

- Humanitarian actors should revisit their distribution practices in order to ensure that households with either cultural or physical mobility challenges are able to access the required food and non-food items support.
- The Government of Jordan and the international community should consider commissioning research to investigate the impact of food and cash assistance on the Jordanian commodity and rental markets.

Psychosocial and Community Wellbeing

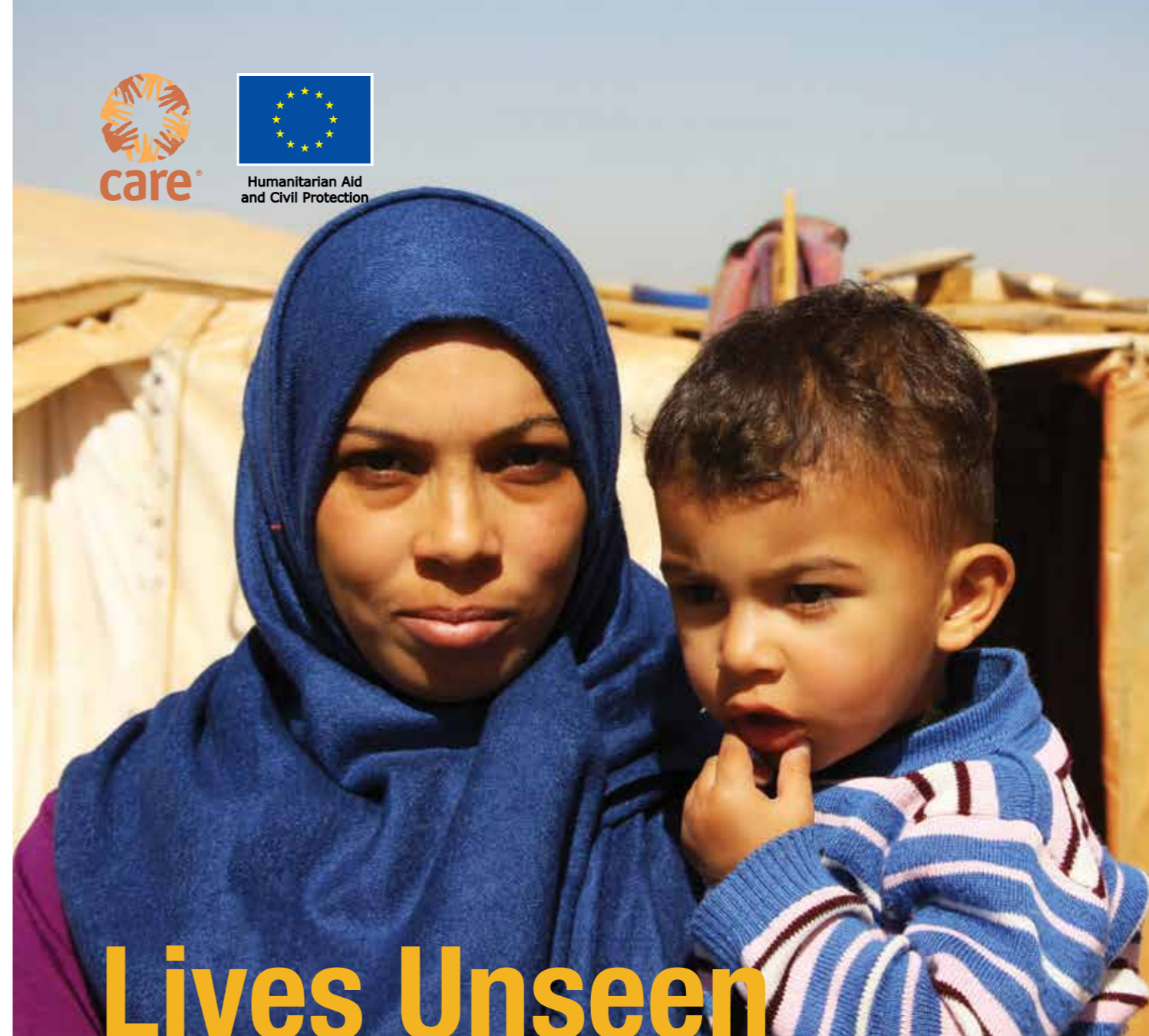
While many refugees are receiving support from local community members in the neighborhood where they live, others, in particular refugees living in Amman and Zarqa have difficulties establishing positive relations with their Jordanian neighbors, according to CARE's research. It is thus important to build on the positive examples of community relations and mutual support and offer additional spaces and opportunities for refugees and Jordanian women, men, girls, and boys living near them to meet and develop joint activities that help members of both communities better cope with the impact on the Syria crisis and to maintain their psychosocial wellbeing.

Refugees interviewed, in particular longer-term displaced men who have to deal with concerns over their family's ability to cope with the costs of living and sometimes harassment when engaging in informal work, and female-heads of households who struggle to generate sufficient resources to cover their family's most basic needs and often live in crowded and shared accommodation, sometimes lack opportunities to deal with the psychological impact of their situation outside of their immediate family. They require spaces where they can engage in psychosocial support activities, and safe spaces where they can disclose specific protection concerns and receive additional follow-up services. Both refugees and vulnerable Jordanians need stable points of reference where they feel their concerns are heard and their needs attended to.

Vulnerable Jordanian host communities that live alongside Syrian refugees often share the refugees' needs, and are equally concerned about lack of availability and quality of health and educational services. Contrary to common assumptions, the survey team—which had both Syrian and Jordanian members—did not find clear indications for increasing inter-community tensions. A considerable share of Syrian and Jordanian families interviewed reported positive relations with neighbors from the other community, and many Syrians mentioned having received assistance from Jordanian neighbors. While prejudice against Syrians no doubt exists—verbalized in harassment in the street, in schools or at the workplace—a considerable number of Jordanians in group discussions showed understanding for the situation of Syrians and clearly distinguished between the refugees' needs and the impact the refugee crisis had on poor Jordanians' lives. It is this understanding of each other's vulnerabilities, needs, and capacities—also expressed by Syrian members of the research team who were taken aback by the vulnerabilities they encountered in some poor Jordanian households—that humanitarian actors should build on and foster with the aim of strengthening acceptance and community support mechanisms.

► Recommendations: Psychosocial and Community Wellbeing

- International humanitarian actors and local counterparts should increase the availability of safe spaces where Jordanian and Syrian women, men, girls, and boys can meet, exchange experiences, and build community support activities with the aim of enhancing the capacities of Jordanians and Syrians to deal with the impact of the crisis in Syria on their lives, and to prevent community tensions from rising.
- International and national civil society organizations should continue to develop physical activities that address the specific needs of women, men, girls and boys, with a special focus on men who may not have other outlets for post-conflict related stress.



Lives Unseen

Urban Syrian Refugees and Jordanian Host Communities Three Years into the Syria Crisis

CARE International in Jordan, Amman, 15 April 2014

Supported by the European Commission's Humanitarian Aid and Civil Protection department

This study enhances understanding of the needs and capacities of urban Syrian refugees, in particular women and girls, and vulnerable host communities in Jordan. It uses CARE's two baseline assessments, "Baseline Assessment of Community Identified Vulnerabilities among Syrian Refugees living in Amman" (2012), and "Syrian Refugees in Urban Jordan: A Baseline Assessment of Community-Identified Vulnerabilities among Syrian Refugees Living in Irbid, Madaba, Mufraq, and Zarqa" (2013), to identify trends.

Pregnant Sahab (24) lives with her husband Ali (26) and her son Mohamad (1) in a tent on the outskirts of Amman. "This is not the place where I wanted my children to grow up. I want them to have a better future. But for now this is all I can give to them," she says. (Photo: CARE/Johanna Mitscherlich)

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Methodology

The survey polled 384 Syrian and Jordanian families¹ in Amman, Irbid, Mufraq, and Zarqa. Of these, 124 households (32%) were newly-arrived Syrians that fled to Jordan during the second half of 2013, 139 (36%) were longer-term displaced Syrians (in Jordan for more than one year), and 121 households (32%) were Jordanian families referred to CARE by the Jordanian Ministry of Social Development.

Two-thirds of the households are male-headed and one-third female-headed households (25% of the Syrian² and 50% of the Jordanian households³ were female-headed).

The survey data was complemented by and triangulated with data about 1,262 families from CARE's Syrian refugee database and 17 focus-group discussions including a variety of different sex/age/nationality groups.

Who Are the Surveyed Families?

- The average household size was 5.8, and the average number of people sharing accommodation was 6.2.
- More than half (53%) of the surveyed population was under 18 (26% girls, 27% boys).
- 17% were children below the age of five (8% girls, 9% boys).
- 4% of the survey population were elderly, aged 60+ (2% women, 2% men).
- More than half (54%) of all family members were female, and 46% male.
- Most Syrian refugees reported fleeing from bombardment or destruction. The next largest groups cited concerns about safety, and arbitrary arrest.
- 8% of Syrian refugees cited concern about the safety of women and girls.
- 74% of Syrian refugees have moved at least once, with families typically moving once or twice. Survey data suggests little movement between geographic areas⁴.

¹ The survey team interviewed one person per household, generally the household head, in the presence of members.

² Stratified sampling was applied for selecting Syrian families to ensure representation of female-headed households.

³ A high percentage of families benefitting from the Ministry of Social Development support are female-headed.

⁴ Survey data suggests that female headed households move more than male headed households.

Key Areas of Concern

While Syrian refugees in Jordan will continue to depend on humanitarian assistance while awaiting return, three years into the displacement crisis, all actors involved in the response must increasingly diversify their programming with the aim of bringing vulnerable Jordanian and Syrian families closer together in community-support activities, strengthening the capacities of local service providers, and creating income-generating activities to reduce the feeling that refugees and vulnerable local communities compete over resources and access to services.

This analysis of the situation of Syrian refugees and Jordanians affected by the crisis highlights five key areas of concern and interventions that might address them. CARE is committed to coordinating with the Government of Jordan and international stakeholders to advance the recommendations outlined below.

Livelihoods

CARE's analysis shows that access to financial resources to cover basic household needs remains a major concern for Syrian refugees and vulnerable host communities alike.

Both the Syrian refugees and Jordanian host families have trouble making ends meet. The average total monthly expenditure reported in the household survey was 287 JOD.⁵ Syrian families (297 JOD) have greater expenditures than Jordanians (268 JOD), suggesting an increase from the 2012 Amman baseline data, but no significant change compared to the 2013 baseline data for other urban areas. The average monthly income expenditure gap for Syrians is 107 JOD, and slightly less for Jordanians (93 JOD).

Access to the labor market continues to be restricted and few Syrians have managed to obtain a work permit; finding a stable source of income also remains a concern for poor Jordanian families. Of those surveyed, 27% of Jordanians, 23% of newly-arrived Syrians, and 19% of previously-interviewed Syrians report having obtained some income from work or self-employment during the previous month. Syrian households with an income report

⁵ Jordanian Dinar is converted to Euro at an exchange rate of 1.03 (InforEuro, March 2014), and to US Dollar at a fixed exchange rate of 1.41 (Bank of Jordan, March 2014).

an average monthly income of 190 JOD.⁶ Without options to engage in formal work, Syrian men and boys, and to a lesser extent women and girls, seek informal work opportunities where they are exposed to exploitation and legal consequences. Some families depend on income from children working, in particular boys. Nine per cent of Syrian families have sold assets since arriving to Jordan (more male-headed households at 10% than female-headed households at 3%). Anecdotal data indicates that marriage continues to be a coping strategy for some Syrians.

Syrian and Jordanian males said in interviews and focus groups that they feel frustrated by their inability to provide for their families or successfully access safe and gainful employment, and this is in some cases leading to strained family relations/intra-family violence/a deterioration in family wellbeing. Additionally, the Syrians' participation in the informal economy not only has considerable protection risks, but secondary evidence suggests that it has also pushed down the average wage for daily labor. This is negatively impacting the Jordanian working poor and vulnerable Syrian families both economically and in terms of community relations/tensions.

Female heads of households often find it particularly difficult to generate an income as they struggle to balance the need to work and take care of their children or housebound (injured, sick) husbands. They also deal with socio-cultural factors that can limit women's interaction in the public space. Overall, 17% of female-headed households interviewed gained income from work/self-employment; among Syrian households, only 15% of female-headed families did. Female-headed households thus require specific support to engage in home-base income-generating activities.

Discussions with both communities also highlighted the lack of livelihood/economic opportunities for young people (both male and female) from vulnerable communities. For many vulnerable Syrian and Jordanian families, tertiary or even late secondary education and training is unaffordable or difficult to access and a subsequent lack of opportunities is a barrier to young people enrolling.

As a consequence of the lack of stable livelihoods, a growing number of families is accumulating ever higher levels of debt to family, landlords, neighbors or shopkeepers, and many Syrians have depleted

⁶ The average income reported by Syrian female-headed households was lower than that of Syrian male-headed households (179 JOD vs. 192 JOD).

their resources and sold assets brought from Syria. In all, 87% of households interviewed were in debt. Of Syrian Households, 89% have taken loans from family (43%), the landlord (25%), neighbors (16%) or shopkeepers (10%). This indicates a considerably increase compared to CARE's baseline data (37% for Amman⁷; 72% for Irbid, Mufraq, Madaba, Zarqa⁸). Syrian families reported an average debt of 573 JOD. Female-headed households (394 JOD) have lower average debt than male-headed families (610 JOD). By comparison, 85% of Jordanians reported debt (average amount of 1,235 JOD).⁹

CARE's analysis suggests that joint livelihoods activities could contribute to enhancing community relations and curb tensions between Syrian refugee and vulnerable host communities. For some families, however, livelihood options, even home-based ones, will never be feasible. This is particularly true for female-headed families where the household head has young dependents or is the caregiver for elderly or disabled family members and for households with a disabled or sick member.

► Recommendations: Livelihoods

- The International Community should support the Government of Jordan in creating an enabling environment that allows for small-scale and home-based income-generating activities for both Jordanian and Syrian refugees, with a particular emphasis on female-headed households.
- The Government of Jordan should consider applying flexible policies that ensure an enabling environment for the development of micro-enterprises to meet the needs of vulnerable Jordanians and Syrian refugees.
- The Government of Jordan should reassess providing work permits for Syrian refugees for the formal sector of the market for particular vocations based on skills mapping among the refugee population and an updated assessment of market needs.
- The Government of Jordan may wish to further clarify for Syrian refugees the process of applying for work permits, including the kinds

⁷ "Baseline Assessment of Community Identified Vulnerabilities among Syrian Refugees living in Amman" (Nov. 2012)

⁸ "Syrian Refugees in Urban Jordan – Baseline Assessment of Community-Identified Vulnerabilities among Syrian Refugees Living in Irbid, Madaba, Mufraq, and Zarqa" (April 2013)

⁹ Some Jordanian households reported very high debt above 5,000 JOD and up to 45,000 JOD. These cases were taken out of the sample as outliers for calculating the average.



Mahmoud, 36, Yousra, 36, and a baby girl aged 4.5 months, living in a classroom but soon to be homeless. The family have few possessions - mostly medicines. ©Jenny Matthews/CARE/2013

of professions that are open to male and female refugees and the payment of fees associated with obtaining work permits in order to ensure refugees' ability to adhere to Government of Jordan legislation.

- The Government of Jordan should call on international actors to support its efforts in providing oversight over private businesses that are employing vulnerable Jordanian and Syrian men and women in order to decrease the likelihood of labor exploitation.
- National and International non-governmental organizations (NGOs) operating in Jordan are requested to increase investments in skills development and identify market opportunities for Jordanian and Syrian women who have the capacity to and interest in establishing home-based businesses.
- The international community should support the Government of Jordan and other actors to ensure that young people from both Jordanian and Syrian refugee communities have access to capacity building activities that equip them with skills needed by the Jordanian market and abroad.

- National and international NGOs need to increase awareness in the Jordanian business community of responsible and protective employment practices for both Jordanians and Syrian refugees, especially female refugees.

► Recommendations: Cash Assistance and Complementary services

- The international community must continue to offer financial support in the form of targeted monthly cash assistance to the most vulnerable Syrian refugee households, with a particular emphasis on female-headed households and households with members with special needs.
- NGOs and UN agencies must continue to work together in order to ensure that cash assistance is fully coordinated across the Kingdom.
- Cash actors should ensure that cash assistance is complemented by other forms of community support, including psycho-social support, information provision and service connectivity, and support on issues identified by

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vulnerable Jordanian and Syrian refugee women such as sexual and reproductive health, early marriage and other protection risks.

- Humanitarian actors should increase and diversify the outreach of their communication activities to ensure that the most vulnerable Jordanian and Syrian refugees households have sufficient and accurate information regarding existing health, education, and legal services to better understand what sort of assistance they can access.
- The Government of Jordan should establish a platform for dialogue with international NGOs, UN agencies and donors to discuss the most appropriate and sustainable livelihood support interventions for vulnerable Jordanians currently accessing or awaiting access to financial assistance.
- The Government of Jordan should consider revisiting existing directives provided to the donors and international community in order to redirect a portion of current cash assistance to activities that expand the sustainable livelihood possibilities, such as vocational training for vulnerable Jordanians, and skills development and businesses set-up options for Syrian refugees.

Families are also concerned about low quality, and overcrowded accommodation. Female-headed households often share accommodation with other families, sometimes not related to them, which can have a negative impact on their psychosocial wellbeing, and potentially increases risks of gender-based violence. Additionally, a considerable percentage (9%) of the families interviewed do not feel that the sanitation facilities in their accommodation offer them enough privacy.

Comprehensive responses are therefore required to enhance the quality of shelter, increase the stability of housing arrangements, and decrease pressure on the rental market to ensure that Syrian refugees and vulnerable Jordanian families can live in affordable accommodations that do not have a negative impact on their psychosocial wellbeing and health.

Although a smaller percentage of vulnerable Jordanians than vulnerable Syrians live in rental apartments and say they feel insecure about the status of their rental contracts and their ability to both afford and maintain accommodation, both communities would benefit from more secure contracts and rental support. This is particularly true for female-headed households who are at particular risk of eviction, and exploitation and harassment from landlords when contracts are informal or short-term.

Shelter

Increasingly high rental prices and instability of housing arrangements continue to be primary concerns for Syrian and vulnerable Jordanian families, according to household survey results and feedback from focus group discussions. The average household rental expenditure was reported at 166 JOD. Syrian households interviewed on average paid 193 JOD for rent, indicating a 28% increase from the baseline data for urban areas outside of Amman.¹⁰ Jordanians reported lower monthly rental expenditure (107 JOD).

Families are also concerned about the short term and insecure nature of rental contracts. During the household survey, 87% of the families that rented indicated that they had a contract. However, 20% of female-headed households did not have a contract and nine per cent of female-headed households were at immediate risk of eviction. Some very vulnerable families resort to alternative housing arrangements such as makeshift shelters or tents.

¹⁰ "Syrian Refugees in Urban Jordan – Baseline Assessment of Community-Identified Vulnerabilities among Syrian Refugees Living in Irbid, Madaba, Mufraq, and Zarqa" (April 2013).

► Recommendations: Shelter

- Humanitarian actors should develop programming that supports vulnerable Jordanian and Syrian refugees in accessing longer-term rental contracts and then follow up with beneficiaries, both to ensure the stability of rental arrangements and resolve disagreements with landlords.
- Humanitarian organizations should increase vulnerable Jordanians and Syrian refugees' awareness and information about written rental contracts in order to ensure their ability to access appropriate legal recourse, particularly among the most vulnerable such as female-headed households.
- The international community should support national NGOs in providing mediation and legal advice to vulnerable Jordanians and Syrian refugees, to have the capacity to represent renters and to assist in the mitigation and

resolution of disputes with landlords through dialogue or through the Jordanian legal system.

- The Government of Jordan should clarify the mechanisms through which vulnerable Jordanians and Syrian refugees can avoid exploitative rental situations. An example of this would be supporting vulnerable households in registering their rental contracts with the Jordanian authorities.

Health and Education

While most Syrian refugees have access to the public health and education facilities in Jordan, many have concerns about the quality and capacities of public services, and some cannot access the services they need, this survey finds.

While registration with the United Nations High Commissioner for Refugees (UNHCR) provides refugees with access to health care in Jordan, not all required treatment is available at public facilities, forcing many families—typically those with serious medical needs—to use private services. Of the Syrian households surveyed, 86% reported a member with a medical condition, and 13% a member with a disability. Syrian households typically report chronic diseases, musculoskeletal disorders, war-related injuries, and neurological and mental conditions. Some children have respiratory problems, caused by poor and damp housing conditions.

Specific services and medication needed for treatment of certain medical conditions, including war-related injuries and cancer, are often not available at public health centers, forcing refugees to access private facilities. The associated costs are often far beyond the households' financial capacities, pushing families further into debt or forcing them to adopt negative coping strategies. Among the households that reported health expenditures in the household survey, their average monthly cost was 59 JOD.¹¹ Also, 23% of Syrian households stated that they used private health care, and four per cent of the refugee families explained that they could not access public services because their UNHCR registration had expired.¹²

The high cost of specific treatments sometimes force Syrian families to take loans or sell assets or

¹¹ One Syrian family reported health expenditure of 2,500 JOD during the previous month. This was considered an exceptional case and thus not included in the average for all households and Syrian households, respectively.

¹² All refugees registered with UNCHR have access to primary and secondary health and education services in Jordan.

vouchers/non-food items received to cover those costs, exposing them to possible exploitation and decreasing their ability to cope with financial shocks in the future. Serious medical conditions also often remain untreated, sometimes with life-threatening consequences. Specifically, CARE is concerned about the access of women and girls to maternal, sexual and reproductive health services.

Access to education also remains a major concern for many Syrian families in Jordan. Despite considerable efforts, Jordanian schools struggle to accommodate large numbers of Syrian boys and girls. According to this study, 43% of Syrian school-aged children are out of school (48% of boys, 38% girls).¹³ CARE's 2012/2013 baseline assessments reported 60% children out of school, indicating an improvement in this regard in some areas. In Mufrag, however, 90% of Syrian teenage boys and girls do not attend school. Barriers preventing children from attending school include costs associated with education, the (perceived) threat of verbal harassment/physical violence, the need for children to work, different educational systems, and lack of capacities in local schools. Jordanian parents often share these concerns.

With high pressure on local schools, classrooms are often crowded, violence and harassment between students and from teachers are common, and quality of education often suffers. It is thus crucial to continue to invest into the Jordanian educational system, to ensure it has the capacities to accommodate all Syrian school-aged-children, and that specific groups particularly affected, such as teenage boys, receive additional support to access education.

Vulnerable Jordanian families living in areas with high refugee concentration are affected by the increasing demand on Jordanian health and education facilities, and typically share refugees' concerns about availability and quality of services and treatment.

Urgent action is required to increase the access of Syrian children, youth, and young adults to education to prevent conflict and displacement from having long-term effects on their academic and personal development, and their capacity to continue their lives and contribute to rebuilding Syrian society when they return.

¹³ Boys, and in particular teenage boys, often are more likely than girls to be out-of-school and supporting the family through work.

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► Recommendations: Health and Education Services

- The international community should continue to support the Government of Jordan, and the Jordanian Ministry of Health, to ensure necessary access, affordability and quality of health care services including maternal, sexual and reproductive health care for Syrian refugees and vulnerable host community members.
- The international community should continue to support the Government of Jordan, and the Jordanian Ministry of Education, in ensuring the necessary access, affordability and quality of education services for both Jordanians and Syrian refugees.
- International NGOs should invest in projects that provide back-to-school incentives to help most vulnerable Jordanian and refugee families cover school-related expenses.
- The international community and the Jordanian Ministry of Education should develop complementary programming that mitigates parental concerns over potential conflicts in school, and that fosters non-violent conflict resolution skills for both Syrian and Jordanian children.
- The international community and the Jordanian Ministry of Education need to invest in extra-curricular activities that address students' remedial learning needs and improve their ability to perform in schools, particularly for Syrian refugee students who may have lost years of schooling.
- The Government of Jordan, with support from the international community, may wish to explore the capacity of qualified Syrian educators to provide the remedial support necessary for Syrian refugee students to be able to perform in Jordanian schools and adapt to the differences in the Jordanian curriculum.

Food and Non-Food Item Support

Support through food vouchers has a positive impact on Syrian refugees' capacities to cover both their basic food needs, and maintain their family wellbeing, according to the survey. During household interviews, access to food items was identified as a need by vulnerable Jordanian families and to a lesser extent by refugee families. Survey participants report an average monthly food expenditure

of 101 JOD, with Syrian households on average spending 35 JOD less than Jordanian households. Syrian and Jordanian female-headed households report a lower monthly food expenditure than male-headed families (96 JOD vs. 103 JOD). This may be explained by the fact that 89% of Syrian families reported receiving World Food Programme (WFP) food vouchers. Focus group discussion participants expressed dissatisfaction about the type and quality of items that they could purchase with food vouchers, and specified that they would want to buy meat, and vegetables. Women specifically would want to buy baby milk, diapers, and cleaning materials.

Feedback from refugees indicates that they appreciate support provided through vouchers, but some need to monetize (part of) the food vouchers they receive to cover other urgent needs often related to rent or health. CARE thus recommends that humanitarian actors continue to provide specific food support, but consider complementary forms of assistance that allow refugees to decide on expenditures and prioritize their most urgent needs.

The Jordanian families interviewed, all very vulnerable and recipients of support from the Jordanian Ministry of Social Development, were also struggling to cover their basic food needs. There appears to be a widespread perception in both communities that the refugee influx is contributing to rising prices of basic commodities thus making it even more difficult for vulnerable host community members to access sufficient quantity and appropriate quality of food.

► Recommendations: Food and Non-Food Item Support

- The international community should ensure continued food support for the most vulnerable Syrian refugees, with special targeting of female households, pregnant and lactating women and households with infants, as well as explore the possibility of supporting the Government of Jordan in ensuring that the most vulnerable Jordanians are also food secure.
- The international community should provide complementary forms of assistance that respond to the specific needs of women and children, and guarantee access to items that households may not otherwise afford, such as baby milk, diapers and hygiene items.