



10 Years into Exile

A Shock on Top of a Crisis

A Summary of the 2020 Annual Assessment

January 2021



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

Introduction

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

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

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

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

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

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

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

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

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



Findings



Focus on Azraq Camp

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

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

SOCIAL PROTECTION

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

SUSTAINABLE LIVELIHOODS

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

Syrians living in urban areas are 30% less likely than Syrians living in the camp to rely on negative coping strategies.

GENDER EQUALITY

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

EDUCATION

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

DURABLE SOLUTIONS

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

¹ As of Nov. 4, 2020. See UNHCR, Syria Regional Refugee Response website

² UNICEF Contribution To Education In Humanitarian Situations: Jordan Case Report (2020) UNICEF



Social Protection

In the absence of specific legislation addressing the status of refugees and asylum seekers, rates of registration with UNHCR and the rights afforded to refugees and asylum seekers vary by nationality. While the government of Jordan estimates that 1.36 million Syrians have sought asylum in Jordan since 2011³, not all of them are registered with UNHCR. Of the approximately 752,000 persons of concern (PoC) registered with UNHCR in Jordan, approximately 662,000 are Syrians (88.1%). The remaining 90,000 come from 57 nationalities, including Iraq (8.9%), Yemen (1.9%), Sudan (0.8%), Somalia (0.1%), and others (0.2%)⁴. This survey found that **Syrians are more likely to be registered with UNHCR than minority refugee nationalities.** Most (98.1%) Syrian refugees in urban areas report being registered, in contrast to 28.4% of refugees from Chad, Central African Republic, and Eritrea. Registration levels of Somali, Sudanese, Iraqi, and Yemeni refugees are even lower—between 1.9% and 8.3%. There is also a small gender-related registration inequality. Females in respondent households are more likely (5.4%) to report being unregistered in comparison with 4.5% of males.

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

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

The documentation status of refugees is improving over time. Syrians, in contrast to other refugee groups, are more likely to report missing civil and legal documents.⁵ In 2018, CARE's Annual Assessment found that 33% of respondents lacked documentation, while the equivalent figure for the 2019 Annual Assessment was 10%. In 2020, an estimated 7.7% of Syrians in both urban areas

and Azraq Camp are missing at least one key piece of documentation. This compares to 6% of "other" refugees and 3.8% of Iraqi refugees.

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

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

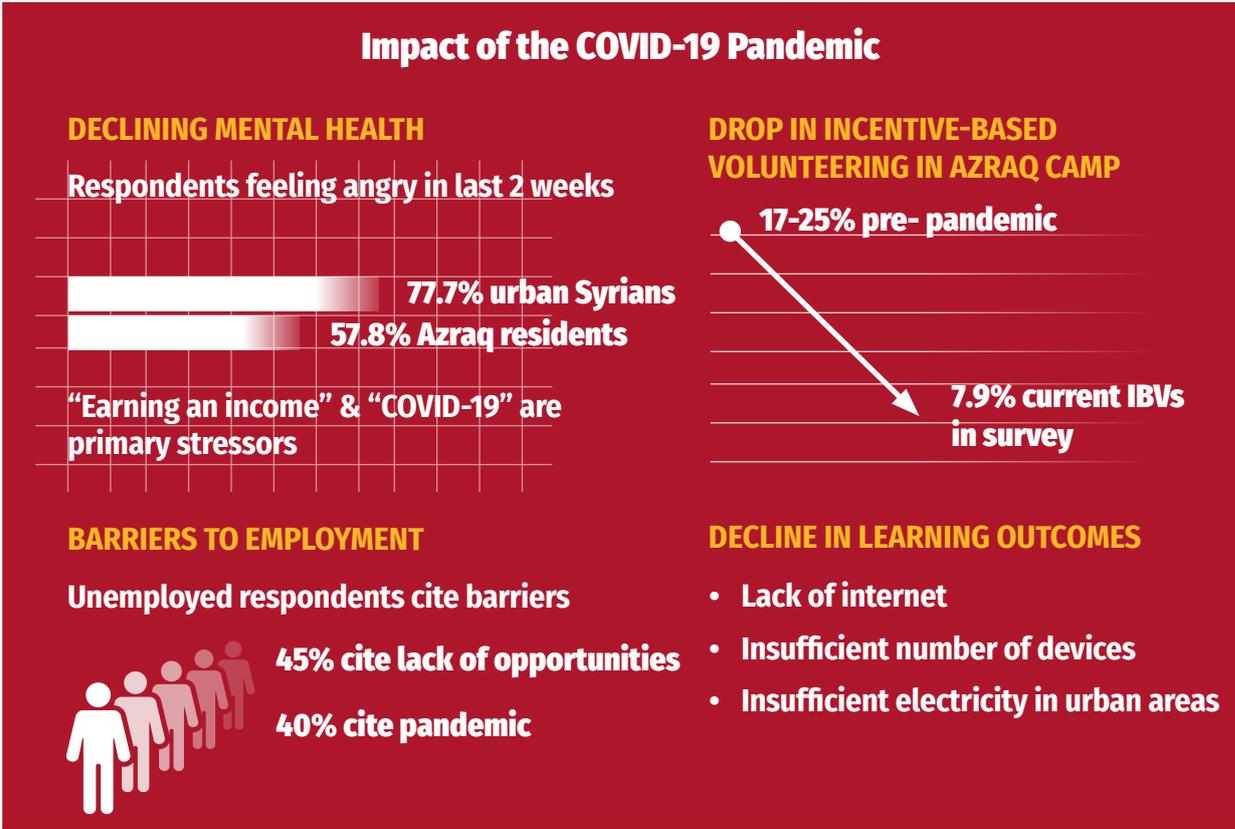
Children continue to engage in child labor. In the quantitative survey, a low percentage of working children was reported in most urban locations, except for Irbid. Participants in FGDs emphasized, however, how common child labor is in Azraq Camp. Respondents in Azraq Camp, in comparison to those in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

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

3 Jordan Response Plan 2020-2022

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

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



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

Sustainable Livelihoods

Unemployment in Jordan is high and increasing, exacerbated by the COVID-19 crisis. The national unemployment rate in Q2 2020 has risen to 23% compared to 19.2% in Q2 2019 and 18.7% in Q2 2018⁶. Iraqi refugees, with a reported unemployment rate of 85.3%, are the nationality group most likely to be out of work. The unemployment rates for Syrian refugees and refugees of other nationalities in the sample are 65.1% and 79.9% respectively.

The fragile economic status of respondents and lack of access to sustainable income generating opportunities is harmful to their mental health, resulting in the use of negative coping strategies. This is exacerbated by the COVID-19 crisis. The assessment collected data on 13 different negative coping strategies. Female-headed households report relying on more negative coping

strategies than do their male-headed equivalents. On average, households headed by women and girls use 2.61 negative coping strategies. For male-headed households the equivalent figure is 2.31. The use of negative coping strategies is more prevalent in Azraq Camp: on average, households in the camp report using negative coping mechanisms frequently (see the 2020 Annual Assessment full report for details). The most common coping strategies are borrowing to purchase food (54%), reducing essential non-food expenditure (52%) and selling family assets (39%).

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



6 Department of Statistics, the Government of Jordan.

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

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

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

Average household expenditure decreased from 2019 to 2020 for most of the target groups. This may suggest

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

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

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

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

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

Gender Equality

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



Increase in Gender-Based Violence

▶ “Yes, violence against girls and women has increased with COVID-19”



19.2% of female respondents

15.5% of male respondents

▶ “Yes, violence against men and boys has increased with COVID-19”



11.7% of female respondents

12.1% of male respondents

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

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

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

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

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

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

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

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

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

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

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

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

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

whereas women and girls with disabilities are concealed within the household with limited access to education and livelihood opportunities.

Education

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

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



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

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

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

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

COVID-19 has had a severe negative impact on educational outcomes. Issues related to the accessibility of e-learning were frequently reported, including problems with Internet coverage, an insufficient number of devices and—in urban areas—not having sufficient electricity. The effectiveness of e-learning was limited as learners lacked teacher support and the ability to ask questions. Children with disabilities were most likely to be adversely affected by the transition to digital

learning. This was because they lacked adapted on-line training materials and teacher support. Disengagement with e-learning by students and lack of accessibility may result in more children out of school, which has the potential of exacerbating pre-existing vulnerabilities.

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

Durable Solutions

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

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

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



Recommendations

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

One Refugee Approach

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

Social Protection

- To enhance and expand social protection programs in line with the National Social Protection Strategy, that respond to the long-term needs of vulnerable populations and provides avenues for overcoming poverty; social assistance programs such as the National Aid Fund should be expanded and adapted to support refugee populations.
- To design protection programming in such a way that mitigates risks and responds to the needs of women, girls, children, PWD and vulnerable groups within

the refugee and host communities in order to avoid exposing people to additional risks, and to ensure that the response is delivered according to needs and in a culturally appropriate manner.

- To enhance protection analysis, adaptive systems and early warning systems, which require strengthened local capacities in COVID-19 pandemic preparedness, response and recovery.
- To eliminate constraints faced by Syrian refugees due to missing civil and legal documentation, as this poses a barrier to their long-term options for increasing resilience.
- To increase and provide targeted social protection assistance for households that have specialized needs such as older people and PWDs, and their caregivers.
- To continue providing cash assistance as the main form of assistance and honoring this modality as the top preference amongst all refugees and vulnerable Jordanians.
- To provide legal advice to enable refugees to access secure tenancy and protection from evictions.
- To increase awareness-raising efforts about social protection programs and systems by service providers so that they reach the entire refugee population in all locations of the country, especially among urban-based refugees.

Sustainable Livelihoods

- The government of Jordan has expanded access to work permits in previous years, and is encouraged to continue its efforts in that regard and to consider

expanding developed schemes and criteria to all refugee nationalities. In addition, to consider expanding employment sectors and job types open to refugees.

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

justice and access to protection services, including the numbers and capacity of dedicated shelters.

- Programmatic and financial investment in gender programming, including women’s and girls’ empowerment and combating GBV, is urgently required for an adequate COVID-19 response. Donors must commit to increasing funding to gender interventions and recognize that GBV programming is an essential life-saving intervention.
- To take concrete steps to change adherence to gender-stereotyped roles especially around unpaid care work, which creates a double burden on women when entering the labor force, and to engage men and boys in the process.
- To recognize and address the intersection between gender and disability inequalities, and in particular develop interventions that reduce and eliminate domestic violence against women and girls with disabilities.
- To significantly improve management and follow-up of cases related to GBV and protection. Furthermore, to strengthen the coordination amongst relevant actors to mitigate and eliminate GBV, noting that this critical issue remains underreported.
- To prepare for increased gender and protection risks as a result of the COVID-19 pandemic and the predicted rise in CEFM, including the increased informality of women’s work characterized by a lack of economic rights and exploitation.
- To strengthen coordination among all actors and service providers, as well as across sectors, namely cash and livelihoods, in order to disseminate key messages on SGBV risks associated with COVID-19 and respond to these issues alongside health actors.
- To continue efforts to eliminate CEFM. Findings from this report suggest that emphasizing the economic advantages of education and the disadvantages of early marriage would be the most effective behavioral change trigger.

Gender Equality

- To foster an environment conducive to protecting women and girls who choose to report domestic violence and abuse to public authorities and counter prevalent underreporting. While addressing the stigma associated with reporting, enhance access to

Education

- To efficiently address the financial, institutional, and protection barriers that limit school enrollment and retention in refugee households. While nearly



100% of Jordanian children enroll in primary school, refugee children are less likely than their peers to be educated.

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

Durable Solutions

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





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

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

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