



الهلال الأحمر الأردني

Jordan Red Crescent



International Federation
of Red Cross and Red Crescent Societies

Syrian Refugees living in the Community in Jordan

Assessment Report

**International Federation of Red Cross and Red Crescent Societies and
the Jordan Red Crescent**

September 2012

An assessment of the situation facing Syrian refugees living in the community in Jordan. Focuses on the Household Economy, but also considers multi-sector needs, as well as an understanding of the wider response context in Jordan.

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List of Abbreviations Used

CBOs:	Community-based organisations
GoJ:	Government of Jordan
IFRC:	International Federation of Red Cross and Red Crescent Societies
INGO:	International non-government organisation
JD :	Jordanian Dinars (national currency)
JHCO:	Jordan Hashemite Charity Organisation
JRC:	Jordan Red Crescent
NFIs:	Non-food items
PRA:	Participatory rural appraisal
RAIS:	Refugee Assistance Information System (from UN)
RCRC:	Red Cross Red Crescent Movement
RRP:	Regional response plan (for UN and partners)
UN:	United Nations
UNDP:	United Nations Development Programme
UNHCR:	United Nations High Commission for Refugees
UNICEF:	United Nations Children's Fund
WFP:	World Food Programme

A note on the use of photographs

To respect the privacy and protection concerns of Syrians who took part in this assessment, photographs of individuals are not included in this report.

1. Executive Summary

This report details an assessment carried out during September 2012 into the situation facing Syrian refugees living in the community in Jordan. It follows on from the launching of a preliminary emergency appeal by IFRC and JRC in August 2012, which focuses on supporting JRC to scale up its assistance to Syrian refugees in the community.

The assessment included six days of primary data collection in six locations in Jordan, as well as a detailed review of secondary data and extensive coordination meetings with other agencies and stakeholders. Current responses of JRC and UNHCR were also examined in detail.

The assessment showed that many refugees living throughout Jordan, not just in the northern areas, face similar difficulties in providing for their basic needs. General findings were in line with secondary assessment data.

Key findings

- JRC has registered almost as many refugees as UNHCR, for the purposes of relief distributions; however there is a degree of overlap between the datasets, as well as between the beneficiary lists of local organizations under the JHCO umbrella.
- A sizeable proportion of JRC-registered refugees are not registered with UNHCR, due to their concerns around privacy and protection.
- The priority need of refugees who are living in the community is cash, to provide access to the market and meet basic household needs. Within this, rent is overwhelmingly the main need; followed by fresh food, medicines, items for babies and children, and items for winter.
- Refugees do not face a food security problem, as there are continuing food aid and food voucher distributions; also refugees prioritise the cash they have to purchase food on the market.
- Part of food aid is often re-sold by refugees, to generate cash for basic household expenditures.
- Most refugees are renting their own accommodation, and many are unable to pay rent and utility costs, or are in debt to landlords for rent payments.
- The housing rental market is tight, adequate accommodation is difficult for refugees to find, and rents have risen significantly in most areas.
- Winter will bring higher utility costs, and refugees need cash to purchase heaters, fuel, blankets and warm clothes.
- There are few reliable income sources for households. Income from work is consistently ranked below aid/charity, which is the primary income source.
- Opportunities for refugees to work are limited, with only poorly paid informal work sometimes evidenced. This is particularly true outside of Amman. It was commonly reported around the country that some teenage children are working.
- Savings are now very limited, with most refugees having depleted the resources they brought with them (including having sold assets). Refugees are often in debt, especially for rent.

- Access to health care and medicines is an issue mostly for those families who have a member with a chronic health condition, or an injury sustained in Syria, and who need additional or specialized care.
- Education is not ranked as a top priority, and many refugee children are attending school; however some refugees cannot fund the cost of books, materials and uniforms.
- Markets are functioning normally and have reacted to additional demand, with the exception of the housing market, as noted.
- Refugees have received assistance from many organizations, especially local CBOs; however, this support seems to have peaked during Ramadan and is now more infrequent.

Coping Strategies

The main coping strategies which refugees are adopting to try and meet their basic needs and expenditures are as follows:

- Dependency on aid, especially food distributions
- Re-selling unwanted aid items on the market to generate cash
- Incurring debt, especially to landlords for unpaid rent
- Children engaging in informal work – generally adolescents, but reported as young as eleven
- Women working informally, in domestic work (not widespread)
- Men changing occupation and looking for any informal work available – but there are very limited opportunities outside of Amman
- Begging – only hinted at in women’s focus groups
- Reduction in meals from three per day to two – but not widespread

Refugees are engaging in these coping strategies, but it is clear from the analysis of monthly expenditure needs and income sources that there is an income gap in many households. Many families are relying on a combination of aid, gifts, and cash generated by re-selling aid as their main income source. Whilst managing to achieve basic food security, the most vulnerable refugees cannot fund their other household costs; where they currently can, it is likely that many of these families will encounter difficulties in the coming months. Rent is a special issue – in order to maintain access to housing, some refugees need assistance to pay rent, and also to pay down debts to landlords, to remove the threat of eviction.

The situation facing refugees living in the community is not expected to improve in the coming months, nor do refugees expect to be able to return to Syria. As such, these needs will persist for vulnerable families for the foreseeable future.

Official Registration Status

The UNHCR-registration status of refugees can be seen as indicating a degree of additional vulnerability. For those not registered, there is no free-of-charge access to the public health and education systems, or eligibility for WFP food voucher and UNHCR cash assistance. JRC has access to a large caseload of unregistered refugees, and this should be carefully considered as part of beneficiary selection for a future programme.

What Response is Justified?

Further intervention to support the non-food basic expenditure of the most vulnerable refugee households is needed, as well as to prepare them for the coming winter. Several different response options to meet this objective are analysed in this report. An unconditional cash transfer is recommended as the best option¹.

All the necessary pre-conditions for cash transfer programming are met in Jordan in this current context. During the assessment, refugees gave a clear preference for cash over in-kind support. A number of cash payment mechanisms are available in Jordan, and security, corruption and gender issues do not present any major risks. Cash transfers are already being implemented by other agencies, and are seen as acceptable in Jordan. Most refugees are living in an urban context and have full access to markets to meet their needs.

Details of the recommended cash transfer:

- Unconditional – not tied to any expenditure, so allows refugees to prioritise their needs.
- Recurring transfer – monthly for at least three months. This is because a one-off transfer will not have a material impact on the most vulnerable households.
- Amount – calculated using the household expenditure data collected, at the level of average rent plus an additional amount for other priority needs.
- Locations – where JRC has branches and has registered and conducted relief distributions for Syrians; locations also selected in coordination with other agencies who are implementing, or planning, cash assistance.
- Targeting – most vulnerable households, according to the indicators identified in the report, including giving priority to refugees not registered with UNHCR.

Coordination and avoiding duplication

- Regular coordination with other agencies will be essential in order to avoid the duplication of cash assistance. This report contains a detailed mapping of relevant agency programmes and identifies potential overlaps.
- JRC should apply to UNHCR to join the RAIS system, allowing cross-checking of UNHCR cash assistance beneficiaries against potential JRC beneficiaries, and removal of duplications.
- The policy position around sharing of beneficiary data, as related to protection issues, will have to be agreed between JRC and other agencies.

Other Recommendations

- Improve data management within JRC by cleaning the existing beneficiary database, and collecting more vulnerability data from refugees through JRC' ongoing relief distributions – to enable targeting to be done. Migration from MS Excel to MS Access will be necessary.
- Use the cash programme as an opportunity for capacity building for JRC staff and volunteers, especially in disaster management principles and field work basics.

¹ This assessment report should be read in conjunction with a second report which contains detailed recommendations for a cash transfer programme, titled 'Cash Assistance Programme Options'.

- Consider the need to include vulnerable Jordanians in programming as well as Syrians, to reduce potential resentment and improve acceptability. Any longer term interventions or extension of cash programming will need to do this.
- A cash transfer will be simple to extend, either in duration or reach. This should be linked to persistent needs, and available funding.



Above: typical rented apartment of Syrian refugee family, Ajloun.

2. Background

Since the beginning of the unrest in Syria at the start of 2011, Jordan has received more Syrians fleeing the conflict than any neighbouring country. From March 2011, according to Government of Jordan figures, more than 190,000 Syrians have sought refuge in Jordan. Jordan has left its borders open to Syrians and has a favourable protection climate which has supported the population movement.

Unlike Iraqi refugees who are concentrated in the capital Amman, Syrians have scattered throughout Jordan, with the largest concentrations in the border areas of Irbid and Mafraq governates and the capital Amman, as well as in other governates throughout the country. With the intensification of the conflict from July 2012 onwards, there has been a surge in the number of refugees. August witnessed a record number of arrivals, peaking at over 1,000 per day.

To date, over 53,000 Syrians have been registered officially with UNHCR². The Government of Jordan's figure of 190,000 refugees is based on border statistics and other estimates. Almost 32,000 Syrians are in the newly established Za'atri camp in Mafraq, and a further 1,400 in King Abdullah Park and Cyber City refugee sites in the North. The population of Za'atri camp is increasing rapidly, as fast as the camp can be scaled up.

However, the majority of Syrians are residing in urban or peri-urban host communities across the country. Although not all of them are in need, many arrived in Jordan with few, if any, resources, having depleted them while still in Syria or en-route to Jordan. The ability of the most vulnerable to make ends meet is limited. Accommodating them within local communities is putting pressure on national services and infrastructure, and the Government's capacity to support them is approaching its limit.

JRC has been responding to the needs of Syrian refugees since early 2012, focusing on the registering refugees around the country, and the distribution of food parcels and other relief items. During June 2012, IFRC and JRC carried out three rapid assessments in Jordan, covering Amman and the northern governates. They found much of the focus of the international community was on the refugee sites in the north, to the detriment of the host community context. On the back of this rapid assessment, the Regional Population Movement Preliminary Emergency Appeal was launched in August 2012, covering Jordan, Lebanon and Iraq. The majority of the Emergency Appeal covers Jordan - more specifically interventions to support Syrians residing in host communities.

The British Red Cross seconded a delegate from its HES (Household Economic Security) roster during September 2012, to support IFRC/JRC in the start-up of the Emergency Appeal operation. The purpose of this deployment was to undertake a more detailed assessment to understand the needs and vulnerability of the refugees, as well as the evolving humanitarian response. Special focus was on developing the cash component in the Emergency Appeal – to support JRC in identifying criteria and an implementation strategy based on household economic security analysis, vulnerability factors and the current stages of the humanitarian response. This report is the first of

² Source: UNHCR website, statistics dated 25th September 2012

two, covering the assessment and broad response options. A second report will cover more detailed recommendations for a potential cash programme.

3. Situation and Context

3.1. Jordan

Jordan is a low to middle income country with limited natural resources and a semi-arid climate. Approximately 75% (in the eastern region) is covered by the Arabian desert. Jordan is ranked 95th (out of 187 countries) in the Human Development Index, a classification of ‘medium’ development.³

Food production, particularly of grains, is low. Domestic cereal production provides less than 3% of food and feed needs, so the country relies on food imports, and is heavily exposed to food price increases. Only 17% of the population lives in rural areas, and only 11% of Jordan’s land area is used for agriculture.⁴ Jordan is also completely reliant on imports for its energy needs.

The Global Hunger Index (GHI)⁵ for Jordan in 2011 is defined as low. However, a 2008 study by WFP and the GoJ⁶ highlighted some food insecurity in previously defined areas, known as ‘poverty pockets’, throughout the country. This found 8% food insecurity, 20% vulnerability, and 72% food security – with most of the food insecurity existing in the rural ‘poverty pockets’.

According to the Jordan Human Development Report (UNDP, 2011), 13.3% of the population were defined as living below the poverty line in 2008. However, this figure does vary widely between governates (ranging from 8.3% in Amman to 31.9% in Mafrq). Department of Statistics data shows the unemployment rate in Jordan is high, 12.9% in 2011. The cost of living in Jordan is significantly higher than in Syria, with some rough estimates putting it at double.

Jordan faces a number of hazards such as earthquakes, flash floods and drought. However, earthquake and flood risk are ranked as low on the global risk index, while drought risk is ranked high.⁷

Water scarcity in Jordan is a major and growing issue. Many urban areas have to make do with rationed piped municipal supply of 1-2 days per week. Present national water use already exceeds renewable freshwater resources by more than 20%.

³ UNDP Human Development Report, 2011

⁴ OCHA Country Fact Sheet, Jordan, August 2012

⁵ The GHI combines indicators of undernourishment, child underweightness, and child mortality. Source: Global Hunger Index, 2011

⁶ Jordan Food Security Survey in the Poverty Pockets, WFP/JAAH, September 2008

⁷ Natural Hazards Risk Atlas, 2011; OCHA Country Fact Sheet, Jordan, August 2012

Whilst prevailing public opinion has been open to the refugee influx, as numbers have continued to increase since July 2012 there are signs that this is starting to change, particularly in Mafraq, where the presence of Za'atri camp is having a negative impact on sentiment. A public opinion survey conducted in August 2012 in Jordan found that 65% of respondents were against receiving more Syrian refugees, while 86% felt it was better for Syrians to be in camps and not in the community.⁸

In a context of pre-existing poverty, unemployment, and rising living costs, it is clear that the refugee crisis has the potential to create social and economic pressure, as well as resentment among the poorer sections of the Jordanian community.

3.2. Impact on Government of Jordan of the Refugee Influx

The pressure on the GoJ budget and public service provision has been widely noted as the refugee crisis has worsened, especially water, energy, health, and education. Municipal services such as garbage collection, sanitation and drinking water, are also under pressure. Syrian refugees who are registered with UNHCR can access the public health and education system. The government also subsidises a number of basic goods in the open market, such as bread, cooking gas, fuel, electricity, and water, and these subsidies have been extended to Syrians.

The GoJ has estimated that the cost of hosting a refugee population of 120,000 Syrians would cost the country about \$123m annually to cover the increasing demand on basic services, plus an additional \$46m annually for subsidies on basic goods for Syrians. These estimates were made in June 2012, and the number of refugees is now significantly higher.⁹ For a prolonged period of displacement, the GoJ forecasts that it would have to invest in capital items such as infrastructure, schools, and health facilities.

In tandem with Jordan's high budget deficit and high level of public debt, and the energy and water scarcity, it is clear that the refugee situation is placing mounting pressure on the Government's ability to cope. In early September 2012 the GoJ announced that the influx is beyond what it can deal with, and is seeking \$430m in donor support for its budget for the direct costs of hosting refugees.

3.3. Refugee Numbers and Demographics

3.3.1. UNHCR Registration

UNHCR has registered the following number of Syrian refugees, as at 25th September 2012:

⁸ Survey conducted between 27-31 August 2012 by the Centre for Strategic Studies, University of Jordan; polling 1,800 members of the public and 700 'opinion leaders'

⁹ Source: Needs Assessment for Displaced Syrians, July 2012, Government of Jordan/UN

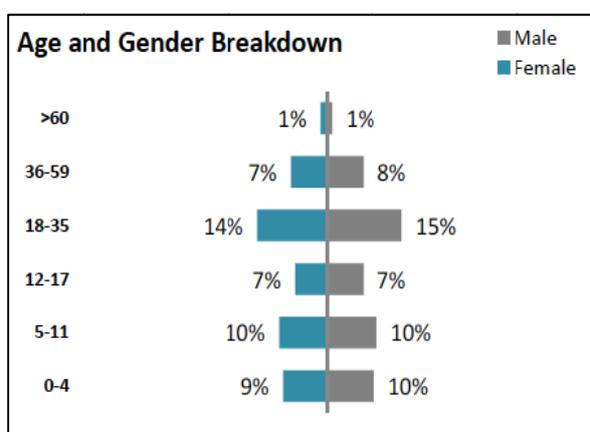
UNHCR Registration of Syrian Refugees

	Families	Individuals
Refugees registered to date	18,623	53,299
Refugees awaiting registration appointments (in community)	3,048	11,386
Za'atri camp residents awaiting registration	3,194	29,769
TOTAL	23,980	94,454

Source: UNHCR website, 25th September 2012

The charts below show some of the basic demographics of the UNHCR Syrian registration database (only for completed registrations to date).

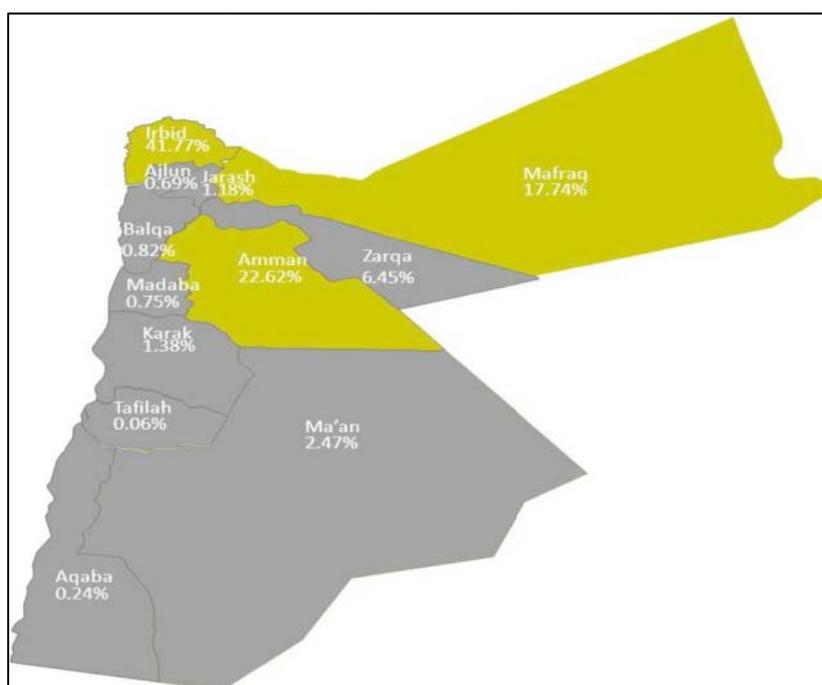
Age and gender breakdown of UNHCR-registered refugees



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Source: UNHCR, 5th September 2012

Geographical distribution of UNHCR-registered refugees



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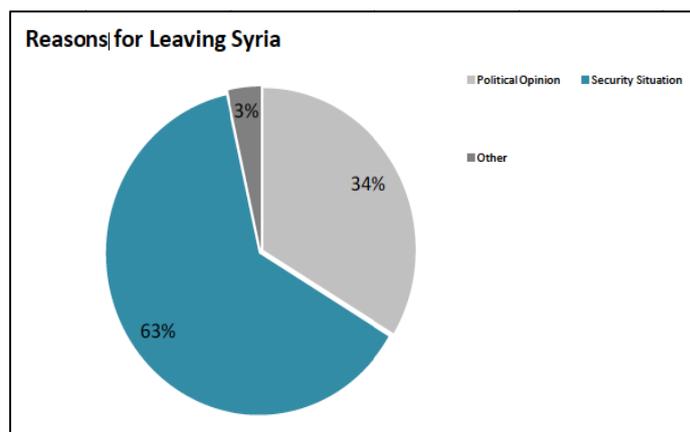
Source: UNHCR, 5th September 2012

Family Size of UNHCR Registered Refugees

Family size	% of total registered households
1-2 people	22%
3-5 people	43%
6+ people	35%

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UNHCR-registered Refugees – Reasons for leaving Syria



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Source – UNHCR, 5th September 2012

3.3.2. Jordan Red Crescent Society Registration

JRC has its own database of some 11,400 refugee families (49,500 individuals) living in host communities, which continues to grow. This beneficiary list forms the basis of JRCs on-going distributions of food parcels, hygiene kits and other NFIs¹⁰. Only refugees who entered Jordan after January 2012 have been eligible for registration. The process is discussed in more detail later in this report.

The breakdown of Syrian refugees registered by JRC is as follows:

¹⁰ These food and relief distributions have been supported by various parts of the RCRC Movement, and some other partners.

Summary of JRC Syrian Refugee Database

Location	# of Refugee households	% of total	# of Individuals	% registered with UNHCR Registration
Ajloun	179	1.6%	765	59%
Amman	5613	49.2%	24095	30%
Irbid (also includes separate registration for Naemah, Tora & Shujra)	2228	19.5%	10119	55%
Jarash	177	1.6%	796	53%
Karak	243	2.1%	976	39%
Ma'an	332	2.9%	1316	23%
Mafraq (also includes separate registration for Ramtha)	2642	23.1%	11440	31%
	11,414		49,507	

Source: JRC, September 2012

- JRC has registered refugees in seven governates; UNHCR data covers twelve.
- In all governates except for Irbid, JRC has registered more refugees than UNHCR. More than double the number of refugees have been registered in Amman.
- A significant proportion of Syrian refugees registering with JRC are not registered with UNHCR. The proportion of those who are registered with UNHCR ranges from 30% to 59%, across the different governates¹¹. This is due to a number of reasons including refugees' concerns about their privacy and future security, an issue which will be discussed at length later under the assessment findings. However, refugees have felt comfortable to register their details with JRC, partly due to their awareness of the Red Crescent in Syria, and the perceived independence and neutrality of JRC. This factor is an important one which will be analysed later in this report.

3.4. The Collective Aid Response in Jordan – Coordination and Duplication

There has been a substantial response by local organisations in Jordan to the refugee situation. Many CBOs, among them Islamic organisations, have been active. Gulf Arab states have been providing support directly and through their local partners. Much assistance has been provided by local communities and individuals. Such efforts are laudable, but links between the international organisations and local organisations are poor, and coordination mechanisms are not functioning effectively.

JHCO has been mandated by the Government to coordinate the activities of all local organisations, as well as to lead the operations in Za'tari camp. Under the umbrella of JHCO are numerous organisations; one of their largest implementing partners is Al

¹¹ JRC data, September 2012 – % of refugees who did not register with JRC with the UNHCR registration document, which is requested if refugees have it.

Kitabwal Sunnah, an Islamic organisation¹². JHCO has reported that some \$2.2m of food, NFI and cash assistance was channelled through local organisations between March-May 2012¹³. The Islamic Center is another active organisation, but is outside the JHCO umbrella of local organisations.

UNHCR is mandated to lead the international response in Jordan. UNHCR registration is a slow and centralised process, but it remains key for refugees to access government services as well as support from the UN system, which includes WFP as well as UNHCR itself.

The UNs revised Regional Response Plan (RRP) and related appeal of June 2012 combines the responses of UN agencies and some forty INGO partners. It has a planning horizon of March-December 2012. During September 2012 the RRP is under revision, due to the fact that the 'worst case' assumptions of refugee numbers in Jordan in the June RRP had already been seen by August; and the initiation of the contingency plan for Za'atri camp, which was not factored into the plan. It is expected that the total budget sought for Jordan will double, from the existing \$85m.¹⁴ The activities of many local organisations, however, remain outside the RRP.

JRC, as mentioned above, has its own beneficiary list of some 11,400 families. However, it is acknowledged that Syrian families receiving distributions from JRC overlap with some of those in the UNHCR system and also under the umbrella of JHCO.

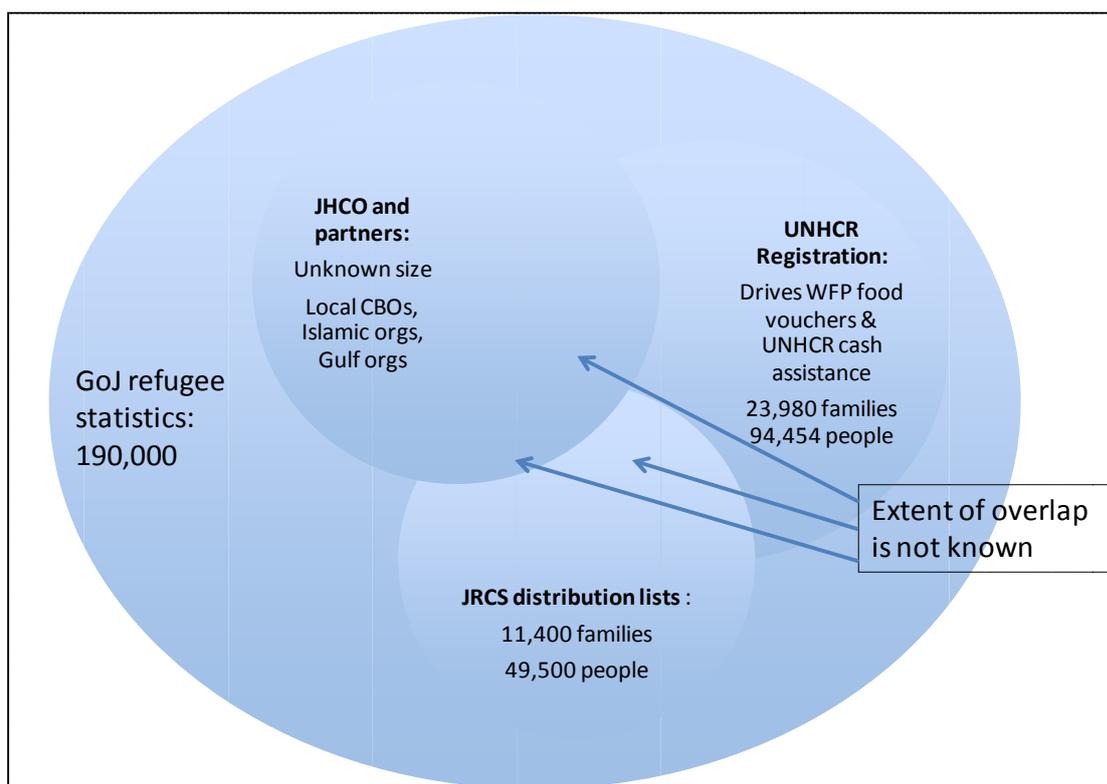
The overlap in beneficiary and registration lists is widely recognised as an issue in the overall response. This means that support, particularly of food/NFI distributions, and cash assistance, is being duplicated, and is leading to the well recognised fact that many refugee families are selling part of their aid on the market, especially dry food items. Secondary data indicates that duplication is mostly an issue in Amman and especially in the north of Jordan in Mafraq and Irbid, where there are a large number of local and international organisations working.

¹² Al Kitabwal Sunnah has reported that it and partners have 120,000 refugees registered; however, this cannot be verified.

¹³ UN Regional Response Plan (revised), June 2012

¹⁴ The RCRC Movement is not part of this consolidated planning process, but during September 2012 IFRC has coordinated with the UN and other agencies, sharing details of the JRC response to date, and future RCRC Movement plans.

The response in Jordan: duplication in registration and beneficiary lists



UNHCR refugee figure includes camp residents and those waiting for registration appointments

The extent of the overlap in the different registration systems and beneficiary lists is not known, nor is it likely to be feasible to combine them in the future. It could be argued that the needs of many refugee families outweigh any concerns about the duplication of assistance. However, better coordination and targeting would ensure that limited funding resources are used more effectively, with the most vulnerable receiving more support, and gaps throughout the country better covered. Any future RCRC interventions need to take this into account.

UNHCR has introduced an information sharing system called RAIS (Refugee Assistance Information System), which allows them to share data from their registration database with approved partners. To date only two agencies are using this system. There remain issues for JRC around sharing data with UNHCR, when many refugees coming forward to JRC are clear about their reservations in dealing with the UN. However, some way forward should be found to enable JRC to cross-check beneficiaries of any future programme against UNHCR-provided assistance.

4. Assessment methodology

4.1. Summary of Assessment Approach

1 - Review of secondary data, including JRC and UNHCR data, and assessment reports from other agencies (see Annex One for the details of the assessment reports reviewed). An attempt was made to get a clear understanding of the response context in Jordan, including the issues around different registration systems and beneficiary lists.

2 - Coordination meetings with other agencies: UNHCR, WFP, Care International, Danish Refugee Council, Swiss Development Corporation, JHCO, Swiss Red Cross, Save the Children International. Attendance at Food Sector and Cash/NFI Working Groups (led by WFP and UNHCR respectively).

3 - Field assessment in six locations around Jordan, to collect primary data: The techniques utilised were semi-structured key informant interviews, focus group discussions with refugees, and home visits to refugees. A multi-sector view was taken, including shelter, health and education, but the focus was on understanding basic needs and the household economy especially food security, expenditure, income sources and coping strategies. Some simple participatory tools were used. The assessment also aimed to build up a clear profile of the refugee population and their future plans. Administering a questionnaire or survey tool was not considered, due to time and capacity constraints.

4.2. Details of the field assessment component

The techniques adopted are explained in detail below.

Key informant interviews using semi-structured questions: JRC branch presidents and volunteers; well-informed community leaders both Syrian and Jordanian; landlords (where possible).

Focus group discussions with Syrian refugees, using detailed guidance notes and questions: Two groups in each location, one for men and one for women. The women's group was facilitated by female JRC/IFRC staff. The intention was to have around seven participants in each group; however the actual number was sometimes higher. A total of 12 focus groups were held in the six locations, with a total of 49 male and 53 female Syrians participating. Selection of participants was done by JRC branch staff/volunteers, based on the existing JRC beneficiary lists. Participants were not selected randomly; there was an element of snowball selection as it often depended on who could be contacted by the JRC branch and who was available to attend the sessions. An element of bias was introduced due to the nature of the participants' selection; however it is still felt that the groups were broadly representative of the refugee population.

Home visits to refugee families, two in each location – a total of twelve. These were also not randomly selected, but tended to be vulnerable cases which the JRC branch were aware of.

4.3. Assessment team and logistical arrangements

The assessment was lead by Richard Casagrande, British Red Cross HES Delegate. Two JRC volunteers were made available to work with the HES Delegate, both with excellent English skills. One of the volunteers was female, which was of great value for facilitating the women's focus groups. The IFRC Disaster Response Delegate also joined for the field visits. JRC branch staff facilitated the visit in each location, and focus groups were usually held at the branch office (except in Karak and Naemh). The six days of field work were carried out between 4th and 16th September; these dates were chosen to allow time for other work and meetings in Amman, and also to give the team a chance to write up findings. The semi-structured interview questions and the guidance questions for focus groups were developed and discussed amongst the team in advance. Notes from the focus groups were recorded by two different JRC volunteers in Arabic, and later translated, discussed and compiled into English.

4.4. Choice of assessment locations

The starting point for selecting locations was the JRC registration database of Syrian refugees living in host communities in almost all governates of Jordan. Poverty data was overlaid to give an understanding of the potentially most vulnerable areas. Mafraq, Ma'an, and Karak governates are all ranked in the top five in Jordan for the proportion of the population living below the poverty line (ranging from 32% to 17%¹⁵), so were all priorities for inclusion.

The locations of interventions by other organisations were considered. Many local and international agencies are active in the northern governates (Irbid and Mafraq), and a number of assessment reports exist for these areas. This fact gave support to the inclusion of other governates in the assessment, even though the number of refugees in these areas is much lower. This also recognises the unique value of JRC having registered Syrians in branches throughout the country, and having the potential to cover gaps in the overall response coverage.

In Irbid, JRC has registered refugees in a number of villages close to Irbid city, and it was decided to include one of these to gain an understanding of the different context. Amman was included, as it has the highest number of JRC beneficiaries, and also because it provided a convenient starting point to test the assessment approach and logistics. Feedback from the JRC distribution team was that there were refugees in need of assistance in Ma'an, Karak and Ajloun, as well as Amman, Mafraq and Irbid.

¹⁵ UNDP Human Development Report, 2011

Given these factors above, the following locations were selected:

- Amman
- Ajloun (North Jordan)
- Na'emh (village in Irbid Governate, North Jordan – 20kms from Irbid city)
- Ma'an (South Jordan)
- Karak (Central Jordan)
- Mafraq city (North Jordan)

4.5. Limitations of Assessment Methodology

The assessment did not use survey tools which can provide reliable quantitative data from a sampled population. Because of time and capacity constraints, it relied on interviews and focus groups to provide a detailed understanding of the situation facing refugees and their needs. As such, findings are mostly qualitative. Where focus groups have identified patterns in household expenditure and income, these cannot be extrapolated to the wider refugee population with statistical confidence.

Selection of participants involved some bias on the part of JRC branch staff/volunteers, and also sometimes local Syrian representatives. This was unavoidable due to the logistical arrangements adopted for the field visits.

It is felt that the women's focus groups gave a more honest account of coping strategies and whether or not family members were working. Men seemed to have cultural sensitivities around discussing this issue honestly.

Market analysis was not conducted in the field. This was due to feedback from other agencies and a review of assessment reports which indicated that markets were indeed functioning normally throughout Jordan and had responded to the additional demand from Syrians. There was also insufficient time to collect prices and speak to market actors during the field visits, and it was deemed to be of limited value to have price data for each location. The exception is for rent levels, which were collated through discussions and from local representatives.

5. Detailed Assessment Findings

Annex One contains some key findings from some of the assessment reports reviewed as secondary data. These cover mostly the North (Mafraq, Irbid), and sometimes Amman. In general this secondary data is in line with the results of this assessment, and the primary data collected in the field.

The assessment findings in most instances did not differ materially from location to location. The summarised findings below only differentiate between locations where there is something substantively different to report.

5.1. Who are the refugees:

- Majority are from Homs and Dara, from an urban or peri-urban background.¹⁶
- Most have been in Jordan for several months, although there were some new arrivals and some have been here for more than six months
- The number of children per family varies widely, with some families having a large number of children; the average family size is thought by assessment participants to be between 5 and 6.
- 60-80% of focus group participants were registered with UNHCR; this is a higher percentage than the existing JRC database indicates, highlighting that the assessment is not a representative sample.
- Refugees acknowledged that some Syrians do not want to register with UNHCR, for various reasons:
 - Concern that their personal details will be shared with Syria, and they will encounter problems or be in danger when they return to Syria; or family members still in Syria would be at risk
 - Not able to travel to the UNHCR office to register (in Amman)
 - Do not think there is any advantage in registering
- Many refugees crossing through official border points had to bribe Syrian border officials, ranging from \$140-\$280¹⁷, although many had heard of instances where large sums of up to \$1,000 were demanded, or whatever money people were carrying. Crossing illegally meant you did not have to pay.
- Syrians had travelled to the smaller locations (such as Ajloun, Karak, Ma'an) because they knew of other Syrians who had done so, or because it had been recommended to them to do so. Those in Amman had gone there in search of better economic opportunities. Those in the North were there due to the proximity to Syria.

5.2. Priority Needs

Refugees stated that cash was their biggest need, when elaborating this was broken down as follows:

- Rent (and utilities, including water)
- Fresh food (vegetables, dairy products, meat/chicken)
- Other basic household expenditure items (medicines/health care, baby items, schooling items (including transportation to school), clothes, furniture/mattresses, blankets)

Rent was clearly stated by close to 100% of informants and participants as being the main need. Additional needs which will arise in the coming winter months were also highlighted by most refugees. It was clear that there were no major needs that could not be met with cash, which would enable access to the market.

¹⁶ Matches UNHCR data, which shows 41% of refugees are from Homs, 40% from Dara

¹⁷ 100 – 200 JD

5.3. Housing/Shelter

- The vast majority of Syrian refugees outside of the camp context are living in rented accommodation in towns and cities, and not staying with host Jordanian families (except where family/friendship links exist)¹⁸. Although it is difficult to rely on such an estimate, assessment participants felt that more than 90% of Syrians were renting their own accommodation. There are examples of multiple Syrian families sharing a single apartment/house, but generally most families are living, or attempting to live, alone.
- It is difficult to find accommodation to rent, and in many of the smaller locations only the lowest standard of accommodation is available. Many refugees reported cramped living conditions, and this was clearly observed in all 12 of the home visits. Many would prefer to move to cheaper accommodation, but cannot find any. In larger locations, accommodation remains available but only at the top end of the rental market (such as in Amman). Refugees reported that the process of finding suitable housing generally takes at least one month.
- Rents have increased significantly across all locations in recent months, with Mafraq experiencing some of the largest increases. Rents are highest in Amman and Mafraq. Landlords and other community representatives confirmed the tightness in the housing rental market, suggesting that prices of the cheapest apartments had increased by 50-100% compared to before the crisis. Some refugees are renting basements, storage areas and other surplus areas within apartment blocks.

Rent levels across assessment locations (average range)¹⁹

	Amman	Ajloun	Karak	Mafraq	Na'emh	Ma'an
Rent (JDs pm)	120-170	85-100	100	130-190	120-140	120-150
Utilities (JDs per month)	30-35	20	25	25	25-35	25-30

- The issue of expected higher utilities costs in the winter months was a commonly shared concern. There was an expectation that higher energy costs would increase average utility bills to 70-80 JD per month for an average family.
- All refugees have access to a toilet, water and kitchen, although in the cheapest apartments facilities and hygiene are sometimes sub-standard, and in need of maintenance. Limited water supply is an issue raised by all refugees outside of Amman; however this is a problem faced by the wider population due to restricted municipal water supply (often just one day per week). As a result, families need water storage capacity, and must purchase drinking water.
- In terms of the security of their housing situation, many refugees said their confidence depended on their ability to pay rent, which was limited. Owing rent to landlords was a common feature for refugees, sometimes up to several months. Having changed apartments more than once was also a common experience with refugees, either due to high cost, unpaid rent or having found a better apartment.

¹⁸ Some reported having stayed with Jordanians for a short period when they first arrived

¹⁹ For currency conversion: 1 JD = \$1.41 USD

- The impact of winter was a concern for all refugees, due to the number of additional needs which it brings. This includes blankets, warm clothes, heaters, fuel/gas, and higher utility costs. The concern is greater in the northern governorates, which experience colder conditions; although it was universally expressed throughout the country.
- The relationship between Syrian refugees and the local Jordanian community was generally reported as good, by both sides. However, most refugees also have knowledge of cases of eviction, as well as landlords charging above market rents for small and inadequate apartments. There was also an impression that the relationship had started to change in recent months, for the worse. Women in particular raised some issues around the lack of dignity they felt when dealing with the local community, especially landlords.

5.4. Food Security

- Food security has not been assessed as an issue for refugee families. This is due to ongoing distributions of food parcels (including JRCs), as well as the monthly food voucher from WFP²⁰. In addition to this, refugees have a number of coping strategies to generate small amounts of cash, which is used to purchase fresh food and proteins on the market. However, it should be noted that food distributions from many local organisations reached a peak in August, during Ramadan, and distributions seem to be more intermittent now.
- Some families reported cutting their number of meals per day from three to two, but this was not perceived to be widespread.
- Refugee's perception of the quality and appropriateness of distributed food parcels varied, with some criticisms of the contents. In particular, Syrians do not feel that the inclusion of canned goods is appropriate, as they do not like to eat such processed items, having a strong preference for fresh vegetables and dairy products. There were many comments of food items being close to expiry date. JRCs food parcels were generally thought to be of good quality.
- The re-sale of part of food parcels (and other NFIs) was commonly acknowledged, to generate cash for household expenditure, and enable purchase of fresh food.
- Assessment participants estimated that around 40-50% of food needs were being met by aid, and the other 50-60% by purchase. However, given the monthly fluctuations in food distributions and household income, it was difficult to arrive at this estimate.
- Providing for the dietary needs of infants and young children was a concern for some families, as this required additional cash purchases (e.g. baby food, milk formula).

²⁰ The awareness of the WFP programme was low. Since the first month of implementation was August 2012, those refugees who are enrolled have only received one voucher to date, and do not have a clear understanding of their future entitlement. This is relevant only to those refugees who are registered with UNHCR, and who WFP has added to the scheme, although the number will continue to scale up each month to match UNHCR registration data.

To summarise briefly the three pillars of food security:

- Access – Between food aid and small cash purchases, Syrian refugees are able to access enough food to meet their needs.
- Availability – food is freely available in the market, and Syrians enjoy the same subsidies on key items as Jordanians.
- Utilisation – all refugees have basic kitchen equipment (often donated by neighbours) and the ability to prepare food, including water.

5.5. The Household Economy

Attempts were made, primarily during focus groups, to build up a picture of the household economy, namely expenditure and income sources, as well as work and coping strategies.

Monthly Household Expenditures per assessment location – in JDs per month (results from men’s and women’s focus groups combined)

	Amman	Ajloun	Karak	Mafraq	Na'emh (Irbid)	Ma'an
Rent	120-170	85-100	100	130-190	120-140	120-150
Utilities	30-35	20	25	25	25-35	25-30
Food	150-200	150	125	200	150-200	100-150
Medicine/Health	25	25	15-20	15-20	20-30	20
Transport	60	50	30-50	20-30	25-40	20-30
Children’s items (incl. one-off education costs)	30-50		40-60	50	30-50	30-50
Communications	30	60	30	30	20	30
Other (clothes, NFIs, cigarettes etc)	50	20	45	70	25	50
TOTAL (JDs per month)	495-620	410-425	410-455	540-645	415-540	395-510

- Participants were asked to consider what they thought was the normal required expenditure per month for an average family, not what they were actually currently spending.
- Total monthly expenditure needs range from around 400 to 600 JD per month (\$564-\$846), with costs at the higher end of this range in Amman and Mafraq, and lower in the other locations.
- As previously noted, rental costs vary from location to location, with the highest costs in Mafraq and Amman.
- The expenditure data for food was difficult to compile, as it depends to a large extent on what food aid is being received by refugees, and how much they have to purchase.

Household Income Sources

The data on income sources has been compiled to allow analysis and comparison across locations. A number of assumptions have been made to do this, so these results should be considered as indicative only. A key point to note is that to find work legally in Jordan, Syrians must purchase a work permit (\$388), which is out of the reach of most. Only illegal work, at low pay, is possible, and in most of the assessment locations there are few opportunities.

Importance of Income Sources for Refugee Households: both rank and share of total income sources (results from men's and women's focus groups combined)

Location	Amman		Ajloun ²¹		Karak		Mafraq		Na'emh		Ma'an	
	Rank	%	Rank	%	Rank	%	Rank	%	Rank	%	Rank	%
Aid / Charity / Re-sold aid	1	40-60%	1		1	70%	1	80%	1	70%	1	65%
Work/wage income	2	20-40%	2		2	25%	2	15%	3	5%	3	15%
Savings/ Selling assets					3	5%	3	5%	2	25%	2	20%
Business Income	3	20%										

- Refugees indicated a limited range of income sources, with work/wages consistently ranked lower than aid/charity.
- Aid/charity, which as a category could consist of re-sold aid, cash aid, or gifts from individuals or the local community, was reported as the main income source in all locations.
- Cash generated by re-selling aid, a component of overall aid/charity, was itself an important income source in most locations, ranging in importance from 5%-30% of the total.
- Income from work was a more important source in Amman than other locations.
- Some small business income was also reported in Amman.
- The sale of assets and reliance on savings was also reported as a minor income source in most locations.
- Remittances from Syria are not an income source for refugees in Jordan.

Work and Income Generation

- The majority of Syrian refugees were described as coming from a 'low to middle' socio-economic background. Most men worked in Syrian as skilled or

²¹ Data is missing for Ajloun, due to some limitations with the focus group process there.

unskilled workers, small business owners, taxi drivers and so on. Only a small percentage of women worked in Syria (estimated at 20%).

- Across all locations, it is clear that informal work opportunities for adults are very limited, with the exception of Amman. Wage rates are below the market and minimum levels for Jordanians.
- The absence of work opportunities is particularly true in smaller governates, or locations which are outside of main urban centres (Karak, Naemh in Irbid, Ma'an).
- In every location, some refugee children are engaged in work, at very low pay, because this seems to be the most commonly available opportunity for a family member to work. Children as young as eleven are working, usually in restaurants/cafes, shops and the like.
- Working conditions for both men and children were reported as difficult – long hours, usually 10-12 per day, low pay, and the risk of being exploited and not paid at all.
- Women were not comfortable to discuss openly whether they were working or not; however, there were indications that some of them are engaged in domestic work for Jordanian families, but felt this was undignified.
- Average wage rates for men were considered to be between 8-10 JD per day, possibly more if skilled labour.
- Average wage rates for children were reported at between 2-5 JD per day.
- In Mafraq, there was a sense that refugees were not seeking work opportunities and were content to depend on aid.

Savings and Debt

- Assessment participants acknowledged that many Syrians had left Syria with some resources – savings or transportable assets such as jewelry. However, it is clear that these resources have been rapidly depleted in Jordan in the first months here, as a coping mechanism for meeting basic expenditures.
- Those who had fled the sudden spike in violence in Syria in recent months had very limited ability to bring any resources with them, and as a result most new arrivals do not have savings to rely on.
- Many Syrians are in debt to their landlords for rent, some up to three months, and their ability to pay rent in the future is limited. As such, the threat of eviction exists – although it must be recognised that there are numerous examples where local landlords are extending credit on an informal basis to Syrians, giving them time to generate some cash and pay off rent owing. Small debts to shop owners for fresh food were also reported by some refugees; also debt to other Syrian refugees.
- There was a strong sense from assessment participants that wealthier Syrians had left the country earlier, taking their assets and resources with them, and were residing in Amman or Beirut, Lebanon. As they are not in need they do not approach organizations for support, and are effectively 'outside' of the aid system.

5.6. Health Care

- Syrian refugees who are registered with UNHCR can access the public health system (clinics and hospitals). However, medicines need to be purchased, and treatment for ongoing chronic conditions or any medical issue that requires specialist care or hospitalisation does not appear to be accessible (as reported by refugees with first hand experience of this).
- Some refugees not registered with UNHCR reported that they had been able to visit local health clinics, with the requirement to show the UNHCR registration being informally waived. However, this varied from location to location, and was not universally agreed, so appears to be on a case-by-case basis and at the discretion of the local health care provider.
- Cases were reported, and observed, of men who had been injured or tortured in the conflict in Syria, and required ongoing medical care that they could not afford.
- Many refugees have a family member with a chronic condition, especially diabetes and hypertension, and were encountering difficulties in purchasing medicines. Some have a family member with a terminal illness, and are turning to private medical care at a high cost. Similar issues were reported for refugees with disabilities. Where there was a problem in obtaining medicines, refugees indicated that the issue was insufficient cash to fund the purchase, not a lack of availability in pharmacies.

5.7. Education

- School-aged children of Syrian refugees who are registered with UNHCR can enroll in public schools. The requirement to produce documentation (such as birth certificates) for children was reported to be causing some confusion and delays in enrolment.²²
- Many schools are crowded, and a double shift system is in operation to deal with the high numbers of children.
- Although no fees are charged to attend school,²³ some refugees reported that they had difficulty in funding other costs related to children's education – uniforms, shoes, books, materials and so on. Transportation costs to and from school were also a factor, especially for those who are outside of core urban areas.
- Refugees were aware that if they were not registered with UNHCR, it meant their children would have to pay fees to attend school; however they are not clear what fees may be charged if children can successfully enroll. Private schools are also available, but only if the high fees can be paid. Since the school year has just started (in September), many refugees do not yet understand the school situation

²² It is understood from coordination meetings that this requirement is now being waived by the Ministry of Education, after lobbying by UNICEF/Save the Children

²³ GoJ statement: Syrians residing in cities who are not registered with UNHCR can enrol in private schools or public schools, but will have to pay fees. Syrians who are registered with UNHCR can join public schools and will be given one month to submit the required papers. As reported in The Jordan Times, 11th September 2012, Page 2

- As previously mentioned, some children in vulnerable families are working, and this has been prioritised over education.
- In general, it was clear from assessment participants that expenditure on education was not one of the top priorities for the more vulnerable families.

5.8. Markets

- As explained in the section on assessment limitations, market analysis was not conducted in the field. It is clear from the review of secondary data and coordination discussions that markets in Jordan are not disrupted in any way and are functioning normally. They have been able to respond to the additional demand from Syrian refugees. The exception to this is the housing rental market, which is heavily impacted as was explained above.
- Assessment participants were asked about inflation, especially food price inflation. Most reported that there had not been any noticeable changes in prices since they arrived in Jordan – although refugees were quick to highlight the significantly higher cost of living in Jordan as compared to Syria.
- The exception to this was in Mafraq and Amman, where it seems the price of fresh food has increased in recent months.
- In the governates with a lower number of refugees, their smaller number is unlikely to impact on the market and prices. Also, it is difficult to disaggregate any impact caused by the additional demand from Syrian refugees, from general price rises caused by global food and fuel price inflation.

5.9. Support received to date by refugees

The table below sets out the assistance received to date by assessment participants. It should not be interpreted as definitive for the wider refugee population.

Location	Indications of assistance received so far	Comments
Amman	Food distributions from JRC Food distributions from Al Kitabwal Sunnah Food and other distributions from Syrian Women's Association UNHCR cash assistance WFP food vouchers	
Ajloun	Food and other distributions from JRC Food and one-off cash distributions from local organisations UNHCR cash assistance	
Karak	Food and other distributions from JRC Food and one-off cash distributions from local organisations, including the "We are all Youth of Jordan Commission"	None of the distributions are regular
Mafraq	Food and other distributions from JRC Food, cash and NFI distributions from Al Kitabwal Sunnah and The Islamic Centre UNHCR cash assistance	Support from multiple organisations appears to be ongoing

	WFP food vouchers One-off food, cash and NFIs from local organisations, including the “We are all Youth of Jordan Commission” and various church groups One-off cash from Care International	
Naemh (Irbid)	Food and other distributions from JRC Food and NFI distributions from Al Kitabwal Sunnah and The Islamic Centre Ramadan distributions from Al Takofol	Not received any support since Ramadan (early August)
Ma’an	Food and other distributions from JRC Food and NFI distributions from Al Kitabwal Sunnah and The Islamic Centre One-off food, cash and NFIs from local organisations, including the “We are all Youth of Jordan Commission” and Nada Islamic Centre	Distributions are irregular, and nothing has been received since Ramadan. Some awareness of UNHCR cash assistance, but none receiving yet

- There is low awareness around the country of the UNHCR cash assistance programme and the WFP food voucher programme. There were some mentions of the first food voucher received in August by a small number of assessment participants, but most were not aware it is going to be ongoing. This also highlights the gap which exists for those refugees who are not UNHCR registered.
- JRC distributions are irregular and infrequent in some locations.
- The support from local organisations appears to have decreased significantly since Ramadan.
- Ma’raq is the only location where there a clear indication was given by assessment participants that support is continuous.

5.10. Assessment Findings Specific to a Cash Intervention

The IFRC preliminary emergency appeal suggested that a cash response was appropriate. With this in mind, the assessment gathered information relevant to a potential cash programme:

- Refugees were overwhelming in favour of being given cash assistance, rather than in-kind distributions. This was reinforced in discussions which highlighted the sale of aid items (at prices well below their value), which is done to generate cash to meet basic needs. It was felt by some refugees that dry food distributions are also appropriate, but they need to be supplemented with cash to meet rent and other needs. Most refugees felt that cash would allow them to prioritise their own needs.
- Some refugees, especially women, reported that aid distributions caused them a loss of dignity, and because of their high visibility could also generate jealousy amongst local Jordanians. They felt that cash was more discrete way of providing assistance.
- When posed the question ‘what is the first thing you would do if you were given cash today’, most assessment participants answered that they would pay rent.

This was followed by paying off debts, buying food (meat and vegetables), clothes, baby items, medicine and so on.

- Security – all Syrian and Jordanian participants in the assessment felt that aid distributions in Jordan were secure, and additionally felt that being given cash would not raise any security issues.
- All Syrian refugees have access to a mobile phone – this was also observed during home visits²⁴.
- Refugees are familiar with money transfer or remittance companies, and some of them have used them before in Syria.
- A small proportion of refugees have no ID or documentation with them in Jordan; most have passports and/or UNHCR registration.
- Men and women differ in their opinion of who handles money within the family – women felt that it was mostly them; men varied in their opinion and no clear trend was discernible. No gender issues were detected through the assessment that would affect the provision and usage of cash within families.

6. Analysis of Refugees' Coping Strategies, Future Plans, Vulnerability and Gaps

While a food security problem is not present, it is clear that many refugees living in the community have difficulty in meeting basic household expenditures, and are uncertain about how they will provide for all their needs in the coming months. Rent is the priority need, along with fresh food, medicines, and items for children and babies. The impact of winter will also bring further necessary expenditure - blankets, warm clothes, heaters/fuel, higher electricity bills and so on. It also seems apparent that the one-off support from local organisations reached its peak during Ramadan, and is now tailing off.

The assessment findings are broadly in line with the secondary data reviewed, and also substantiate that refugees throughout the country, in governorates like Karak, Ma'an and Ajloun, face similar difficulties as in Amman, Mafraq and Irbid.

6.1. Coping Strategies

The main coping strategies which refugees are adopting to meet their basic needs and expenditures are as follows:

- Dependency on aid, especially food distributions
- Re-selling unwanted aid items on the market to generate cash
- Incurring debt, especially to landlords for unpaid rent
- Children engaging in informal work – generally adolescents, but reported as young as eleven (and thus not attending school)

²⁴ Initially some families registered with JRC with just one phone number between several families; however, it is thought now that mobile phone ownership is close to 100%.

- Women working informally, in domestic work (not widespread)
- Men changing occupation and looking for any informal work available – but there are very limited opportunities outside of Amman
- Begging – only hinted at in women’s focus groups, but personal dignity prevented this being discussed
- Reduction in meals from three per day to two – but not widespread

Refugees are engaging in these coping strategies, but it is clear from the analysis of monthly expenditure needs and income sources that there is an income gap in many households. Many families are relying on a combination of aid, gifts, and cash generated by re-selling aid as their main income source. Whilst managing to achieve basic food security, the more vulnerable refugees cannot fund their other household costs; where they currently can, it is likely that many of these families will encounter difficulties in the coming months.

Rent is a special issue – in order to maintain access to housing, refugees need assistance to pay rent, and also to pay down debts to landlords, to remove the threat of eviction. With a tight housing market and limited options to move to more affordable accommodation, the most pressing expenditure gap to fill is cash to pay rent.

6.2. Future Plans for Refugees

- Most refugees do not expect the situation to change in Syria soon, at least not within six months. Some think it could be as long as one to two years before return is possible.
- Almost all refugees share the view that they will not return to Syria until there is a change of regime.
- Most refugees expect to be reliant on aid and assistance during their stay in Jordan, as they cannot foresee finding work which can provide sufficient income to meet basic expenditure needs. The willingness to work was expressed by most men, but options are perceived as very limited.
- The cost of living is seen as very high in Jordan. This combined with the inability to find work may cause some refugees to return to Syria if there is some improvement in security. However, this was not a widely held view, and appeared to be mostly due to not being able to survive in Jordan.

6.3. Vulnerability within the Refugee Population

In terms of vulnerability, a number of key groups within the wider refugee population are assessed as being most in need. In many instances, the reasons for their vulnerability are quite obvious, and can be summarised as having specific expenditure needs which cannot be met through current household income sources. The table below provides more details.

Summary of key vulnerable groups in assessed refugee population

Vulnerable Groups	Details of vulnerability
Women-headed households <i>-UNHCR data shows that 30% of refugee households are women-headed</i>	Lower capacity to find work and generate income, as no adult male in the household
Large households (with many children) <i>-UNHCR data shows that 35% of refugee households have 6 or more members</i>	Additional costs for clothes/NFIs, commodities for winter, fresh food, school materials and uniforms
Households with children under five	Specific expenditure needs for diapers, baby food/milk, other baby items
Households with a family member who has a chronic health condition	Inability to cover costs of medicines and ongoing medical care
Households with a family member who was injured in the conflict in Syria and requires ongoing medical care	Inability to cover cost of ongoing medical care
Households with a disabled family member	Inability to cover costs of specific care
Multiple families who are sharing the same accommodation (in cramped conditions)	Inability to cover cost of renting further accommodation

Note that many of these vulnerabilities overlap, and can be present within the same family, thus compounding the gap between necessary expenditure on basic items and the available household income sources.

Not being registered with UNHCR is also something of a proxy indicator for vulnerability, which will be discussed in detail later in this report.

Difficulties with income and a poverty line as a vulnerability indicator

When considering income and poverty indicators, it is difficult to assess refugees based on income levels or whether someone in the family is working. Firstly, answers from refugees about work and income are not very reliable, with a strong incentive present to under-report income. Additionally, the assessment has shown that there are very limited work opportunities for refugees, and where they exist they are informal, poorly paid, and sporadic/infrequent. Indeed, estimating monthly income is not easy for most households, due to the fluctuating and uncertain nature of most income sources. Having a family member engaged in some kind of work does not indicate that the family is not vulnerable.

The best way to identify the most vulnerable is to prioritise the groups mentioned above, and follow up with a short household verification visit. Observation of the housing situation and living conditions is the best way to confirm who the most vulnerable are – not attempts to rank income or wealth.

6.4. Timing of Needs

There are two main findings from the assessment which help to understand questions of timing:

- The length of time in Jordan is not itself an indicator of vulnerability. New arrivals may have specific and urgent needs, and may also be in need of longer term support. However, families who have been in Jordan for some months may also be part of the most vulnerable, having exhausted resources they were able to bring with them, or running out of coping strategies to adopt (for example, no further assets to sell, can't rely on diminishing aid distributions).
- The needs identified through the assessment are very likely to continue for the foreseeable future. Whilst more timely assistance is always desirable, in this context support which is provided to refugees living in communities in the coming months will still have a positive impact. It is difficult to assign a number to this, but for the next 4-6 months the situation is likely to be maintained, or indeed be exacerbated by the arrival of further refugees.

6.5. Geographical Targeting

The choice of locations for a future intervention for refugees living in the community should be guided by the following:

- JRC's ability to reach governates throughout the country, with its network of branches, and existing beneficiary list of refugees in eight governates. A significant proportion of these refugees are not registered with UNHCR, which is an important factor that can indicate vulnerability.
- The assessment findings for Mafraq, which show refugees there are receiving ongoing support from a number of sources.
- The lack of other agencies providing assistance in many of the other governates (such as Karak, Ma'an, Ajloun).
- Location and design of other planned agency programmes in cash/NFIs; close coordination will be required to ensure that future assistance does not overlap.

7. Mapping the Wider Humanitarian Response in Food, NFIs and Cash

Before moving on to analysing different response options to meet the needs identified through the assessment, it is necessary to give consideration to three other key parts of the wider humanitarian response in Jordan, before making any recommendations: JRCs existing distributions, other agency responses, and the UNHCR registration process.

7.1. Understanding JRC relief distributions and the registration process

It is important to have a good understanding of this, because it will be the starting point for any new RCRC intervention to support household expenditures for refugees. JRC have registered Syrian refugees living in the community throughout the country, using its network of branches, since the start of 2012. To register, Syrians must:

- Produce personal documentation – either a passport, UNHCR registration, or the ‘bail out’ guarantee letter which allowed them to leave a transit camp and reside in the community.²⁵ Photocopies are taken. UNHCR registration is requested if refugees have it.
- Prove date of entry – this must be after January 2012, to evidence that they are indeed refugees of the current crisis, and not previous economic migrants.

Only basic data has been collected from the refugees, and this has not been done in full in all locations. The data collected covers:

- Name of head of family
- Documentation details (number, type)
- Date of entry to Jordan
- Number of people in family
- Number of men, women, children under 5 (data is incomplete, only for part of Amman)
- Name of spouse (if in Jordan)
- Spouse documentation details (number, type)
- Phone number
- Location (area, not address)

Single person households have not been registered.

Relief distributions to date have covered some 11,000 households on this beneficiary list²⁶. Distributions are not targeted according to vulnerability, but instead cover all refugees registered. They occur on a roughly monthly basis, with priority for each distribution being given to newly registered families, then families who have waited for the longest period without receiving support. The intention is to continue these distributions, particularly food, until at least the end of 2012.²⁷

It is acknowledged within JRC that there is some overlap between these distributions and other agencies work, including UNHCR/WFP, and the local organisations under the JHCO umbrella. It is also clear that some of the food items are re-sold by refugees. A further issue which staff are aware of is the ‘loophole’ whereby different adult family members can potentially register separately, thus giving them the chance to secure multiple distributions items for the same family.

Due to the lack of data collected during the registration process which can provide insight into vulnerability or living arrangements, it is not possible to start to target refugees for any further additional assistance using the JRC beneficiary list. It is important to start to collect more data on beneficiaries during on-going relief distributions, in order to build up a clear picture of vulnerability and allow targeting in the near future. In addition, the ongoing process of registering new refugees should use

²⁵ This bail-out process no longer exists, since the advent of Za’atri camp.

²⁶ Distributions to date have included:

- 53,000 food parcels
- 11,000 hygiene kits
- 500 kerosene heaters
- 4,000 blankets

This has been with support from throughout the RCRC Movement and other partners, but especially from the Emirati, Qatari and Saudi Red Crescent Societies.

²⁷ This would be with Emirati RC support, but at this stage no firm distribution plan exists.

a new form which captures this vulnerability data, and individuals should also be considered for registration.

There are also some issues with the existing ‘database’, which is MS Excel-based, in terms of data quality and duplication. Work to improve this, and possibly move to a more robust solution (such as an MS Access database), should be considered as part of any future programming. JRC should consider the scenario that long-term programming may be required with Syrian refugees – in which case the need to establish a good dataset now is even more important.

7.2. Mapping other Agency Programmes

As discussed in Section Three, there are many agencies active in Jordan, and there is common acknowledgement that assistance for Syrian refugees has been duplicated in the past, and coordination is not effective. As such, an important part of this assessment is to understand what other agencies are doing, or planning to do. A mapping matrix of relevant agency programmes and plans in cash and related food/NFI and voucher interventions has been constructed through a review of secondary data and bilateral coordination meetings with other agencies, as well as through attendance at UN-led sectoral working groups.²⁸ This is contained in Annex Three.

It is worth highlighting the main areas of potential overlap, and considering whether they are complimentary to, or in duplication with, any future RCRC programme that addresses the household expenditure needs of Syrian refugees.

- WFP food voucher programme – blanket coverage for all UNHCR-registered refugee families with monthly food vouchers. Throughout the country.
 - *Any RCRC programme to support non-food household needs would compliment this, not overlap*
- UNHCR cash assistance programme – 6,000 of the most vulnerable UNHCR-registered refugee families receive monthly cash assistance, for rent (1,800 enrolled as at end September 2012). Throughout the country.
 - *Any RCRC programme to support non-food household needs would potentially overlap with this, and would require close coordination and sharing of beneficiary details.*
- Care International urgent cash assistance – 1,000 vulnerable refugee families in Amman receive one-off urgent cash (cases referred from UNHCR)
 - *As Care’s assistance is one-off, for urgent needs, it is not likely to overlap with a RCRC programme supporting non-food household needs, but only if on-going assistance is provided for the most vulnerable.*
- Danish Refugee Council NFI voucher – 600 vulnerable refugee families in Ma’an and Karak receive a one-time voucher, for winter/NFI/medicine needs
 - *As DRC’s assistance is one-off and for specific commodity and winter needs, it is not likely to overlap with a RCRC programme supporting*

²⁸ This 3W matrix was not available from any source, hence one had to be compiled as part of the assessment.

non-food household needs such as rent, provided only the most vulnerable are targeted.

- JHCO and Al Kitabwal Sunnah – Cash assistance and NFI distributions
 - *Little is known of how Al Kitabwal Sunnah targets its assistance, or exactly what it provides; so it is difficult to assess the extent of potential overlaps.*
- Save the Children International (planned) – 3,000 vulnerable refugees in cash transfer programme in Amman and Zarqa, including UNHCR registered and non-registered refugees; as well as 20% poor Jordanian households in areas of implementation
 - *Any RCRC programme to support non-food household needs would overlap with this, so would require close coordination and sharing of beneficiary details.*
- International Rescue Committee (planned) – cash assistance programme in Mafraq and Irbid – details unknown at this stage.
 - *Any RCRC programme to support non-food household needs would potentially overlap with this, so would require close coordination and sharing of beneficiary details.*

7.3. Understanding the UNHCR registration process, gaps and time lags

As the assessment has shown, UNHCR registration is a key factor in understanding the refugee context in Jordan. The registration process is time consuming and is centralised, with registration taking place only in the main UNHCR office in Amman, and in Ramtha (Mafraq). There is a waiting list of refugees who are awaiting registration appointments; additionally, the residents of Za’atri camp have not yet been registered. Whilst UNHCR has arranged transportation for refugees to travel from other locations in Jordan to its Amman office, it is not clear how frequently this happens, and many refugees reported during the assessment that they cannot afford the transportation costs to travel to Amman to register. There has been discussion of UNHCR opening further registration centres, but as of September 2012 this has not been approved by the GoJ and was not moving forward.

There is a time lag in the registration process, with over 3,000 families waiting for their appointments (as at 16th September 2012). Once refugees are registered, they become eligible for the WFP food voucher programme, but with a further one month lag before they can be added to the monthly food voucher cycle – as an example, the first WFP voucher cycle in August 2012 covered only around 20,000 refugees. The most vulnerable families are also assessed for inclusion in the UNHCR cash assistance programme, but this also entails a lag of up to two months before eligible families start to receive cash - due to the time-consuming process of home visits, and the subsequent registration process with the bank which is required.

The implication of these procedures is that it can take up to 3 months, sometimes longer, for refugees to register and start to receive assistance from WFP and UNHCR²⁹.

In many ways, the status of not being registered with UNHCR is effectively a kind of proxy indicator for vulnerability. For refugees not registered, the implications are:

- No access to the public health system³⁰
- Children cannot attend public schools for free
- Not included in the WFP food voucher programme
- Not eligible for UNHCR's cash assistance (for the most vulnerable families).

The fact that JRC has a beneficiary list with a large number of refugees who are not registered with UNHCR is significant³¹, particularly given the privacy and security concerns outlined in the assessment findings for why refugees choose not to register with the UN. For reasons of policy, it is not recommended to actually select beneficiaries based on not being UNHCR-registered, as the GoJ continues to encourage refugees to register. Additionally, the number of registrations by UNHCR will continue to increase on a monthly basis.

However, it is likely that a proportion of Syrians will continue to prefer to remain unregistered, so this factor remains an important consideration for JRC in selecting the locations and targeting any future intervention. JRC has access to this more vulnerable case-load of refugees, and is well placed to fill the gap in assistance.

RECOMMENDATION: For any future JRC intervention, the UN-registration status of refugees indicates a degree of extra vulnerability, and it should be carefully considered how this could impact on beneficiary selection.

8. Appropriateness of Cash Programming

Before examining response options, of which cash programming is an obvious one, it is important to establish whether the pre-conditions for cash are present in Jordan, in this particular context.

- Conversations with other agencies did not highlight any barriers to a cash intervention in Jordan. The national policy framework is supportive of cash transfers, in fact the GoJ recently announced that it will introduce cash transfers

²⁹ There is some other assistance provided to newly arrived refugees by UNCHR, but focus here is on the WFP food vouchers and the UNHCR cash assistance.

³⁰ Although note that there is some anecdotal evidence of UNHCR-registration being overlooked at public health clinics

³¹ As a reminder, 30%-59% of the current JRC database are not registered with UNHCR, depending on the governate (consider as indicative only, because people's registration status is subject to change).

to deliver subsidies to targeted impoverished segments of the population in next year's budget³².

- Cash transfers are well acknowledged as a response to refugee needs, having been used in Jordan in the last decade to support Iraqi refugees.
- Cash transfers are already being implemented for Syrian refugees, most notably by UNHCR and Care International (as well as one-off assistance provided by local organizations).
- Markets are functioning normally throughout the country, and the number of Syrians who are likely to be supported with cash assistance in each governate is not large enough relevant to the wider population to generate a determinable impact on inflation. There are two exceptions to this: the first is the housing market, which is experiencing rent inflation; however, this is occurring anyway due to the influx of refugees and demand for housing, and the provision of cash to support rent payments is itself not expected have a further material effect – since any assistance would largely be for families who already have rented accommodation. The second exception is in Mafraq, where the higher proportion of refugees seems to have caused a small amount of food price inflation so far.
- Refugees are overwhelming living in an urban context, with easy access to markets.
- JRC has experience in making direct cash transfers, through an ongoing programme to support orphans which is supported by the Emirates Red Crescent. 2,400 orphans receive cash transfer every three months, which is distributed as actual cash direct to beneficiaries.
- Assessment findings clearly showed that refugees have a preference for cash, for its ability to cover the wide range of expenditure needs they have, as well as providing them with the dignity of choice, and avoiding the embarrassment of in-kind distributions.
- The widespread re-selling of aid items that has taken place throughout Jordan, to generate cash, also provides strong support for direct cash provision.
- No security or gender issues have been highlighted around the distribution and use of cash.
- Corruption risks, or potential diversion of cash transfers, are also assessed as low. There are no local elites or 'gate-keepers' linked to Syrian refugees who could potentially engage in these practices. The risk of corruption in beneficiary selection will always exist, and must be mitigated with careful and transparent selection criteria and subsequent verification process.
- All needs identified through the assessment could be provided for by the market, providing refugees have cash to access the market.
- Cash payment mechanisms exist in Jordan, including (at least) the following options:
 - Payment through banking system – as adopted by UNHCR
 - Payment through money transfer (or remittance) companies – as adopted by at least one INGO
 - Payment by cheque, to be cashed at bank with ID
 - Direct cash distribution

³² This will replace blanket subsidies on goods, which are a 'disaster' according to the Minister of Industry and Trade, who said it is better to deliver support directly to those who need it. Source: The Jordan Times, 3rd September 2012, Page 1

- In support of these payment mechanisms, refugees have indicated that:
 - They can access a mobile phone
 - They have familiarity with money transfer companies
 - Only a small proportion are missing personal documentation (a reliable ID card would need to be created for those with no documentation for the purposes of cash programming).

It is clear from the above points that cash is an appropriate intervention for consideration in Jordan.

9. Objective and Response Option Analysis

9.1. Objective

The most appropriate objective for an intervention to meet the needs identified in the assessment, for the most vulnerable refugees living in the community, is:

Ensure the most vulnerable refugee households can meet their basic non-food household expenditure needs and have access to NFIs protecting them from winter

Assistance should be targeted to the most vulnerable households; this would compliment the ongoing (more blanket) relief distributions of JRC while ensuring that the impact of the resources available on those who need support the most is maximised. The analysis in the sections above has identified a starting point for developing vulnerability selection criteria, as well as geographical targeting. The need to consider the factor of UNHCR registration is also crucial, because this also reflects a degree of vulnerability.

In order to enable vulnerability targeting to be done, it is recommended that JRC starts a new data collection process, for its existing caseload of Syrian refugees. This can be done through their ongoing distributions of relief items. It will be necessary to have data which indicates vulnerability, as well as a clear indication of the UNHCR registration status. This is also an opportunity to train JRC staff and volunteers in data and beneficiary management.

It is true that a process of further data collection, to enable targeting of assistance, will take time and delay the start of further programming. But as the assessment clearly demonstrated, the needs of the most vulnerable refugee families are not likely to change or improve in the near future, meaning that assistance will still be timely if the time is taken to target. To put it another way, a quick response is preferable, but not essential.

RECOMMENDATION: Improve data management process within JRC – clean existing database, change registration form, collect more data through ongoing JRC relief distributions, and consider migrating the database from Excel to Access

9.2. Response Options

The following table sets out the main response options that are available to meet the suggested objective.

Response Option Analysis

Response Options	Appropriateness as per assessment findings	Advantages	Disadvantages
Food assistance: either physical distributions or vouchers	Not appropriate, as food insecurity is not the issue. Existing WFP vouchers, JRC food parcels, and other assorted assistance already in place		
Unconditional cash transfers	Appropriate – would support the identified household expenditure gaps	Allows beneficiaries to prioritise their household expenditure needs; provides more dignity of choice; more discreet support to refugees than in-kind distributions; most efficient option if on-going assistance is to be provided	Cannot ensure cash is used to cover a particular need or commodity (such as rent)
Conditional cash transfers – for rent	Appropriate – would support rent, the main gap in household expenditure which has been identified	Ensures that rent is paid (with direct impact on housing / shelter); more discreet support to refugees than in-kind distributions	Does not allow beneficiaries to meet other urgent household needs (e.g. medicine, children’s items, utility bills); restricts choice; could require payments to landlords – a heavy administrative burden for payments
Conditional cash transfers or vouchers - for NFIs/winter items	Appropriate – would support purchase of needed NFIs and other winter items	Ensures that beneficiaries will access particular NFIs/winter items; supports local markets	Does not allow beneficiaries to cover the most urgent household need (rent); restricts choice
NFIs / winter items distribution	Appropriate – would give access to needed NFIs and other winter items	Ensures that beneficiaries have access to particular NFIs/winter items; Can be done rapidly with existing pre-positioned stock in the	Restricts choice; requires physical distribution, procurement, logistics and related costs; does not support local market; only blanket coverage

		region	feasible (targeting not an option)
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An **unconditional cash transfer for non-food household needs** is recommended as the optimal intervention, as it:

- Will allow beneficiaries to prioritise their household expenditure needs, which are varied
- Provides maximum dignity and choice
- Does not tie the assistance to any particular item (e.g. rent, NFIs)
- Does not have large-scale logistical needs
- Supports local markets and can be expected to have a multiplier effect on the local economy

The transfer should be targeted to the most vulnerable households.

9.3. What Kind of Cash Transfer?

Ongoing, not one-off assistance, should be provided, as it is unlikely that a one-off intervention is going to materially impact the situation of the most vulnerable. Expressed another way, while one-off support to a larger beneficiary group will provide some relief and cover some household expenditure gaps in the month of provision, the most vulnerable will still be facing the same issues in the next month. The opportunity to make a bigger impact on the needs of the most vulnerable will have been lost by extending support to a wider group through a one-off intervention.³³

An appropriate period of ongoing support would be from three to six months, based on the timing issues identified in the assessment, which clearly showed that the needs of the vulnerable refugee families are not likely to change significantly in the coming months.

The appropriate amount for the cash transfer can be set with reference to the monthly household expenditure data gathered in the assessment; also in coordination with other agencies. It should cover average monthly rent, plus a small additional amount for other priority expenditure. To the extent that rent is the key expenditure gap, rent levels need to be closely monitored to ensure that the transfer amount remains appropriate.

Geographical targeting and coordination with other agencies will lead to the selection of certain governates for a cash programme, in locations where JRC has an operational presence and there is a gap in coverage from other agencies. In this case, an intervention which includes both cash assistance and distribution of winter items could also meet the objective effectively, providing they are in different areas:

- Ongoing unconditional cash transfers to cover non-food household expenditure needs, targeted at most vulnerable refugee households, in selected governates.

³³ This assumes that within a fixed budget, a one-off intervention could target a larger group; while ongoing support would necessitate targeting a smaller group of the most vulnerable.

- A one-off, in-kind distribution of winter NFIs (blankets, mattresses, heaters etc) in the northern governates, alongside existing JRC distributions (blanket coverage of JRC beneficiary list).

The additional beneficiary data requirements for a cash programme means it will take longer to establish, which leaves open the option of in-kind distributions for winter which could be done more rapidly.

RECOMMENDATION: Implement a targeted unconditional cash transfer for vulnerable households; a monthly transfer for at least three months, calculated at average rent plus an additional amount for other priority household expenditures. This could be supplemented with in-kind distributions of NFIs for winter, in areas where the cash transfer is not implemented.

9.4. Coordination and sharing of beneficiary lists

As mentioned several times, coordination with other implementing agencies will be crucial for a cash intervention, especially to guide the choice of locations. Within locations, it will be necessary to arrange the sharing of beneficiary lists to ensure that assistance is not duplicated³⁴. UNHCR's RAIS system can enable cross-checking of names, and JRC should request access to the system. This will allow any UNHCR cash assistance beneficiaries to be excluded from the RCRC cash programme.

However, this does not address the issue of refugees who have not registered with UNHCR. An important decision for JRC is whether it should share details of its beneficiaries who have indicated they are not registered with UNHCR. This is a policy decision – some of these Syrians have approached JRC because they are not comfortable to register with the UN; sharing their details may not be appropriate from a protection perspective.

If this is decided as the policy position of JRC and RCRC, there would effectively be a one-way flow of data from UNHCR to JRC, to ensure there is no duplication of cash assistance, but no corresponding flow of data from JRC to UNHCR, due to the privacy concerns of the non-registered refugees.

RECOMMENDATION: Coordinate closely with other agencies on selection of locations. Agree policy on sharing data, and how this can be done without protection issues. Use UNHCR RAIS system to cross-check JRC cash assistance beneficiaries and remove duplicates.

³⁴ Indications are that Save the Children International and International Rescue Committee will be key agencies to collaborate with, as well as UNHCR.

9.5. JRC Capacity

JRC has a network of branches and volunteers who have already been active in the registration of Syrian refugees and distribution of relief items. This programme presents an opportunity for RCRC to support JRC and help build capacity in a number of key programming areas:

- Registration and data management
- Beneficiary communications and accountability
- Beneficiary management and monitoring
- Cash transfer mechanisms

In particular it is a chance to build capacity at branch level and with volunteers. Training for staff and volunteers will be required³⁵, both in disaster management basics, but also in the field procedures related to cash programming. An operation under the IFRC Emergency Appeal will need to scale up local staff resources within JRC at the Amman headquarters, as well as conduct this essential capacity building with branches and volunteers.

RECOMMENDATION: Use the cash programme as an opportunity for capacity building for JRC staff and volunteers, especially in disaster management principles and field work basics.

10. Other Considerations for Implementation

10.1. Cross-cutting issues

Age

The percentage of refugees over 60 years of age is very low – less than 2% according to the current UNHCR registration data. For this reason the elderly have not been highlighted as a separate vulnerable group through this assessment.

Gender

The assessment has not revealed any particular gender-based issues that are directly related to cash programming. That is, gender and power relationships within households are not expected to impact the ability of cash transfers to achieve the identified objective. Of course there are numerous issues facing women and girls as a result of this refugee crisis. Survivors of gender-based violence, women in need of psychosocial care, widows and so on have been highlighted by a number of agencies who specialise in

³⁵ Disaster Management training is being considered for late October for volunteers; this can be extended to include aspects of cash programming.

these sectors³⁶. However, because this assessment has focused on the household economy and the gaps of basic expenditure over income sources, these concerns are out of scope.

10.2. 'Do no harm' – the impact of assistance for Syrian refugees on Jordanians

There is a risk that the implementation of additional programming for Syrian refugees could increase resentment amongst the local Jordanian community, and lead to a rise in tension between them and their guests.

Already, poorer Jordanians are facing the following issues:

- Pre-existing poverty and high unemployment
- Rising cost of living
- Rising rents, especially in the North and Amman, caused by the refugee influx
- Potential for food price inflation in the North, also caused by the refugee influx

The perception amongst more vulnerable members of the local Jordanian community will be that Syrian refugees are being supported to an unfair degree, whilst their needs are overlooked. Future programming needs to take this into account, to ensure acceptance and success.

One option is to consider the inclusion of vulnerable Jordanians in a cash assistance programme. This assessment has not had the time to investigate this option fully, but several other agencies indicated that they were considering including poor Jordanian beneficiaries in their cash programmes, up to 20% of the total caseload³⁷. There were also reports that the GoJ had requested agencies to consider this option.³⁸ JRC does not have a readily available beneficiary identification mechanism for vulnerable Jordanians; however, potential ways of doing this should be explored.

RECOMMENDATION: Monitor changes in sentiment from the local community, and consider including vulnerable Jordanians in future programming, alongside Syrian refugees. For any extension of a cash programme, or longer-term work, this is a must.

10.3. Medium to Longer-Term Programming for Syrian Refugees

Further programming for Syrian refugees in Jordan is a realistic consideration, given the potential for a prolonged crisis in Syria and increasing numbers of refugees. The following factors will be important for the design of any future work:

³⁶ See Annex One and the review of secondary data for some findings on these issues.

³⁷ This included both Save the Children International and Care International. A potential way of doing this is with data from GoJ National Aid Fund applications.

³⁸ From the Ministry of Planning and International Cooperation (MoPIC); however, note that JRC is not under the jurisdiction of MoPIC.

- Ability of refugees to return to Syria
- Considerations of any ‘pull-factor’ generated by assistance to Syrians which provides incentives for them to stay in Jordan
- The need to include vulnerable Jordanians in longer-term assistance programmes, as well as Syrian refugees

In particular, any future work which seeks to build livelihoods or provide income generating opportunities for refugees will have to be designed very carefully around the local community context, and be targeted only to those refugees without a realistic option to return to Syria.

Building the capacity of JRC to engage in future programming is essential, as they may have a caseload of vulnerable Syrian refugees for the foreseeable future. This assessment has highlighted several areas where capacity needs to be built, if this is done well it will leave JRC in a stronger position to do more.

10.4. Scenario Analysis for the Future

The table below considers three broad scenarios for the near future in terms of refugee numbers in Jordan, and potential options for future responses by JRC and RCRC – over and above the existing Emergency Appeal.

Three Broad Scenarios for the Refugee Crisis in Jordan, and RCRC Response

Scenario for Syrian refugee numbers in Jordan	Characteristics of scenario	RCRC Response
Best case: decrease below 200,000	Some return to Syria is possible; numbers in both camp and community decrease. UNHCR registration ‘catches up’ with refugee population.	Complete current IFRC/JRC appeal operation Consider if any unmet needs remain
Likely case: maintained at current level (around 200,000-250,000)	No real change from current situation – new arrivals are in camp context; refugees in community continue trying to cope. UNHCR registration is catching up with refugee population, but there are still unregistered refugees.	Consider extension to IFRC/JRC appeal operation with further funding – either longer period of cash assistance, or extend to new beneficiaries
Worst case: Increase substantially (250,000+)	Worsening conflict in Syria – additional or expanded camps in Jordan. Refugees in community continue trying to cope; more pressure on communities from higher numbers.	Re-assess needs and gaps. Consider interventions which include poor Jordanians as well, to reduce resentment and improve acceptability. Consider longer-term work

	UNHCR registration lags far behind refugee population.	
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There is a real possibility that JRC with RCRC support may have to extend the current appeal, or consider longer-term interventions, to continue to meet needs. If refugees living in the community are not able to return then the most vulnerable will continue to face the similar problems that they face now. If a significant gap remains between UNHCR registration and the total refugee population, a caseload of refugees who are under-assisted will continue to exist.

Note that UNHCR's next round of contingency planning is going to assume a worst-case scenario of 550,000 Syrian refugees in Jordan by April 2013.

11. Annex One - Assessment Reports Reviewed as secondary data relating to the host community context.

The following assessment reports were reviewed as part of the assessment:

- IFRC/JRC rapid assessment, North Jordan, June 2012 - As reported in the IFRC Preliminary Emergency Appeal, August 2012
- Joint GoJ / UN Needs Assessment for Displaced Syrians in Jordan, June 2012
- Syrian Refugee Crisis: Rapid Assessment, Amman, CHF, July 2012
- Rapid Emergency WASH & Livelihoods Assessment in Northern Jordan: Syrian Refugees living in Mafraq and Irbid, ACTED, July 2012
- Comprehensive Assessment of Syrian Refugees Residing in the Community in (Irbid) Northern Jordan, Un Ponte Per / Jordanian Women's Union, August 2012
- Report of Visits to Syrian Refugees, Ramtha and Mafraq, February 2012, Care International

Some of the key findings are detailed below:

IFRC/JRC rapid assessment³⁹, North Jordan, June 2012:

In host communities in the north of Jordan, key needs included rent, fresh food, medicines and clothes. In most instances, household savings were dwindling fast, as the cost of living in Jordan is higher than in Syria. Although some people are managing to find work, most are unable to. Rent is listed as the priority need, and there is also an increase in the number of people living per household (up to 4-5 families as opposed to 1-2 previously). Some families are facing eviction.

Joint GoJ / UN Needs Assessment for Displaced Syrians in Jordan, June 2012 (assessing Mafraq, Irbid and Amman):

- Refugees are dependant on food parcels and other assistance, have little savings and are often in debt.
- Main needs are cash to pay rent, buy fresh food, items for babies and young children, and medicines.
- Employment opportunities are limited; most cannot afford the work permit of \$388⁴⁰ required for formal jobs which are open to foreigners. Only 12% reported having a stable income. Some minors are engaged in labour, as it is easier to find work in the informal sector where a work permit is not required.
- Not all needed services are available through the public health system, so Syrians have to turn to the private health sector.
- Lack of understanding about UNHCR and its mandate creates rumours about privacy and security issues. Feeling that services provided by UNHCR are inadequate and do not encourage registration.
- Due to lack of access to the job market, there is a clear preference for cash assistance over food and in-kind distributions, which are seen as low quality, not corresponding to dietary habits and humiliating, especially when distribution takes place in public.
- Some Syrians sell their food parcels as its content does not match their diet, to

³⁹ As reported in the IFRC Preliminary Emergency Appeal, August 2012

⁴⁰ 275 Jordanian Dinar (JD)

generate cash.

- Families were under financial stress for at least a whole year prior to their crossing the border. Therefore, their capacity to liquidate assets and bring money to Jordan was very limited. Some had to pay their way out of Syria. As a result most arrived with little assets and cash. The cost of living in Jordan is almost twice of that in Syria. Consequently, most families depleted their reserves in the first months after their arrival.
- Food is readily available in Jordan's markets. Areas near the Syrian border also stock food produced from Syrian farms. It is estimated that less than 5% of Syrians stay in rural areas, and the majority live in close proximity to urban markets with a full range of food items on sale.
- Some Syrians live in governorates which include the "poverty pockets" as defined by GoJ. Programming should consider inclusion of the host communities in areas of higher poverty, as failing to do so could result in animosity from the local community and loss of local support.

A July 2012 survey by CHF in Amman⁴¹ found:

- The majority of Syrians were renting accommodation and despite concerns over the high-cost of living in Jordan and increasing rents, most survey respondents expect to remain displaced for the foreseeable future.
- For the few who are able to find regular employment, respondents agreed that current wages, which for Syrian workers are below standard market rates, would be insufficient to cover monthly expenses for an average sized household.

A July assessment by Acted, in Mafraq and Irbid governates⁴² also found that:

- 31% of interviewed households were female-headed households, constituting a vulnerable target group.
- There was a high level of vulnerability among displaced Syrians, with more than 86% of families having disabled members, infants, pregnant/lactating women, elderly, wounded persons or individuals affected by chronic diseases.
- Although 46% of Syrians arrived in Jordan with some savings, ranging from 500 to 1,000 JD, none of the interviewees stated they have savings left as at June 2012.
- 68 % of interviewees had benefitted from cash assistance since their arrival in Jordan, but this has been generally done on a one-time basis only. The majority stated that they cannot afford to pay for their rent since cash assistance has been discontinued.
- 60 % have difficulties in paying for water supply and utilities, and affording basic expenses such as food, bottled water, personal and hygiene items, diapers, milk and other basic baby items, clothes, transportation, etc.
- 95% of interviewees confirmed that Syrians who are working are paid less than Jordanians, work long hours, and sometimes are not paid at all.

⁴¹ Syrian Refugee Crisis: Rapid Assessment, Amman, CHF, July 2012

⁴² Rapid Emergency WASH & Livelihoods Assessment in Northern Jordan: Syrian Refugees living in Mafraq and Irbid, ACTED, July 2012

An August 2012 assessment in Irbid by UPP/Jordanian Women's Union⁴³ found the following (data collected during May-July):

- Most of the refugees surveyed rely on aid to survive, given very limited job opportunities.
- While food and NFI distributions have been extensive, cash/rent assistance is insufficient and discontinuous. Rental support is considered the most urgent need by the great majority of the refugees.
- Education and health seem to be accessible to the majority of the refugees
- Many protection concerns were raised by the participants in the assessment. Cases of labour exploitation, discrimination, violence and cheating were raised. Child labour and early marriage are acknowledged as occurring among Syrian refugees.
- The violence experienced in Syria, together with the difficulty of displaced living conditions, have caused psycho-social distress with refugees.

⁴³ Comprehensive Assessment of Syrian Refugees Residing in the Community in (Irbid) Northern Jordan, Un Ponte Per / Jordanian Women's Union, August 2012

12. Annex Two: Focus group discussion guidance notes

IFRC/JRC Field Assessment for Syrian Refugees – September 2012 Focus Group Discussions: Guidance notes and questions

General guidance:

The following questions should be used to guide the group discussion. We should try to stimulate a discussion among the group, and then record people's comments and the general opinion of the group. Where questions are specific, try and record the range of specific answers that the group members give.

Here are some examples of the type of information we want to record:

all group members agreed that finding money to pay rent is the biggest problem

2 of the 7 group members said that they could not afford to pay for medicines for their family

Group members reported paying rent per month ranging from 150 to 250 JD

We will hold two separate groups in each location – one for men and one for women.

We should explain carefully our objectives, and that the discussion is confidential.

People should feel comfortable to express their views honestly.

It's important to explain to the group members that we want them to consider what they know about the situation for Syrian refugees in general (not just their own experience).

It's also important that we explain to people that there is no support being provided today, also that being part of this group has nothing to do with participating in a Red Crescent project in the future.

General Questions:

1-Which part of Syria do you come from? When did you enter Jordan?

2-How many family members are you staying with in Jordan? Do you have children here – how many?

3-Are you registered with UNHCR? Or another organisation?

4-Why do some refugees not register with UNHCR?

(for example – don't know how to register / afraid to give personal information / don't think it is useful)

5-Did any of you have to pay money to cross the border from Syria to Jordan? If so, how much?

6-What are your plans for returning to Syria?

For example – what needs to happen for you to return to Syria? How long do you expect to remain in Jordan?

If you have to stay in Jordan for a long time, how do you expect to live?

7-What assistance have you received so far in Jordan, and from whom?

(for example – hygiene kits from Red Crescent, food from UN (WFP), other)

8-What are the three most urgent needs that you have?

Housing / shelter situation:

9 - Where are you living in Jordan – for example renting, staying with another family, other?

10 - Is it easy for refugees from Syria to find somewhere to live (or rent)?

11 - How is the relationship with the local Jordan community where you live? Is it changing?

12 - What is the average price people pay for rent per month? What about utility costs (electricity, water...)?

13 - Is the shelter they have adequate for their family? In terms of space, quality, access to water and sanitation?

14 - Do they think most Syrian refugees are secure in the places where they live, or is their situation uncertain (for example – owner wants them to move soon, can't afford to pay rent, looking for cheaper house)

Expenditure / Income / Livelihoods:

Household expenditure

15 - What are the main items of expenditure for refugee families each month? For example - rent, utilities, food, health care, household items/clothes, transport, communication, education, others? List on flipchart.

Exercise:

Try to put a figure in JD per month against each of the expenditure items. Discuss amongst the group, and put the range that everyone agrees with. For example: rent 150-300 JD; utilities 40-60 JD....

16 - Have there been changes in the prices of food and other goods in the markets since people arrived in Jordan?

Household income

17 - What are the main sources of income for refugees?

For example: wages from casual labour, remittances from family in Syria, gifts from family/friends in Jordan, business income, aid (in cash), savings, selling assets, selling aid. List on flipchart.

Exercise:

First: Rank each income source in order of importance

If the group finds it easy, then just discuss and rank them

If this is difficult, use the 'pair ranking' method to do this (on the flipchart)

Second: Try to put a percentage against each income source, to show the proportion it makes up of total income (the percentages should add to 100%)

If the group finds it easy, then just discuss and assign percentages

If this is difficult, use the ‘proportional piles’ method (use 20 paperclips, and have the group allocate paperclips to a pile representing each of the income sources)

18 - Do many refugees have savings?

19 - Do many refugees have debt in Jordan?

Other Livelihoods Information

20 - What kind of job did most Syrian refugees do in Syria? (trying to understand the economic background of refugees)

21 - Is it possible for Syrian refugees to find work in Jordan? Are you or any family members working?

22 - What is the average daily wage for Syrians in Jordan (discuss if this can be split into wages for skilled and unskilled labour)? Are Syrians treated fairly by employers?

23 - Considering Syrian refugees in general: are there any activities which they have started to do in Jordan which they do not normally do in Syria, to help earn money and survive?

For example - working in certain jobs which are new, selling assets, working for or helping host families, getting teenage children to work, any others

Food Security:

24 - How many meals per day do you and your family normally eat in Syria? How many meals a day are you and your family eating currently?

25 - What is your opinion of the food distributions are you receiving?

26 - If you think about all the food your family eats in a month, what proportion of it is given to you and what proportion do you purchase?

27 - Do you have all the kitchen items you need to cook with?

Other Questions Relevant to Cash Programmes:

28 - Do you think it is best for refugees in Jordan to be given food, hygiene kits, household kits; or is it better for them to be given cash? Why?

29 - What is the first thing you would spend cash on if you were given it?

30 - Do you all have access to a mobile phone?

31 – Are some of you missing documentation – either passport or Syrian ID?

32 - Are refugees familiar with money transfer companies (or remittance agencies)? For example when a family member wants to send another family member money?

33 - Who handles the money in the family normally – is it the man or the woman?

Access to health / education: (briefly, as answers will have come up previously)

34 - Do you go to local public health centres and government hospitals? If not, why not?

35 - Are there any other problems that you have related to health?

36 - Do your children attend school? If not, why not?

13. Annex Three – Mapping of other Agency Cash and Voucher Programmes for Syrian Refugees in Jordan

Organisation	Programme	Selection & Targeting	One-off or recurring?	Amount	Location	No of Beneficiaries	Delivery mechanism	Costs	Other
Care Intl	Urgent cash assistance	Vulnerable cases referred by UNHCR e.g. female -headed HHs, elderly, disabled, large HHs (5+), unaccompanied minors, widows, orphans follow up assessment done in person by Care in office, plus field visit if necessary - to determine if eligible, and whether for cash project or other support (e.g. NFI) 90% of cases have urgent eviction issues or medical needs	one-off transfer	single: 75 JD 2-5: 120 JD 6+: 150 JD	Amman and Mafraq	1500 families total: 500 completed 1000 more HHs in Amman to be covered between Sep-12 and Dec-12	Using local money transfer/exchange company (Al-Awneh), with vouchers issued to beneficiaries (note - same process as used for Iraqi refugees for many years - company is trusted partner)	7 JD per transfer	Use UN RAIS system to check for duplication, and to upload own transfers Also shared data with JHCO
UNHCR	Cash assistance programme	Vulnerable families, for rent: must be below poverty line (50 JD/month/person), as assessed on income/expenditure grid during home visit priority for female headed HHs; large families; survivors of GBV/torture; minors; other special needs IRD is implementing partner, who does home visits & assessment (intensive process)	monthly, for 3 months - now extended to 6 months Started Apr-12; will run to end 2012 (minimum)	50 JD - single 100 JD - 3-5 people 120 JD - HHs 6+ UNHCR agrees that is too low, but is funding related; may be increased for winter months	all governorates, but small numbers outside of North & Amman	1,833 by end Sep12 6000 by end Dec12 up to 2 month time lag for newly registered refugees to participate	cash delivery at bank - using iris scanning technology. Beneficiaries are sent SMS, then go to bank to collect cash Elderly/minors - given ATM card instead, which is loaded monthly; beneficiaries informed by SMS when cash is loaded must have passport/national ID, or UNHCR reg - bank's requirements	2.5 JD per transfer	one-off urgent cash grants given by other orgs don't overlap with the UN cash compatible with WFP vouchers for food, as the meet different needs uses same process as used for Iraqi refugees

WFP	Voucher programme - food parcel for refugees in host communities	Uses UNHCR registration data, after cleaning (but 1-month lag behind UNHCR numbers) blanket coverage of all registered refugee families will move to some kind of vulnerability targeting in future, through monitoring & home visits by partners (to exclude families who are not vulnerable) UNHCR cash assistance beneficiaries will always be included	monthly voucher distribution, started in Aug-12	22 JD per month per person, adjusted for HH size (based on 2300 cal daily calculation) around 19+ food items available (now adding dairy products and fresh meat/chicken)	In all governorates where there are UNHCR registered refugees; also Cyber City transit camp	19,000 people / 7,000 families in August; expected to reach 40,000 people in September -as per Aug UNHCR data one month lag behind UNHCR registration	Voucher distributed monthly, in two parts, each representing 2 weeks (so whole voucher doesn't have to be used at once) with 33 approved retailers around the country (e.g. - 6 in Amman)	Not known	Three implementing partners, for voucher distribution & monitoring: HRF for South and Cyber City SCI for Amman/ Zarqa Islamic Relief for North
Danish Refugee Council (DRC)	Vouchers for NFIs (available items as per assessed needs - winter items, NFIs, medicines, water)	Vulnerable households selected - using local CBO lists and assessments	one-off voucher not yet started	voucher total around \$300	South - Ma'an and Karak (pilot) Amman to follow	600 (pilot)	Vouchers distributed through CBO partners	Not known	waiting from GoJ for approval
Save the Children Intl	Cash Programme exact household and commodity needs to be confirmed soon through assessments	Use UNHCR/WFP cleaned dataset for registered refugees; plus unregistered refugees identified through community work of Syrians; plus 20% vulnerable Jordanians Targeted to most vulnerable	recurring, for six months (to be confirmed soon)	to be confirmed soon	Amman and Zarqa	3000	to be confirmed soon	TBC	assessment and design to be completed in Sep-12

International Catholic Migration Commission (ICMC)	Cash assistance - for rent	vulnerable	one off payment, for 3 months rent (according to rental contract)	110 JD average range: 50-230 JDs	North: Mafraq, Ramtha, Irbid, Zarqa	230 target is 500	Paid direct to landlords against lease	Not known	Starting August
ADRA	Cash transfers	Identified through JHCO	monthly for 3 months	100 JD	North	100	unknown	Not known	
JHCO / Al Kitabwal Sunnah	Cash assistance (food and NFI distributions)	Cash assistance selection criteria includes <ul style="list-style-type: none"> • Families without provider. • Orphans • Large families • New refugees 	one-off	50-100 JD	Mostly North and Amman?	unknown, but large	direct cash distribution beneficiaries contacted by SMS	Not known	includes multiple CBOs
Islamic Relief	Cash Assistance	Partnership with JHCO/Kitabwal Sunnah	monthly for 3 months started in Sep-12	65 JD	Ramtha (Mafraq)	500	unknown	Not known	
Intl. Rescue Committee	Cash Assistance	Targeted to special needs cases, especially women, victims of GBV etc Cash approach still being developed	TBC	TBC	Ramtha, Mafraq, Irbid	TBC	TBC	TBC	Advisor arriving late Sep-12 to assess / design
Intl Islamic Relief Org	Cash Assistance	unknown	monthly for 3 months	100 JD	unknown	740 240 completed	unknown	unknown	