How Urban Syrian Refugees, Non-Syrian Refugees and Vulnerable Host Communities in Jordan are Coping and Meeting Challenges, Eight Years Into the Syria Crisis
Now entering its eighth year, the Syrian refugee crisis has expanded, with 666,596 registered Syrian refugees in Jordan, as of June 24, 2018. Most (81.8%) of these are non-camp refugees living primarily in Amman, Irbid, Zarqa (including Azraq town), and Mafraq. CARE International in Jordan has carried out a mixed methodology Urban Assessment for the past seven years, tracking the needs and primary coping strategies of Syrian refugees and, more recently, Jordanian host community members. This year’s Urban Assessment gathers data from 1,710 surveys (1,051 Syrian urban refugees and 388 Jordanians in the four locations, and 271 Iraqi refugees in Amman and Zarqa), 30 focus group discussions, and interviews with key stakeholders.

The 2018 Urban Assessment aims to assess the primary needs of Syrian refugees, Jordanian citizens, and Iraqi refugees in the sectors of protection, gender and age, refugee durable solutions, sustainable livelihoods, and education. A complete report available from CARE International in Jordan and its website presents the assessment findings, main conclusions, and recommendations aimed at the Jordanian government, donors and the international community, and national and international humanitarian actors. The following is a summary of the findings.

Food continues to be of primary concern for Syrian refugees, with reports of refugee households using multiple negative coping mechanisms to meet their family’s food needs. Syrian refugees, particularly women, that reported unmet shelter needs said they needed furniture and household items, and faced the threat of eviction.

Finally, 90% of Syrian refugees reported needing access to cheaper health services and medication.

Slightly more than half of Syrian refugee respondents reported contacting new assistance-providing organizations in the last month, while almost nine in ten Iraqis reported doing so. Two-thirds of Syrians reported they were satisfied with this assistance, while the same proportion of Iraqis reported being dissatisfied with received assistance.

A majority of both Syrian and Iraqi respondents reported that access to assistance had been reduced, mainly that they were not able to access enough assistance, that their UNHCR assistance had been cut, and that costs have increased.

COVER: A young girl looking out the window during a celebration for children on International Day of the Girl at the CARE Community Center. Nancy Farese/CARE

MAIN FINDINGS

Priority Needs & Vulnerabilities

Over the last four years, Syrian refugees have had insufficient funds to cover the cost of basic household needs, and specifically the cost of rent. In 2017, however, Syrians reported lower levels of need than in the previous four years.

While Jordanians and other minority refugees in the country (Iraqis, Somalis, and other asylum seekers) also reported the same primary needs in 2017, Jordanians were more than three times as likely as Syrians to report a severe shortage in household funds. Likewise, high percentages of Iraqis identified the need for cash support to pay their rent.

It should be noted that the Urban Assessment conducted in 2018 did not reassess the priority needs and vulnerabilities; these were thoroughly assessed in 2017, and there has been no major change in the country context or the refugees’ situation since. Thus, the analysis in this section relies on data collected in 2017 urban assessment.
Table 1: Refugees reporting assistance they need but cannot find, by nationality

<table>
<thead>
<tr>
<th>NATIONALITY</th>
<th>SYRIAN</th>
<th>IRAQI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>89.5%</td>
<td>92.0%</td>
</tr>
<tr>
<td>Medical</td>
<td>51.1%</td>
<td>60.7%</td>
</tr>
<tr>
<td>Food</td>
<td>46.5%</td>
<td>64.9%</td>
</tr>
<tr>
<td>NFIs</td>
<td>36.7%</td>
<td>39.7%</td>
</tr>
<tr>
<td>Shelter</td>
<td>24.8%</td>
<td>26.3%</td>
</tr>
<tr>
<td>School Education</td>
<td>19.0%</td>
<td>29.0%</td>
</tr>
<tr>
<td>Psychosocial</td>
<td>17.7%</td>
<td>35.1%</td>
</tr>
<tr>
<td>Legal</td>
<td>6.0%</td>
<td>16.4%</td>
</tr>
<tr>
<td>Scholarship or higher education</td>
<td>4.8%</td>
<td>7.6%</td>
</tr>
<tr>
<td>Disability-related</td>
<td>2.9%</td>
<td>12.6%</td>
</tr>
</tbody>
</table>

Two-thirds of Syrians and half of Iraqis prefer to hear about new assistance from direct interaction with aid-providing organizations (including through phone calls or meetings). Also, 20.8% of Syrians and 30.3% of Iraqis reporting wanting information about resettlement, while 15.7% of Syrians and 17.3% of Iraqis wanted further information about return.

**Protection**

In keeping with trends from previous years, most Syrian refugees are formally registered with the Jordanian government and the UN Refugee Agency (UNHCR). Males were more likely to not have a valid registration because they left the camps “unofficially,” while female Syrian refugees were less likely to be aware of registration procedures. Though almost three-fourths of surveyed Syrian refugees were aware of UNHCR and the Jordanian government’s recently launched rectification of status campaign.3 Only one in ten of those surveyed who are

---

3 Jordan has allowed for a process to formalize the presence of Syrian nationals in Jordan that left refugee camps without a bailout/leave before July 1, 2017 and did not return or who arrived to Jordan through informal borders and did not register with UNHCR. Refugees can approach UNHCR to obtain
not registered reported they planned to formalize their status through this campaign.

**Iraqi refugees reported slightly lower rates of registration with UNHCR** – eight in ten respondents were registered.

Likewise, 96% of Syrian refugees reported holding a Government Services Card (Ministry of Interior “MOI” Card), which is an essential document for accessing education and health services, applying for a work permit, and gaining a driver’s license. When asked what they believed to be the primary benefits of an MOI card, Syrian refugees stated primarily that it is a government requirement, and that it offers security and protection. Other documentation gaps reported were the absence of other civil documentation, including birth certificates (15.9% of respondents), marriage certificates (6.4%), etc. Registering a Syrian child’s birth can be a challenging process, particularly for mothers who married informally or before the age of 18, in which case a marriage must be formalized before a birth certificate can be issued.

Though the vast majority of Syrian refugee households report that their family members feel safe in their homes, focus group feedback found that many Syrian refugees reported unsafe living conditions, causing health issues such as asthma and allergies. Iraqi refugees were slightly more likely to report that someone in their family did not feel comfortable in their house.

**Gender & Age**

Syrian, Iraqi, and Jordanian women and girls face multiple overlapping vulnerabilities. **As many as 13.6% of Syrian respondents reported that a female child in their family had married before the age of 18**, while 14.6% of Syrian adults were married before the age of 18.

Two-thirds of Syrian refugees reported a woman of childbearing age in their families, however only one-third of these women have access to family planning or reproductive healthcare. Even fewer (13.8%) reported that pregnant women in their families have access to prenatal care, only 10% of which have used these services. Jordanian women were twice as likely to have access to and use reproductive and postnatal healthcare than Syrian and Iraqi refugees.

Seven in ten Syrian refugees reported they were aware of the Jordanian government’s change to its healthcare policy, which specifies that Syrians should pay the same rate as non-Jordanians at public health facilities, with up to 80% of costs required up front. Focus group feedback found that this policy will deeply impact Syrian refugee family planning, with some opting to give birth using private medical services, disqualifying newborns from a birth certificate.

Also among Syrian refugees, **gender roles within the family have shifted dramatically**, with Syrian women more likely to work outside the home and serve as income-providers within their families, while youth are playing a larger role in family decision-making. Further, Syrian children are reportedly more violent towards other members of the family, while adult men are facing more violence from other family members and performing more domestic labor. Jordanian households report similar shifts in family gender roles, with women performing roles traditionally held by men and men increasingly performing traditionally “female” roles.

One in ten Syrian families reported that a boy or girl under the age of 18 in their family was married.
WOMEN & MEN

GENDER & AGE
Displacement has transformed the family and economic life of Jordan's nearly 670,000 Syria refugees, with greater numbers of women in charge as wage-earners and decision-makers

4 in 10 Syrian refugees live in female-headed households
3 in 10 Iraqi refugees and Jordanians hosts live in female-headed households

91% of Syrian children look for work daily
50% of surveyed Jordanian children

1 in 5 male Syrian youth (ages 15-24) are out of school with no diploma

Children who are out of school and at work face greater protection risks (gender-based harassment, harmful labor, and drugs) and miss out education’s protective framework.

DOMESTIC VIOLENCE HAS INCREASED

EARLY MARRIAGE
11% Syrian families have a married boy (< age 18*)
14% have a married girl (< age 18*)
*at the time of data collection

HEALTH & WELL-BEING
Syrian refugees no longer receive subsidized healthcare
have women of childbearing age 2/3
have access to family planning/reproductive healthcare 1/3
have used those services 1/4
marily because of a need to decrease financial pressure on the household. Further, half of all Syrian children’s marriages were to an adult between the ages of 18 and 24. In contrast, 2.1% of Jordanian respondents reported their child was married, and only 1.1% of Iraqi refugees.

In a continuing protection gap, **7.9% of Syrian refugee families reported a child working daily or occasionally**, three times the rate of reported child labor in pre-war Syria. No Jordanians, and only one Iraqi respondent reported that there was a working child in their family.

**Of the one-fifth of Syrian refugee youth at work**, almost all are male. One in ten Jordanian youth reported working, while only 1.5% of Iraqi youth were employed.

Elderly Syrian family members were most likely to spend their time praying or engaging in religious activities and housekeeping. In addition, **8.6% of Syrian families reported that elderly family members contribute to the household income**, compared to 17% of Jordanian respondents, and no Iraqi refugee households. Lastly, Syrian refugees consistently expressed concerns about covering ongoing health expenses of people with disabilities.

### Durable Solutions

The majority of Syrian refugee family members have lived in Jordan since 2013, while two-thirds of Iraqi refugee respondents reported their first family member arrived in Jordan in 2014 or afterwards. **Four in ten Syrian refugee families are separated or living apart from other family members**, primarily husbands, including Syrian urban refugee males who returned to the camp.

Notably, 31.7% of Syrians returned to Syria permanently in 2018 compared with 4.7% in 2017, however **when**

---

Zeina is 13 years old, from Syria, now living in Amman, Jordan with her family. She is a participant in CARE’s Conditional Cash for Education and Protection Program. Zeina loves to draw, especially anime, and participates in an art class at CARE’s Hashmi Community Center in East Amman.

---

4 It is important to note that the data collection for this survey took place in April 2018 and does not reflect the subsequent intensification of the crisis on the southern Syrian border.
asked if they were planning to return to Syria permanently, only 18.8% of Syrian refugees said they were at the present time. The majority of those who are planning to return imagine doing so in over a year. Of those who don’t currently plan to return, 84% of them hope to return “one day.”

Over half of Iraqi refugee households are separated from their family members, however only 3.3% of Iraqi respondents reported that someone in their family had returned to Iraq, primarily permanently. Only one in ten Iraqis reported planning to return to Iraq one day, 71.4% of those plan to return in over a year. Only three in ten Iraqis reported hoping to return to Iraq permanently one day.

When asked how their situation in Jordan had changed over the past year, four in ten Syrian refugees reported it had deteriorated, while only one-fourth reported it had improved. The number of Syrians who had arrived in Jordan within the last one to two years is very small; only 10 persons were in that group. They were also the most likely to prefer moving somewhere else in Jordan should the situation get too difficult where they live now, while Syrians who had lived in Jordan longer were more likely to favor resettlement in another country. Among those who prefer to return to Syria if the situation in Jordan were to get too difficult, Syrian respondents primarily wanted to reunite with family.

The majority of Syrian refugees report assessing the situation at home through family and friends in Syria. When asked what type of assistance they would need to support their return, Syrian refugees primarily reported needing cash. The primary reason for rejecting resettlement included the fact that Jordan is safe and secure enough, and that there is too large a difference in beliefs, traditions, and religion in other countries.

Over half of all Iraqi refugees reported that the situation in Jordan has deteriorated since they first arrived, with the majority favoring resettlement, particularly from respondents living in Zarqa. Iraqis were much more likely than Syrians to report that the difference in beliefs, traditions, and religion elsewhere were a barrier to

<table>
<thead>
<tr>
<th>INDICATOR</th>
<th>AFRAID TO THE POINT THAT NOTHING COULD CALM YOU DOWN</th>
<th>UNINTERESTED TO THE POINT WHERE YOU DON’T WANT TO DO ANYTHING AT ALL</th>
<th>HOPELESS TO THE POINT WHERE YOU DO NOT WANT TO KEEP LIVING</th>
<th>UNABLE TO CARRY OUT ESSENTIAL ACTIVITIES FOR DAILY LIFE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Syrian</td>
<td>44.6%</td>
<td>52.1%</td>
<td>58.4%</td>
<td>63.0%</td>
</tr>
<tr>
<td>Iraqi</td>
<td>50.9%</td>
<td>57.9%</td>
<td>62.7%</td>
<td>66.1%</td>
</tr>
<tr>
<td>Jordanian</td>
<td>39.9%</td>
<td>49.2%</td>
<td>53.4%</td>
<td>55.2%</td>
</tr>
</tbody>
</table>
Two-thirds of Syrian refugees live in Jordanian-majority neighborhoods, with seven in ten reporting that relations with their neighbors are mostly positive. Qualitative data has shown that relationships between Syrian refugees and host communities have improved over the last year, while Iraqi refugees were three times less likely to say relationships have improved. Both Syrian and Iraqi refugees reported high levels of psychosocial distress.

Sustainable Livelihoods

Most (70.1%) of Syrians’ household income in the month prior to the survey was gained from work (53.6% from formal work with a work permit, and 16.6% from informal work), a noticeable increase from 2017 in which Syrian refugees’ income was equally gained from humanitarian assistance and work. Syrian refugees’ monthly income was roughly 20 JOD more than the previous year, while Jordanians’ monthly income among those surveyed was slightly lower. Iraqi refugees’ income has remained consistent from 2017 to 2018.

Syrians’ average monthly expenditures decreased by roughly 50 JOD from 2017, with less than one in ten reporting receiving rent support or health support, while eight in ten had received World Food Program food vouchers in the past month. Jordanians’ reported average monthly expenses are roughly 70 JOD higher than Syrian refugees, while Iraqi refugees reported the lowest average monthly expenditure of the three populations.

Though each of the survey populations reported having debt, Jordanians’ debt was four times that of Syrians, even though Jordanians’ monthly income was only 70 JOD more. Syrian refugees are less likely to rely on negative coping mechanisms to close the income-expenditure gap in 2018 than they were in 2017, reporting lower rates of removing children from school, child labor, begging, or engaging or marrying a daughter. Overall, Jordanians reported utilizing negative coping mechanisms at much higher rates than Syrian or Iraqi refugees.

Interestingly, rates of employment were nearly identical between Jordanian and Syrian adults; 46.9% of male Jordanians and 45.7% of male Syrians reported working, and 11.1% of Jordanian females to 9% of Syrian females. Given the disparate conditions for securing legal work in Jordan, this is highly surprising.

Only 20.7% of Iraqi refugees reported that an adult male in their family was working. 6.6% reported working Iraqi women. The majority of working Syrian urban refugees are not paid regularly through their work and do not have an employment contract. Syrian refugee women report working at twice the rate they did in Syria, increasingly in home-based sectors in Jordan. Syrian and Iraqi refugees primarily report that the primary obstacle to finding legal work is information about job opportunities or how to find them. In sum, 24.3% of Syrian and 1.8% of Iraqi refugees report having work permits.

Education

Jordanian and Iraqi respondents were more likely to have secondary or university-level education, while Syrian respondents were more likely to report that the highest level of education attained in their family was primary-level education.

Only 53.9% of Syrian children below the age of 18 are attending school, compared with 85% of Jordanian children and 80.1% of Iraqi children. Syrian refugee respondents primarily reported financial obstacles—including the costs of school fees and transportation—to children’s educational attainment. A third of Syrian refugee children are not in the correct grade for their age, while half of Iraqi children are not.

Syrian schoolchildren face verbal and physical harassment at school according to qualitative and quantitative data, while only 4% of Jordanian respondents report that their children are bullied at school that has caused some to drop out of school. Only 28% of Syrian youth are attending school or university, while 58% of Jordanian and 73.7% of Iraqi youth are.
CARE’s Psychosocial and Wellbeing Officer, Omar, carrying a child at one of CARE’s Community Centers to show her the activity that is taking place outside. CARE/Nancy Farese.

A psychosocial session at one of CARE’s Community Centers where a counselor worked with groups of women to enhance their well-being through art and drama. CARE/Nancy Farese
CONCLUSIONS

Protection: Though both Syrian and Iraqi refugees report higher levels of formal documentation than the national average among Jordanians, multiple protection gaps persist. Syrian refugees still face challenges in obtaining civil documentation, in gaining information on eligibility requirements for assistance (particularly in rural areas and villages), on finding cash, medical, and food assistance, and in finding adequate, healthy housing. Both Syrian and Iraqi refugees report wanting more information about resettlement than return.

Gender & Age: Gender roles within Syrian, Jordanian, and Iraqi families are changing, with women holding roles more traditionally held by men but also facing increased domestic violence. Children and male youth are facing increased pressure to contribute to household income, disrupting their education. Jordanian women reporting accessing and utilizing reproductive and postnatal healthcare at twice the rate of Syrian and Iraqi refugees, while the new healthcare policy will likely disproportionately affect the elderly, mothers, and people with disability.

Durable Solutions: Family separation continues to negatively impact Syrian refugee families. Intentions to resettle and emigrate have increased since last year, while 18.8% of Syrian refugee families report planning to return to Syria. Relations between refugees and host communities have improved, confirmed through feedback from both refugees and host community populations.

Sustainable Livelihoods: Syrian refugees are increasingly gaining their income from work, and their expenditures have decreased since 2017. Jordanians have four times the debt of Syrian refugees, though their monthly income is only 70 JOD higher. Iraqi refugees have much lower rates of formal employment than Syrian refugees.

Education: Syrian refugee children face education obstacles due to the double-shift school system, verbal and physical harassment, and financial burdens due to school fees in the case of private schools and additional related costs and transportation costs in the case of public schools. Syrian youth similar face financial constraints in pursuing higher education.

RECOMMENDATIONS

To the Government of Jordan

1. Expand the rectification of status campaign beyond the expected six-month period, increase awareness raising efforts in marginalized areas (particularly Irbid), and increase documentation campaigns.

2. Expand the work sectors open to both Syrian refugees and Iraqi refugees and facilitate opening up/regulating home-based businesses for refugees, especially women. Particularly, review the home-based businesses policy and consider opening up legal pathways for Syrian refugee women to establish home-based businesses. Simultaneously, better publicize information regarding work permits, and the procedures for obtaining them, to all refugee communities to benefit both Syrian refugees and Jordanian employers.

3. Continue to ease and simplify the policy framework related to Syrian access to the Jordanian labour market so that Syrians can reduce their vulnerability and dependency on external aid, and start to contribute positively to the Jordanian economy, tax revenues, and social security as well as reducing Jordan’s dependence on labour from outside the region.

4. Work with international and local organizations to fill the widening healthcare gap for refugee populations within Jordan. Subsidize healthcare for both Iraqi and Syrian refugees and consider waiving the fees for the neediest populations on a case-by-case basis, targeting mainly the elderly, mothers, and people with disabilities.

5. Create a two-tiered hiring system, in which jobs that are not filled by Jordanians can then be opened to Syrians or Iraqis regardless of the sector.

6. Conduct a thorough service mapping across Jordan and encourage a more coordinated service sector to provide for the diverse needs of multiple refugee populations with distinct vulnerabilities.
To Donors and the International Community

7. Dedicate funding to the Jordanian government to respond to the sectors with the highest amount of crisis-induced burden, including funding for Jordanian public schools and the healthcare system that both targets Syrian refugees and creates access for Jordanian host communities to vital public services.

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

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

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

11. As both cited family reunification as a primary factor in wishing to return, incorporate family reunification into durable solutions programming for both Iraqi and Syrian refugee populations.

12. Support programs that enhance long-term development and resilience for refugees and vulnerable Jordanians, while supporting their basic needs.

To National and International Humanitarian Actors

1. Continue to explore and utilize opportunities for cross-fertilization between humanitarian work and development approaches, with the aim of identifying the most appropriate responses to the needs and vulnerabilities of affected individuals and families, irrespective of their nationality. Continue piloting innovative approaches as the evidence-base for programming and advocacy. This will allow response actors to build partnerships, support systems, and teams necessary to address evolving needs and vulnerabilities in an impactful, sustainable, innovative, and cost-efficient way.
2. Increase information provision targeting both Syrian and Iraqi refugee beneficiaries; particularly, clarify the eligibility conditions for aid and the reasons for not receiving aid.

3. Target assistance toward healthcare, particularly for chronic diseases, and sexual, maternal and reproductive care.

4. Target psychosocial treatment and care not just to respond to effects of the refugee crisis, but also in response to the vastly changing gender roles within refugee families, including Iraqi and Syrian refugees. Further, focus on sustainable, long-term treatment plans to respond to psychosocial distress.

5. Increase programming targeting youth’s access to higher education through scholarships, particularly targeting Syrian and Jordanian male youth.

6. Work with the international donor community to provide more information to both Syrian and Iraqi refugees regarding their eligibility for resettlement, the potential challenges in choosing to do so, and the necessary procedures to apply.

7. Diversify economic empowerment opportunities including vocational training per area, so as to equip the population with diverse skills and ensure sufficient demand for these services and ensure linkages to employment.