through partner CBOs.

30. Assessments suggest that these difficulties arise from two main areas: cultural norms about masculinity where men are not expected to acknowledge weakness and a sense of hopelessness that prevents men from feeling empowered to seek other coping strategies.



In previous interventions, CARE has seen a 10% increase in the number of female beneficiaries accessing support and registering for non-food item assistance (this was during 2009–11) by extending services to locally active CBOs. Feedback from Iraqi and Jordanian beneficiaries suggests that these CBOs are more easily accessible for refugee women as they are based in their local areas, are known to the community, and considered safe spaces for women. Interviewees also suggest that, when done well, women in particular find the atmosphere and environment in the CBOs to be safe and empowering. They can drop in anytime and there is always someone to talk to.

However, feedback collected during this and the Amman survey suggests that the **Syrian community is currently very wary of Jordanian CBOs and does not see them as safe or women-friendly spaces.** While some CBOs were considered better than others, there was a predominant sense of lack of trust. **Therefore, before CARE or other agencies partner with CBOs to provide assistance, community trust-building will be essential. As mentioned above, in some locations this situation appears to be worse than the reports received during the Amman survey.**

***Note:** Feedback from focus groups with Syrian refugees reported that use of items within the household is equitable. Women from the women's focus groups asserted that they are responsible for determining the use of items because it is their role to be responsible for domestic issues. Men, on the other hand, reported it as a shared decision between husbands and wives.*

It was clear across the survey sites that significant gender-based vulnerabilities exist and can be expected to increase as the situation for Syrian refugees in urban areas in Jordan continues to deteriorate. Gender-based and family violence is already increasing as both men and women become increasingly frustrated. Lack of gainful employment opportunities, overcrowded households, decreased intake of food, lack of positive social interaction, or lack activities outside of the house all contribute to household tensions and, as shown above, survey participants acknowledged concerns about increased tensions and violence. Additionally, Syrian men, women, girls, and boys all face additional gender-based vulnerabilities as relations with local host communities become more strained and their displacement becomes more protracted. In many cases, this has already contributed to Syrians feeling less comfortable moving outside their homes and interacting with others.

An additional concern of the survey team is the effect that heat, overcrowding, and decreased resources will have on family stability and well-being as we move into the summer months. The CARE team anticipates that gender-based violence and family tensions will increase as the temperatures rise.

**Solutions:** Finding productive activities for men outside of their homes will play a vital part in mitigating some of the gender-based vulnerabilities that face both men and women. Similarly, creating recreational and safe spaces for families to interact and get out of their apartments will be key to supporting family well-being and mitigating household tensions.

Additionally, ensuring that households have regular access to cash and food and strategies for mitigating shortfalls will make a considerable contribution to lessening household stress.

**An additional concern of the survey team is the effect that heat, overcrowding, and decreased resources will have on family stability and well-being as we move into the summer months**



A mother in a multi-family home in Mufraq prepares a kettle for tea. Access to drinking water is a major concern for refugees, and most buy bottled water.

## GOING FORWARD

The results of this survey and data analysis suggest that Syrian refugees in Irbid, Madaba, Mufraq, and Zarqa can be roughly divided into three categories that echo the categories of the Amman survey, with the caveat that a larger number of households now fall in to the most vulnerable category. These categories have the following characteristics, needs, and possible areas of intervention:

**Vulnerable (25–38%):**<sup>31</sup> These are households where one or more members have successfully found employment or home-based livelihood and are successfully accessing WFP food coupons or UNHCR cash assistance. The households who report feeling the most secure are those who have access to UNHCR monthly cash assistance and have at least one household member working. Some households in this group are also receiving support from relatives within Syria or overseas. This group is living in acceptable or better accommodation and is accessing services and support from local CBOs, charitable organizations, and INGOs in addition to governmental services (medical clinics and schools for children). Additionally, this group has both UNHCR and Jordanian government registration, entered Jordan or exited Zaatari camp legally, and report feeling relatively secure. Many of these households have family members with specific vulnerabilities but who are relatively secure, provided their relative or household heads are able to provide for them. This group has an extended network that includes both Syrian and Jordanians, has no or relatively low levels of debt, and no

31. Percentages are approximate only and based on an analysis of the baseline data on livelihoods and participants' own reports of their situation in Jordan.

or low levels of shortfall between income and expenditure. Households in this category can be found in all four cities of this survey, however these characteristics are more frequently represented in Zarqa.

- **Needs:** This group is currently managing to cope in Jordan and are not at risk of falling into extreme vulnerability, provided the levels of support and income they are receiving remain constant. Nonetheless, they remain extremely vulnerable to shocks (medical emergencies), loss of employment (arrest or exploitation), and reduction in assistance from the UNHCR, INGOs, CBOs, *etc.*, or a change in host community attitudes toward their stay in Jordan. Additionally, this group may become more vulnerable as their relatively stable position obliges them to welcome additional family members in to their homes.<sup>32</sup> Some members of these households would also benefit from psychosocial interventions.
- **Suggested interventions:** All assistance for this group should aim to support positive coping mechanisms and prevent households from falling into further vulnerabilities. This group will benefit from regular, small-scale cash injections and access to emergency funds. Further information about rights and responsibilities and how to access legal advice and social support networks would allow this group to continue to navigate life in Jordan. Additionally, there is considerable potential to support this group through the introduction of livelihood training schemes, small grants, and work placements. Family members would also benefit from access to recreational activities, as well as activities and interventions that help them to further integrate with the Jordanian community. Young people from this group would benefit from opportunities to volunteer or continue studies or vocational trainings.

**More Vulnerable (10–15%):** These are households where one or more members have successfully found occasional employment or home-based livelihood, who are living in acceptable or worse accommodation, and are occasionally accessing services and support from local CBOs, charities, and INGOs in addition to some governmental services (medical clinics and schools for children). Most households in this group have at least one person accessing UNHCR monthly cash assistance and WFP food coupons. They have also successfully registered for the Jordanian government ID card. This group has limited networks that are mainly Syrian, has some debt, and feels somewhat secure (particular insecurity regarding eviction due to irregular income). Some children from this group are accessing school. This group has a tendency to stay at home and dwell on events in Syria and expressed feelings of hopelessness and insecurity. Many in this group talked of returning to Syria if their situation did not improve. Households in Irbid and Mufraq who until recently had one or more members working may share characteristics with this group but may be at risk of falling further into extreme vulnerability if they are unable to work or are caught working again.

- **Needs:** This group needs support and assistance to be able to secure more regular livelihoods and income. Additionally, this group will increasingly need support to mitigate household tensions, get children back into school, and prevent the adoption of negative coping mechanisms. They are extremely vulnerable to shocks (medical emergencies), loss of employment (arrest/exploitation), and reduction in assistance from CBOs and INGOs. **They are at great risk of falling into extreme vulnerability.**

32. A number of households in Madaba stated that while they had initially settled in Jordan as two nuclear families in one household, additional family members had asked for support and households had swelled to 12–19 members, with the same income, space, and allowances.

- **Suggested interventions:** All assistance for this group should aim to promote positive coping mechanisms and prevent households from feeling increasingly hopeless and depressed. Regular financial assistance, food assistance, and access to emergency funds are vital for this group. Additionally, training and psychosocial activities will play an important role in ensuring this group is able to maintain or improve their situation. If capacity and trust-building work has been undertaken with CBOs, this group will benefit from involvement in CBOs' community programming.

**Extremely Vulnerable (40–45%):** These are households where no members have successfully found secure employment or home-based livelihoods, who are living in unacceptable or unsanitary accommodation, and who are only very occasionally accessing services and support from local CBOs, charities, and INGOs and occasionally governmental services (medical clinics and schools for children). This group has the lowest rate of registration with UNHCR and the government of Jordan. This group finds the auxiliary costs associated with transportation to and from services and the cost of medicine prohibitive; has very limited networks of only Syrians; has debt and feels insecure about their stay in Jordan (particular insecurity regarding eviction due to irregular income); and has a higher percentage of people with special needs, the elderly, female-headed households, and others. A very low percentage of children from this group are accessing education. This group stays at home and expresses feelings of hopelessness and insecurity. Many in this group talked of returning to Syria soon if their situation did not improve.

- **Needs:** Many households in this group will find employment outside the house very difficult to maintain, either due to age or inability to work long hours or manual labor. This group needs support and assistance to be able to secure regular income. They are extremely vulnerable to shocks (medical emergencies) and reduction in assistance from CBOs or UNCHR. **They are at great risk of eviction, becoming destitute, and falling increasingly into despair and illegal activity.**
- **Suggested interventions:** All assistance for this group should aim to promote positive coping mechanisms and prevent households from feeling increasingly hopeless and depressed. Regular financial assistance and access to emergency funds is vital for this group. Additionally, psychosocial activities will play an important role in ensuring this group is able to maintain or improve their situation. Once capacity- and trust-building work has been undertaken with CBOs, this group will benefit from involvement in CBOs' community programming.
- **Note:** This breakdown of survey participants is offered here as an indication of the types of issues faced within the community, the associated vulnerabilities, and the necessity for different kinds of interventions that build on the positive coping strategies that exist, while at the same time ensuring that humanitarian needs are met.

In addition to the breakdown above and the general recommendations across the survey below, the following recommendations are provided by survey location, based on the specific vulnerabilities identified above.

**Irbid:** The survey data for Irbid presented above clearly demonstrates that the situation for vulnerable households in Irbid is critical. Of school-age children, 73% were not attending school. Households also had the

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greatest number of family members sharing inadequate accommodation, were paying more in rent, had greater shortfalls in income compared to expenditure, and higher levels of reported debt. Additionally, participants reported isolation, tension with the local community, difficulty in accessing services, and increased levels of household tensions. Therefore, it is recommended that Irbid be seen as a critical area for additional support, including the following as priorities:

- a campaign to help get school-age children back into education (this may include providing assistance to families to mitigate auxiliary costs, awareness-raising campaigns, and community-level actions to support children in school and allay parental concerns)
- a campaign to support households in meeting monthly expenditures, which can include monthly cash assistance projects for the most vulnerable families as well as vocational training

**Zarqa:** The survey data for Zarqa demonstrates that the situation for vulnerable households in inner-city urban areas is critical. Participants reported concerns for children, especially teenage boys threatened with violence and other physical harm. Of school-age children, 37% were not attending school, and some families pointed to the threat of violence as one reason why they kept their children home. Additionally, participants reported isolation and increased levels of tension with the local community. It is recommended that Zarqa receive the following additional support:

A family stands outside its makeshift home in Mufraq. The containers on the right are for water, which the family must collect off site. This is their only means of water supply and storage.

- a campaign to support female-headed households with limited or no income, including monthly cash assistance as well as injections of emergency cash assistance to meet needs
- a campaign to support school-age children’s safe participation in school. This may include awareness-raising campaigns and community-level actions

**Mufraq:** The survey data for Mufraq presented above demonstrates a critical need for refugee families related to issues of protection, as participants reported that tribal concerns kept them from accessing police and legal services. Participants also reported rising community tension related to Syrian women’s reputation in the community. Refugee families in Mufraq experience an average shortfall in monthly income of JOD 180 and reported difficulty accessing services. CARE remains concerned that

community tensions will rise as poor Jordanian and Syrian refugee families compete for a limited amount of resources available from service providers in the region. Mufraq also had the highest number of female-headed households (32%), with 58% of those households reporting no income. Therefore, it is recommended that priorities for additional support in Mufraq include the following:

- a campaign to address access to police and legal services (this may include community awareness-raising activities and targeted advocacy campaigns with local officials)
- cash support for families to meet basic needs, including those related to rent, food, and access to health care

**Madaba:** The survey data for Madaba demonstrates that the situation for large families is critical. Vulnerable households of up to 18 members

are sharing inadequate housing facilities and facing rising costs of living. Additionally, participants reported difficulty in accessing health care in Madaba, and are instead traveling to Amman to seek treatment. The additional cost of transportation to and from Amman is outside the means of most families. Participants in Madaba also reported difficulty accessing services and tension with the local community. CARE remains concerned about the rise of community tensions due to the large number of poor Jordanian households with whom Syrian refugees compete for access to assistance and other services. It is recommended that additional support in Madaba include the following as priorities:

- support to address the lack of adequate housing for large, vulnerable families. This may include monthly cash assistance, rental support, and structural-improvement projects
- a campaign to help families access adequate health care, which can include cash assistance for transportation to Amman in the most vulnerable cases and advocacy activities with local and international service providers to bring mobile clinics to the community



A CARE case officer conducts an interview with a refugee in Zarqa.

## RECOMMENDATIONS

In order to ensure that the groups described above do not fall further and further into vulnerability or adopt negative coping strategies and behaviors, the following interventions are recommended:

- **Monthly Cash Assistance:** Although all groups are in need of additional cash support, the most vulnerable families and households will require sustained cash assistance in order to maintain even the most basic standard of living. This is particularly true during the winter months where the increase in the cost of fuel will place a significant burden on refugee families without livelihood support or savings. Monthly cash assistance will also be vital in ensuring that families are able to pay rent and do not fall further into vulnerability or adopt negative or illegal coping mechanisms. Female-headed households are particularly at risk.
- **Top-up Cash Assistance:** In addition to monthly cash assistance and emergency cash assistance, all Syrian households would greatly benefit from access to the provision of small irregular and semi-regular top-up cash assistance to cover the shortfalls when their irregular access to cash from work or irregular assistance from CBOs or charitable families is not available. Similarly, this top-up cash provision would help prevent families from falling further into vulnerability or illegality.
- **Emergency Cash Assistance:** This facility has proven very successful to date and is one of the keystones of CARE's Refugee Assistance Package. Emergency Cash and associated counseling is instrumental in ensuring refugees are not at risk of eviction, exploitation, and other forms of abuse associated with specific debt or necessary medical assistance. Feedback from families, and especially from women, suggests that the Emergency Cash facility has helped in many cases to reduce family stress and improve family relations and well-being.
- **Non-food Items:** For households who have arrived with nothing and are residing in unfurnished apartments, NFIs are an essential part of households' ability to maintain a basic standard of living. Even for households where one or more family members are working, this survey highlighted the extent to which NFI can supplement and augment cash from work and reduce the shortfall between income and necessary expenditure.
- **Vocational Training:** Training opportunities will provide twofold benefits for this population: (1) transferable skills that can be used to develop livelihood opportunities in both Jordan and Syria, and (2) psychosocial benefits associated with becoming engaged in meaningful activity outside of the house and meeting new people and networks.
- **Psychosocial Activities for Adults:** Across the Syrian refugee population, this survey found that households and families would benefit from inclusion in a variety of psychosocial activities, including those focusing on family well-being, communication skills, financial counseling, stress management, and support networks. The most vulnerable groups—including female-headed households, families with special needs, the elderly, and unaccompanied men—would benefit from more targeted and specialized interventions. Activities targeted at parents whose children are not currently in school should be prioritized.
- **Psychosocial Activities for Children:** This survey suggests that over 60% of school-age children are not attending school and 100% of children do not have safe spaces in which to play, therefore psychosocial activities will be essential in ensuring that children are either able to return to school or remain in schooling. Additionally, this survey highlighted that a number of children are suffering from

**Feedback from families, and especially from women, suggests that the Emergency Cash facility has helped in many cases to reduce family stress and improve family relations and well-being**



distress associated with displacement and the violence they witnessed in Syria—also, worryingly, many children in the survey are spending considerable time at home watching very graphic news reports from Syria. These children would benefit from targeted interventions that focus on positive informal learning and recreational activities.

- **Strengthening Community Links and the Capacity of Community Organizations to Respond:** Every family in this survey had benefited from assistance from the local community and community-based organizations. INGOs operating in Amman should work to ensure this support is maintained and improved. For example, while households had received support from CBOs, many complained that the CBOs were not professionally run, that assistance was *ad hoc* and unreliable, that CBO staff were rude and did not treat Syrians respectfully, and that CBOs were not a female-friendly or safe environment. INGOs should focus on building the capacity of these local organizations to be able to better respond to needs of the Syrian and Jordanian communities and at the same time work to rebuild trust between the most vulnerable in the Syrian community and these local support structures.

In addition to these recommendations, there may need to be additional support structures put in place to address the developing needs of extremely vulnerable women and both male and female survivors of sexual- and gender-based violence.

### NEXT STEPS AND RESEARCH TOPICS

The results of this survey data and analysis suggest that the following areas will require additional study and ongoing monitoring in order to better understand the effects of displacement on the different members of the Syrian community and to ensure that agencies are able to respond to developing needs of the urban Syrian community:

- More in-depth analysis of psychosocial needs, risks, and coping strategies is needed, in particular for women and girls.
- Interventions should be based on identified needs and build on existing support networks.
- Ongoing analysis and research is needed to better understand the specific gender vulnerabilities of women, children, single men, and others and how these may develop as a result of extended displacement.
- The situation of children should be monitored, given the high percentage out of school and the complete lack of safe spaces. Additionally, attention should be given to the long-term effects of isolation and exposure to violence from television.
- Continued study is needed of the needs of the host community and how the accommodation of large numbers of displaced Syrians is affecting these communities and how this changes over time.
- In order to address and mitigate community tensions over assistance and resource allocations, all interventions should try and integrate the host community to the highest degree possible.
- More in-depth analysis is needed on the role of CBOs in supporting the Syrian community and how this is evolving over time.
- Where possible, interventions should involve CBOs and include capacity-building in order to extend the reach and efficiency of CBOs' assistance.
- Ongoing monitoring of debt, livelihood patterns, and income shortfalls should be undertaken to track changes in vulnerabilities over time.
- Interventions going forward will need to be adept at responding to changing needs over time and respond to beneficiaries' increasing vulnerabilities.

OPPOSITE: A family in Mufrag. The young woman, center, led the family until her older brother, off camera, was able to get out of Syria and join them.





