This year’s Annual Urban Assessment (AUA) focuses on the future prospects of both refugees and host communities, which is in line with the increasing focus on durable solutions for refugees in Jordan and the wider Syria response. Refugee programs by the United Nations (UN), non-governmental organizations (NGO) and governmental actors seek to transition from emergency response to more sustainable forms of programming, and by doing so, to link relief with development. With the Syria Crisis in its ninth year, CARE gave particular attention in 2019 to the safe, voluntary and dignified return of Syrians to their country of origin and to supporting them in host communities or as they resettle in a third country. However, while more than 650,000 Syrian refugees constitute a substantive 6.5 percent of Jordan’s population, they are not the only refugees, as Jordan hosts other refugees from a range of countries. Transcending nationality, however, poverty and a lack of opportunity universally affect refugees from many different background and experiences.

In mid-2019, a CARE-led research team surveyed more than 2,000 beneficiaries of CARE programs—1,286 Syrian refugees, 347 Iraqi refugees and refugees of other nationalities, and 447 Jordanian citizens, all living in poverty pockets in Amman, Irbid, Mafraq and Zarqa governorates. The survey targeted refugees who are formally registered with UNHCR and who live in urban areas where they receive humanitarian assistance according to their needs. The research team also conducted 10 interviews with experts from CARE Jordan, UN representatives, NGO specialists, and Jordanian and international government officials to contextualize the assessment’s quantitative findings. Furthermore, the researchers assembled 30 focus groups, which consisted of both refugees and vulnerable host community beneficiaries of CARE’s programs, focusing on participants’ sustainable livelihoods and long-term solutions to displacement.
Return, Resettlement and Local Integration

Though some Syrian refugees have returned to their home country, UNHCR has concluded that the necessary conditions and protection guarantees to facilitate a safe, voluntary and dignified return are not yet in place inside Syria.

This year’s Urban Assessment shows an increasing number of Syrian refugees preferring to resettle in a third country rather than pursue a return to Syria or stay in their host communities.

More than three quarters of those refugees think it impossible to return, citing unsafe and insecure conditions, a cost that is roughly twice the average Syrian household annual income, and a lack of housing and educational opportunities.

This year’s Annual Urban Assessment found no significant positive correlation between employment status in Jordan or changes in level of aid provision with refugees’ wishes to return to Syria. Furthermore, neither limited access in Jordan to healthcare and educational opportunities, nor refugees’ tenure in Jordan correlate with Syrians’ return intentions. Overall, this year’s AUA found that Syrians’ preferences to remain in local communities in Jordan have waned since 2017, while preferences to resettle have almost doubled since 2016.

Focus group data suggests that while some refugees prefer to explore local opportunities in Jordan given their familiarity with the local culture and language, a greater percentage believe they will find more economic and educational opportunities in a third country.

Syrian refugees are more likely to want to return to Syria if they feel positively about the places to which they would return and the steps necessary to do so.

Quantitative data shows that Syrians’ intentions to return correlate positively with access to information about their place of origin; basic, functioning infrastructure there; awareness of documents needed for return; and knowing someone who has already returned. Syrians stay informed through their own social networks, rather than through aid/development organizations or governmental actors. Most report learning about the situation back home from friends or family who either never left or have returned themselves. However, many lack a full understanding of the context in their area of origin. While more than three-quarters of refugees report having information about the safety situation in their place of origin, the same percentage also reports needing further information before they will consider returning to Syria.

Almost two-thirds of Syrian and non-Syrian refugees believe their ability to access assistance has deteriorated over the past year, suggesting a decline in basic humanitarian assistance.

Many non-Syrian refugees report that the process to attain refugee status—and therefore receive need-based assistance—is not formalized for non-Syrian refugees and asylum seekers from other countries, fueling frustration and feelings of being neglected. Jordanian citizens reported a lack of assistance for vulnerable members in their communities.

Some stated they are able to access assistance from the Jordanian government, once a lengthy application process is completed. In response, stakeholders interviewed for this assessment suggested moving away from a nationality-based assistance approach toward a needs-based approach for all vulnerable populations in Jordan.

Protection

While Syrian respondents continue to show high levels of registration with UNHCR, non-Syrian refugees report that their lack of formal status (either as refugees or permanent residents in Jordan) creates long-term protection vulnerabilities. Both, high costs and legal restrictions hinder the provision of durable solutions for Iraqis and refugees of other nationalities. In order to gain legal residence in Jordan, Iraqis, for example, must deposit 20,000 JOD in a Jordanian bank. Such a requirement presents a significant barrier to attaining formal legal status.

Given an average monthly income of just 367 JOD, many Iraqi refugees cannot afford fees necessary to becoming legal residents in Jordan. Without permanent residency, Iraqi refugees report they are largely unable to formalize other civil statuses, including marriages, births and deaths. Their employment and their ability to travel outside Jordan are also negatively affected. Other non-Syrian refugees, including Yemeni and Sudanese asylum seekers, are not eligible to gain refugee status in Jordan, effectively cutting off these populations from most humanitarian assistance targeting refugees.

Information about available aid for vulnerable refugee populations is not delivered through preferred channels and is not enough to meet refugees’ humanitarian needs. Refugees report that even though in many cases they prefer to receive information through direct contact with organizations—such as phone calls and in-person consultation—they do not consistently receive it that way. Furthermore, Syrians report needing medical support at nearly 10 times the rate they received it, with similarly large gaps in the provision of food, non-food items, education and shelter, particularly for smaller families and elderly persons. Syrians report cash-for-rent as the most important type of aid.

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Key Findings

Return, Resettlement and Local Integration

Syrian refugees responses on whether it “will ever be possible to return to your place of origin”

<table>
<thead>
<tr>
<th>Will Ever Be Possible</th>
<th>Not Possible</th>
</tr>
</thead>
<tbody>
<tr>
<td>95%</td>
<td>6%</td>
</tr>
</tbody>
</table>

Refugees’ preferred options if situation gets to a point where they leave now

<table>
<thead>
<tr>
<th>Leave Now</th>
<th>Syria</th>
<th>Iraq</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>51%</td>
<td>23%</td>
<td>14%</td>
<td></td>
</tr>
</tbody>
</table>

Syrians’ conditions for return to Syria

<table>
<thead>
<tr>
<th>Condition</th>
<th>Syria</th>
<th>Iraq</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expat to family safety</td>
<td>44%</td>
<td>43%</td>
<td>13%</td>
</tr>
<tr>
<td>Help with all fighting</td>
<td>43%</td>
<td>42%</td>
<td>14%</td>
</tr>
<tr>
<td>Repatriation compensation</td>
<td>42%</td>
<td>39%</td>
<td>19%</td>
</tr>
<tr>
<td>Availability of services</td>
<td>44%</td>
<td>43%</td>
<td>13%</td>
</tr>
<tr>
<td>Availability of food</td>
<td>46%</td>
<td>44%</td>
<td>10%</td>
</tr>
<tr>
<td>Availability of shelter</td>
<td>45%</td>
<td>45%</td>
<td>10%</td>
</tr>
<tr>
<td>Availability of education</td>
<td>42%</td>
<td>42%</td>
<td>16%</td>
</tr>
<tr>
<td>Availability of renting in place of origin</td>
<td>43%</td>
<td>42%</td>
<td>15%</td>
</tr>
</tbody>
</table>

Women Leadership Council Member’s (WLC) feedback:

Noora Aljarba
Women Leadership Council Member (WLC)

I have come to understand that not all bad things are all bad. The war in Syria is really bad, but it has made me more resilient. I am proud of my academic achievements in Jordan. And I am proud of my freedom, which allows me to work with communities, particularly women and girls, to effect real change. I would like to take all the skills and knowledge I have acquired as a WLC member and share it with women in Syria. Syria will be rebuilt, but her people must be rebuilt first.”
Additionally, specific vulnerable populations report facing harassment and discrimination on the basis of their age, gender and race/ethnicity. Refugees of other nationalities are most likely to face racist harassment from host community members and least likely to feel safe in the streets. They report high levels of racial discrimination in public spaces, while others report religious discrimination from aid providers. Young boys and girls face harassment and bullying from other students—even teachers—on the way to and from school, while single, elderly refugee women report being harassed from Jordanians interested in marrying a second wife.

Sustainable Livelihoods

Insufficient access to work permits remains a significant obstacle for refugee populations, causing an increase in informal work. Refugees’ access to formal, legal work differs greatly based on nationality. Syrian refugees, for example, can legally apply for work permits in certain sectors, even though they face financial, social and employer-related obstacles to securing legal work. This is especially true for female Syrian refugees. On the other hand, there is no legal framework for Iraqi refugees in Jordan to obtain work permits. Consequently, one-quarter of Syrian refugee respondents report having a work permit, compared with only 2 percent of non-Syrian refugees. Both populations report difficulty in obtaining a work permit and perceived high costs as the main reason for not having applied for work permits.

More Syrian men and women participated in the labor market in 2019 than in previous years: 74 percent of Syrian men and 26 percent of Syrian women report earning their family’s income in 2019 compared with 60 percent and 14 percent in 2018, respectively. All refugee populations report difficulty in obtaining a work permit and perceived high costs as the main reason for not having applied for work permits.

While all surveyed populations for this year’s AUA reported high levels of debt, Jordanians reported the highest. Syrian refugees reported the largest income-expenditure gap of all surveyed populations. In order to meet their basic needs, all populations primarily reported borrowing money, while less than 2 percent relied on taking children out of school for work, child labor, begging, or marrying a daughter off early.

Lastly, Jordan’s reliance on international humanitarian aid to bolster its economy threatens its long-term economic sustainability, creating further obstacles for refugees seeking a sustainable livelihood in the Kingdom. A recent analysis from the Carnegie Endowment for International Peace, for example, characterizes Jordan’s economy as highly dependent on foreign aid, which constitutes 11 percent of Jordan’s GDP. Domestically, the Jordanian government has increased revenues through higher taxes, customs, and fees, further squeezing a population whose reliance on domestic sectors, such as tourism and trade, has severely declined in the face of regional conflicts.

Key informant interviews highlighted that the Jordanian economy would be dramatically affected without the large influx of foreign aid each year, contributing to destabilization in the wider region.

Gender

Women and girls across all nationalities and of different ages remain vulnerable to financial pressures, separation from family members and various threats of violence. Findings from qualitative data indicate that refugee girls are still at risk for early marriage; female heads of household face increased pressure—a blended role that leads to increased psychological distress; both single and elderly women are at increased risk of harassment from men in host communities. Overall, there is a slight increase in the reported percentages of underage Syrian girls who are married, with some Syrian refugees reporting a trend of marrying their underage daughters to wealthy foreign men in order to reduce financial burdens on the family. Furthermore, Syrian women heading their households report high levels of psychosocial distress, as they have taken on all roles within the family, from earning income to caring for children to managing the household budget. Consequently, the correlation between economic insecurity and psychological stress applies disproportionately to Syrian refugee women heads of household.

When we came to Jordan six years ago, we relied on savings. As we depleted those resources, we sold gold and land back in Syria to cover our costs, including medical bills for my late husband, who died from cancer, and my 4-year-old granddaughter, Sham, who required many surgeries after she fell from a window. My son found construction work, but those opportunities, along with humanitarian assistance, have begun evaporating. As we struggle to pay our bills, our debt grows. We wish we could safely return to Syria. Nothing can make up for our homeland.”

Karima Zayed
Syrian refugee in Jordan
**Key Findings**

**Education**

Access to primary education remains a challenge for all refugee populations in Jordan. Across all refugee populations, financial constraints limit children’s access to education. Though more school-aged Syrian children report attending school this year than last, one-third of Syrian refugee children in Jordan are still not enrolled in either formal or informal educational systems. Syrians reported that the main reason for withdrawing their children from school is that they cannot afford the associated costs and, instead, need the child to earn income for the family. One in 10 Syrian refugee households reported a male child currently working; however, only 2 percent indicated they have resorted in the past six months to this kind of child labor as a means of meeting household expenses. This year’s AUA saw a sharp increase in Iraqi children out of school: 44 percent in 2019 compared with 18 percent in 2018. This can be attributed to the same growing challenges all refugee populations face when seeking access to education: increased overcrowding in schools, greater financial challenges, and less monthly income from work.

**Recommendations**

**For the Government of Jordan:**

**Provide** Iraqi refugees and refugees of other (non-Syrian) nationalities with temporary residency status, or facilitate their formal refugee status with UNHCR so they can formalize their legal status;

**Increase** eligibility for work permits by opening more employment sectors to all refugees to reduce aid dependency and enable them to lead dignified lives;

**Minimize** financial and logistical burdens associated with obtaining work permits;

**Increase** funding to educational programs, thereby improving the quality of education and reducing the cost burden for refugee households; and

**Increase** campaigns focused on easing social tensions, including joint initiatives between Jordanians and refugee populations and awareness campaigns condemning discrimination based on nationality and race.

**To UN and Governmental Actors:**

**Consider** refugees’ decision-making with regard to returning home as being both informed through contact with friends and relatives back home and grounded in the realities of populations living there; and

Refugees’ ability to work in the formal employment market does not significantly influence their decision about whether or not to return to Syria. Supporting their ability to be less dependent on aid and more self-reliant should be considered for the overall benefit of the Jordanian economy.

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**One day, a bomb fell so close to our house that the doors and windows were blown out. That’s when I decided to escape with my six children to Jordan. If you ask me about hope, I will tell you that I have very little left. We suffer in this house, especially in the winter. There is mold, insects and even lizards inside. My sons work odd jobs to help cover our expenses, but they don’t always find work. My children are struggling, unable to build a future here or fulfill their dreams. That hurts me.”**

Dalal Maf’alani
Mother of six from Dar’a, Syria
Recommendations

**For Humanitarian Actors:**

Through direct contact, **provide** refugees with information about available services and more up-to-date status reports about the situation in Syria;

**Increase** medical support to Syrian refugees, including services for persons with disabilities, and psychosocial care to all vulnerable populations;

**Expand** humanitarian services—including psychosocial assistance, cash-based assistance and sustainable livelihoods support—to Iraqis and refugees of other nationalities, and ensure that service provision is dignified and equitable to all vulnerable populations, including transparency in conducting needs assessments and distributing aid;

**Increase** educational support for refugee children, primarily financial and academic support, to facilitate their continued access to education;

**Increase** and diversify support to vulnerable women and girls, particularly female-headed households, girls at risk for early marriage and elderly women; and

**Strengthen** correlation between the types of support being provided by aid and development actors and the root causes of their needs and vulnerabilities.

**To International Donors:**

In conjunction with the Jordanian government, **research and implement** solutions to bolster the Jordanian economy;

**Further research** what practical support is necessary for refugees to return to their countries of origin under safe, dignified and voluntary conditions; and

**Support** humanitarian actors to implement a needs-based approach to refugees and asylum seekers, regardless of their country of origin.

In the face of a relentless Syrian crisis, vulnerable refugees and host communities in Jordan rise above the persistent challenges weighing them down.