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April 2019



Jordan – Comprehensive Food Security and Vulnerability Assessment, 2018



REACH An initiative of
IMPACT Initiatives
ACTED and UNOSAT

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ACKNOWLEDGEMENTS

WFP and REACH would like to thank everyone involved in this Comprehensive Food Security and Vulnerability Assessment (CSFVA) of registered Syrian refugees, vulnerable Jordanians, refugees of other nationalities and Palestine refugees from Syria (PRS) in Jordan for their hard work and commitment, which has made this study a success.

We particularly wish to thank the affected population who have sought refuge in Jordan and the vulnerable Jordanians for their responsiveness and cooperation during this exercise.

A special thanks goes to the hard work of operations, Hazim Alrawashdeh, Fadi Shinnawi, and Majid Shdaifat and each individual enumerator from the REACH team whose engagement and enthusiasm throughout the mission is highly appreciated.

This CFSVA was prepared by Erin Carey, Oscar Lindow, Mohammad Al Jawamees and Rana Al Refaay from WFP and Francesco Teo Ficarelli from REACH. Helpful comments and contributions were also received from colleagues from the WFP and REACH teams, and we would like to thank UNHCR, UNRWA, the National Aid Fund, Sawiyan and the Jesuit Refugee Service, for supporting us in this research and providing useful insight into the context.

FOREWORD

As the Syrian crisis completes its eighth year, Syrian refugee families in Jordan continue to face an uncertain future. While some refugees look to return to their country of origin, others are not sure about how, if, and when they would return. The protracted nature of the conflict plays a role in refugees' vulnerability as observed within this study.

The first WFP/REACH CFSME conducted in 2014 served as an initial baseline to assess registered Syrian refugee families' vulnerability. The following year, the 2015 CFSME clearly demonstrated the deterioration in refugees' food security in comparison to the previous year, predominately as a result of reduced assistance. This highlighted the vulnerability of the Syrian refugee population; as they lacked the resilience capacity to cope with even small reductions in humanitarian assistance. The 2016 CFSME findings revealed that while the food security for registered Syrian refugees improved since 2015, largely attributed to the ability of WFP to provide the planned level of assistance to its Syrian refugee beneficiaries for the greater part of 2016, it did not reach 2014 levels. However, it is critical to note that this improvement in food security has come at a cost. Syrian refugee families remain highly reliant on employing coping mechanisms, often irreversible ones, in order to maintain their food security. In 2018 food security rates did not increase, largely due to household economic vulnerability.

The findings contained in this report also shed greater light on the complexities of determining vulnerability to food insecurity; the results may challenge our preconceptions on who is likely to be vulnerable given the diversity of resource levels and inter-dependence within and between families. The report also helps us understand the link between food assistance and labor engagement.

Despite the ongoing generous support from their Jordanian hosts, many refugee families are reaching the end of their ability to continue in exile. That said, the provision of food assistance remains a critical lifeline for vulnerable refugee families and will remain as such until more durable solutions are cultivated for this population.

We would like to thank all our donors for their continued generous support and hope the findings contained in the report confirm the reasons why it is imperative to continue the delivery of food assistance in 2019.

It is important to note that the 2018 CFSVA study also serves as a baseline for other populations of interest, refugees of other nationalities, Palestine refugees from Syria and vulnerable Jordanians. We hope that this research will serve to inform the broader community of humanitarian and development actors in Jordan.

Finally, I would like to thank all the colleagues from REACH and WFP who have been involved in this assessment for their hard work on collecting and analysing the data and writing the report, particularly REACH's Francesco Teo Ficarelli and WFP's Erin Carey, Oscar Lindow, Rana Al Refaay and Mohammad Al Jawamees who have led the initiative. I am certain that this information laid out in the report will prove extremely useful for our work with vulnerable populations in the near future.



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OBJECTIVES & METHODS

INTRODUCTION

Entering the ninth year since the outbreak of conflict in the Syrian Arab Republic, there are currently 657,628 Syrian refugees registered in Jordan, of whom 79 percent (517,626) live in rural and urban host communities and 21 percent (140,002) in formal refugee camps.¹ The protracted conflict has left refugees in host communities increasingly subjected to heightened levels of vulnerability and food insecurity as they use coping mechanisms that deplete their assets and are left with few alternative options for meeting basic needs. For many vulnerable Syrian refugees, external assistance is the primary, and often the sole, means of meeting basic needs as an increased demand for goods and services has caused a corresponding increase in the costs of rent² and basic products³. In parallel, non-Syrian refugees from Iraq, Somalia, Sudan, Yemen and other countries have also been subjected to high levels of vulnerability and food insecurity but are often not the target of humanitarian assistance. These communities face particular hardships resulting from stricter regulations on access to work⁴, limited access to services and assistance and frequent mistreatment. Palestine refugees from the Syrian Arab Republic (PRS) are a distinct group in that they face specific problems linked to their irregular status and multiple and long-term displacements. To meet their basic needs, PRS households rely almost exclusively on assistance from the United Nations Relief and Works Agency for Palestine Refugees in the Middle East (UNRWA), which is mandated to assist this population group. With its struggling economy, Jordan has witnessed a rapid growth in the numbers of refugees residing in host communities, resulting in increasing strain on public services, greater competition for jobs and rising rents and prices for basic goods. These trends have affected the vulnerability and food security status of Jordanian host communities, particularly the poorest and most vulnerable. The 2018 comprehensive food security and vulnerability assessment (CFSVA) on which this report is based was a response to the need to increase understanding of the current food security and vulnerability status of Syrian refugees, non-Syrian refugees, PRS and vulnerable Jordanians.

Prior to the 2018 Comprehensive Food Security and Vulnerability Assessment (CFSVA), REACH and WFP conducted three annual Comprehensive Food security Monitoring Exercises (CFSMEs) in 2014, 2015 and 2016. The CFSME of 2014 provided the first nationwide assessment of the food security of Syrian refugees living in Jordan. Findings produced from the CFSMEs enabled WFP and the wider humanitarian community to analyse how changing levels of assistance and other changes have affected the food security of Syrian refugees in Jordan over time. These analyses have been critical in building a comprehensive understanding of food security in the country and of how it has been affected by changes in the levels and modalities of WFP assistance. There is continuing need for accurate and up-to-date data that highlight major issues and inform effective humanitarian responses to the fast-changing situation in Jordan.

Food security findings have varied significantly over the years. The 2014 CFSME found that 53 percent of registered Syrian refugee households living in host communities were food-secure while the 2015 assessment saw this percentage decrease to 15 percent, largely because of reductions in WFP assistance. The latest CFSME, for 2016, found that 28 percent of Syrian refugee households in host communities were food-secure. This improvement was mainly due to a stabilization in the provision of food assistance, indicating that refugees were still largely in need of aid. The 2016 CFSME also highlighted the economic vulnerability that persists among Syrian refugees, with 60 percent of households having to resort to crisis or emergency coping strategies, 49 percent reducing essential non-food expenditure in areas such as health and education in order to meet their food needs, and 26 percent sending household members to work in socially degrading, exploitative, high-risk or illegal temporary jobs. The CFSMEs also provided equivalent information on food security and vulnerability in the refugee camps of Azraq and Zaatari, where food security steadily improved since 2015, largely due to sustained levels of food assistance. The availability of such data and the consequent awareness of

1 UNHCR. Syria Regional Refugee Response Portal, 6 February 2018. <https://data2.unhcr.org/en/situations/syria/location/36>.

2 Alshoubaki, W., & Harris, M. 2018. The impact of Syrian refugees on Jordan: A framework for analysis. *Journal of International Studies*.

3 Government of Jordan. 2018. Monthly consumer price indices during 2018. http://www.dos.gov.jo/dos_home_e/main/economic/price_num/2018/1.htm

4 Mennonite Central Committee, 2017. <https://reliefweb.int/sites/reliefweb.int/files/resources/On%20the%20Basis%20of%20Nationality.pdf>

the food security status of Syrian refugees have been critical in shaping WFP's programming. Building on past experience, the 2018 CFSVA was conducted in a way that allows vulnerability and food security trends in 2018 to be compared with those identified in the 2014, 2015 and 2016 CFSMEs. However, there is no similar understanding of the status of non-Syrian registered refugees, PRS and vulnerable Jordanians. For these population groups, the CFSVA serves as a baseline assessment provides WFP and the humanitarian community with first and crucial data on vulnerability and food security. A story map on food security and vulnerability of Syrian refugees in Jordan was created and can be accessed through the following link: <https://arcg.is/1z1miH>

Overall, the findings of the CFSVA will enable WFP to revise existing targeting criteria based on identification of the characteristics of the people in greatest need of assistance and will contribute to the building of information on Syrian refugees, non-Syrian refugees, PRS and vulnerable Jordanians for future evidence-based programming.

The following report is based on data collected by REACH and jointly analysed by WFP and REACH teams. REACH was responsible for the analysis and reporting of the Syrian chapter, and WFP led the final analysis and reporting of the Jordanian, non-Syrian refugees and PRS chapters. While findings are presented here in one report, key differences between the populations groups led to the use of different sampling strategies. As such, the findings between each of the population groups are not designed to be compared and each population is presented in separate chapters. Each chapter is composed of an executive summary, presentation of findings and conclusion. The below section presents the overall objectives of the CFSVA and the methodology for the four population groups.

OBJECTIVES

PRIMARY OBJECTIVE:

Provide a thorough and complete understanding of the food security and vulnerability situation of registered Syrian refugees, vulnerable Jordanian host communities, PRS and non-Syrian registered refugees including those from Iraq, Somalia, Sudan, Yemen and other nations.

SPECIFIC OBJECTIVES:

1. **Identify the current state of food security among registered Syrian refugee, registered non-Syrian refugees, PRS and vulnerable Jordanian households using the following tools:**
 - a. Food security index:
 - i. food consumption score;
 - ii. livelihood-based coping strategy index; and
 - iii. food expenditure share.
 - b. Dietary diversity score.
 - c. Food consumption-based coping strategy index.
2. **Identify the current characteristics and vulnerabilities of registered Syrian refugee, registered non-Syrian refugees, PRS and vulnerable Jordanian households in Jordan, including:**
 - a. characteristics of household members;
 - b. household economics – expenditure and income, debt and savings;
 - c. participation in food and other assistance projects;
 - d. use of coping strategies;
 - e. food consumption and dietary diversity;
 - f. access to services – health, education, water, sanitation, etc.;
 - g. living conditions;
 - h. access to assets; and
 - i. livelihoods and skills
3. **Identify trends in needs and vulnerabilities of registered Syrian refugee, registered non-Syrian refugee, PRS and vulnerable Jordanian households by assessing how the household characteristics interact with food insecurity.**
4. **For registered Syrian refugees, compare findings with the CFSMEs of 2014, 2015 and 2016 in order to identify longitudinal changes in the overall food security and vulnerability status; and the factors that are most closely correlated with food insecurity.**

METHODOLOGY

QUANTITATIVE COMPONENT



Because of the very different situations and characteristics of the four population groups of interest, a different methodological and sampling approach was followed for each population group.

Registered Syrian refugees

For the registered Syrian refugee component of the 2018 CFSVA, a methodology consistent with the CFSMEs of 2014, 2015 and 2016 was used, with updates of certain elements in order to capture the current situation of Syrian refugees living in Jordan.

In order to produce findings that were representative at the national and governorate group levels, 3,557 “cases” were interviewed in April and May 2018, representing 2,143 households. The “case” is the United Nations High Commissioner for Refugees (UNHCR) unit of registration for households. It should be noted that each “case” may have several members and that as the members of a Syrian refugee household do not always arrive in Jordan at the same time, a single household may consist of several cases.

Sampling was implemented by randomly selecting the telephone numbers of refugee cases registered in the proGres database of the UNHCR. As such, the sampling frame consists of all cases that contained at least one registered refugee.

As WFP’s programming unit is the household rather than the “case”, a cluster sampling methodology was employed in order to ensure that sampling occurred at the household level while allowing for disaggregation to the case level. Refugee cases randomly selected from the database were interviewed, after which all additional cases found to be sharing the same household were also interviewed. Interviews with cases clustered at the household-level continued until governorate-level sample targets were met. This method allowed for data to be collected for all cases within each household, making aggregation from the case to the household level possible and ensuring case and household comparability with CFSME 2014, 2015 and 2016.

The findings are representative of registered Syrian refugees living in Jordan at a 99 percent confidence level with a 3 percent margin of error at the national level and at a 95 percent confidence level with a 5 percent margin of error by governorate group. Based on the small numbers of registered Syrian refugees residing in certain governorates and the similar geographical and economic characteristics of neighbouring governorates, some governorates were grouped together into the following geographical areas:

- **Amman**
- **Mafraq**
- **Irbid**
- **Zarqa**
- **Aqaba**
- **Balqa and Madaba (Balqa+Madaba)**
- **Jerash and Ajloun (Jerash+Ajloun)**
- **Kerak, Maan and Tafilah (Kerak+Maan+Tafilah).**

Although Aqaba hosts a small number of Syrian refugees relative to other governorates, it was not grouped with neighbouring governorates because of its distinct geographical and economic characteristics.

Table 1: Finding confidence levels and margins of error, registered Syrian refugee cases ⁵

Geographic level	Confidence level	Margin of error
National level	99%	3%
Governorate group level	95%	5%

Prior to data collection, REACH established a call centre from which the randomly sampled cases from each governorate were called in order to confirm their willingness to participate in the survey. This exercise was repeated until the target number of cases per governorate (plus a buffer) was reached. To account for movement patterns, each respondent was asked where he or she was currently living. With this information, a database was created that identified where the refugees had registered previously with UNHCR and where they were living at the time of the survey. From this database, taking into account the proportions of refugees moving in and out of each governorate, a final random sample was drawn for each governorate group. The final sample used for data collection included Syrian refugees who had moved recently and those that had remained stationary.

Registered non-Syrian refugees

The non-Syrian refugee group encompasses different nationalities and therefore very different socio-economic conditions, drivers of displacement and other characteristics. Based on consultations between REACH, WFP and other organizations engaged with these population groups, the non-Syrian group was divided by nationality as follows: Iraqi, Yemeni, Sudanese and other. Nationality was used to stratify the sample, rather than geographic location. This resulted in findings that are representative at the national level for each nationality group, with a 5 percent margin of error and a 95 percent confidence level.

Table 2: Finding confidence levels and margins of error, registered non-Syrian refugee cases

Disaggregation level	Confidence level	Margin of error
Nationality	95%	5%

Because of a low response rate and difficulties encountered during data collection, the target number of Iraqi cases was not reached, resulting in findings that are representative at a 95 percent confidence level with an 8 percent margin of error for this population group. In the “other” category, the majority of cases successfully reached and willing to be interviewed were of Somali nationality (67 percent). This allowed the addition of a Somali nationality group to the analysis, with findings representative at a 95 percent confidence interval with a 6 percent margin of error.

A total of 971 non-Syrian refugee cases were interviewed: 334 Yemeni cases, 291 Sudanese cases,

⁵ Calculated using The Research Advisors. 2006. Sample Size Calculator. <http://research-advisors.com>.

164 Iraqi cases, 122 Somali cases and 60 cases from other nationalities (mostly Egyptian, Libyan and Eritrean). Findings from the “other” nationality group are not in this report due to the small sample size and the very wide range of profiles present in the group. Findings for each nationality group are generalizable at the levels outlined below, based on achieved data collection.

Table 3: Finding confidence levels and margins of error, registered non-Syrian refugee cases by nationality

Sudanese	95 percent	5 percent
Yemeni	95 percent	5 percent
Iraqi	95 percent	8 percent
Somali	95 percent	6 percent

Sampling was carried out in the same way as for the registered Syrian population, with random selection of the telephone numbers of refugee cases from the ProGres database. The sampling frame therefore consisted of cases that contained at least one registered refugee. The same call centre exercise was carried out for the non-Syrian population groups.

The data on non-Syrian refugees was recorded at the case level and was not aggregated to the household level as was done for the Syrian group. This decision was based on observations made during fieldwork. In most of the households where several cases resided, these individuals or groups were not related to each other and did not pool their resources and make decisions as a unit. Many lived together in order to share the costs of rent but did not always share food or other costs.

Palestine Refugees from Syria

Collection of data on the PRS population took place in close collaboration with UNRWA. Sampling for the quantitative component of this part of the CFSVA took place using UNRWA’s database of registered PRS households residing in Jordan. The sampling was stratified using the UNRWA area subdivisions of Jordan:

- North Amman
- South Amman
- Irbid
- Zarqa

All references to North Amman, South Amman, Zarqa and Irbid are to the areas within those regions in which UNRWA provides services.

As UNRWA uses households as the unit of sampling, the same unit was used for the analysis. This means that the survey captured information regarding all the individuals registered under UNRWA’s household registration. Sampling was carried out with a view to generating findings that were representative at the national level with a 5 percent margin of error and a 95 percent confidence interval, and at the UNRWA area level with a 10 percent margin of error and a 95 percent confidence level.

Table 4: Finding confidence levels and margins of error, registered Palestine refugees from the Syrian Arab Republic

Geographic level	Confidence level	Margin of error
National level	95%	5%
UNRWA area level	95%	10%

A total of 352 households were surveyed across the four areas in which UNRWA operates.

Because of the sensitive nature of the PRS population group, UNRWA, rather than REACH, established a call centre from which to confirm refugees’ willingness to participate in the survey. In a procedure

that was similar to REACH's protocols for the use of call centres, this involved calling randomly selected households in each area and confirming their availability and locations until the target sample size was reached. The sample (including a buffer) was then communicated to REACH, which organized for households to be visited for the survey interviews.

Vulnerable Jordanians

The component of the assessment that focused on Jordanians is not representative of the overall Jordanian population, but of those Jordanians who are considered vulnerable by the Government of Jordan and the Ministry of Social Development. The sampling of vulnerable Jordanians was based on a list of beneficiaries of the National Aid Fund (NAF) beneficiaries provided by the ministry, which encompasses vulnerable Jordanian households benefiting from cash-based assistance identified according to the ministry's vulnerability criteria.⁶

The NAF beneficiary lists are at the individual level and target beneficiary individuals and a specified number of dependants. However, because data were gathered at the household level, the survey data collected cover all the household members of the individual included in the sample, regardless of the number targeted for the NAF.

The sampling was carried out to generate representative findings at the national level with a 3 percent margin of error and a 99 percent confidence level, and at the governorate level with a 5 percent margin of error and a 95 percent confidence level.

Table 5: Finding confidence levels and margins of error, vulnerable Jordanian households

Geographic level	Confidence level	Margin of error
National level	99%	3%
Governorate level	95%	5%

A total of 4,241 vulnerable Jordanian households were interviewed across the 12 governorates of the Kingdom.

Questionnaires

The questionnaire tools were designed in collaboration with technical experts from WFP and REACH with a view to providing findings that were comparable with those of the 2014, 2015 and 2016 CFSMEs on Syrian refugees and comprehensive baseline data for the non-Syrian, vulnerable Jordanian and PRS population groups.

Similar to the CFSMEs, the registered Syrian refugee component of the CFSVA was designed to capture information at both the case and household levels. In Jordan, many agencies use data from UNHCR's RAIS database, which provides information on refugee families for informing the design of targeting models and the prioritization of refugees for assistance. By capturing both household- and case-level information, the findings of this report provide information on both units of analysis.

For the other three population groups, the questionnaire tools were developed based on the Syrian CFSVA tool, to capture the same set of data. Small differences exist in the structure of the tool, based on the unit at which data was collected, as well as in specific questions that are relevant only to certain populations. All tools included the Washington Group⁷ of questions designed to specifically identify the types of disabilities for each individual in the household.

The full questionnaires can be found as an annex to the report.

⁶ The National Aid Fund (NAF) is an autonomous institution operating under the Ministry of Social Development, that has a mandate for protecting and supporting needy individuals and families in need through various components. The largest of these is the Recurrent Cash Assistance project which provides in-cash support to a variety of groups such as: the poor, elderly, divorced women, families taking care of orphaned children (below 28 years old), families with disabled persons, and families of detained prisoners, foster families, young women, Jordanian women married to non-Jordanians, humanitarian cases, abandoned women, persons receiving assistance and rehabilitation loans, families of seasonal workers, families of missing and absentee fathers, persons receiving Handicapped Care Aid, other candidates who received approval from the Board. The Fund provides the beneficiaries with monthly cash transfers ranging from JD 40 to JD 180 depending on income, assets, and family circumstances..

⁷ The Washington Group (short set) is a set of questions designed to identify people with a disability in a survey formatted. This set of questions and more details on it can be found on this web-site: [HYPERLINK "https://emea01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.washingtongroup-disability.com&data=02%7C01%7Crana.alrefaay%40wfp.org%7Ca9e895e-4b0684cef7d2308d69b020190%7C462ad9aed7d94206b87471b1e079776f9%7C0%7C0%7C636866830242966683&sdata=bDvIqxBIHeYkqFbUyhzQ%2BHWDfni0PZGvbM2ZWUrt%2B-k%3D&reserved=0"](https://emea01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.washingtongroup-disability.com&data=02%7C01%7Crana.alrefaay%40wfp.org%7Ca9e895e-4b0684cef7d2308d69b020190%7C462ad9aed7d94206b87471b1e079776f9%7C0%7C0%7C636866830242966683&sdata=bDvIqxBIHeYkqFbUyhzQ%2BHWDfni0PZGvbM2ZWUrt%2B-k%3D&reserved=0) <http://www.washingtongroup-disability.com>

QUALITATIVE COMPONENT

The qualitative component of the assessment encompassed a total of 65 focus group discussions (FGDs) and two key informant interviews and had the purpose of providing depth and context to the quantitative findings. As most of the FGDs were carried out prior to survey data collection, they helped to identify important themes and changes in context that were taken into consideration during the design of survey tools. All the FGDs were segregated by sex in order to respect cultural sensitivities and prevent gender dynamics from affecting the participation of women. FGDs with registered Syrian and vulnerable Jordanian participants were carried out throughout the 12 governorates of the country. FGDs with registered Syrians also took place in Azraq and Zaatari camps. Two (one male and one female) FGDs were conducted with each of Sudanese, Yemeni and Iraqi refugees and one with Somali refugees (of both sexes). For the non-Syrian population group, key informant interviews with a Sudanese and a Yemeni community leader were also conducted. Finally, two FGDs were conducted with PRS participants (one with male and one with female participants).

Eight FGDs with unregistered Syrian refugees were carried out during the week after the Government of Jordan and UNHCR announced an amnesty through the Rectification of Status Process (RSP) in March 2018. Through this amnesty, Syrian refugees irregularly residing in host communities were allowed to rectify their status as residents outside of the camps. These provided important insights into the intentions of Syrian refugees who had left one of the two camps without a regular camp bail-out (the formal process needed to transfer from a camp to host communities, through the support of a Jordanian sponsor). All participants declared being either already engaged in the rectification of status process or planning to enter it soon.

Table 6: Focus group discussions carried out for the survey

Population group	FGDs with males	FGDs with females
Registered Syrians	13	12
Unregistered Syrians	4	4
Vulnerable Jordanians	11	10
Non-Syrian refugees	4	3
Palestine Refugees from the Syrian Arab Republic	1	1
Total	34	31

Various approaches were used for the purposive sampling and recruitment of FGD participants. FGDs with Syrian refugees were organized with support from the community-based organizations (CBOs) with which REACH and its field management staff have long-terms relations. Jordanian FGDs were organized through CBOs introduced to REACH by Tkiyet Um Ali, a large food aid organization that provides monthly food packages to 30,000 food-insecure households in Jordan (95 percent of which are Jordanian). While in the quantitative component of the assessment, “vulnerable Jordanians” were defined as those benefiting from the NAF, for FGDs a slightly looser criterion was used to select participants. Jordanians considered vulnerable by CBOs and Tkiyet Um Ali, but not necessarily receiving assistance from the NAF, were invited to participate. FGD sessions with non-Syrian refugee participants were arranged through international and local organizations that work extensively with this population group. Much support was received from the Jesuit Refugee Service (JRS) and Sawiyan. PRS participants to FGDs were reached and invited to the sessions through a list of UNRWA beneficiary households provided by UNRWA.

ANALYSIS

This section outlines the methods used in the analysis in order to extract findings from the survey data that are presented in this report.

Case-versus household-level data

Registered Syrian refugees

To produce findings comparable with those of previous CFSMEs, case-level data were aggregated to the household level (CFSME 2014 was conducted at the household level only). Household-level information provides a more holistic view of refugees' food security, given the tendency of cases to share resources within their households.

In order to aggregate the variables from the case level to the household level, various functions were required, depending on the nature of the variable. For variables such as expenditure, income and household members, the sums of all cases in a household were used to generate the total household figure (for example, the incomes of all cases in a household were summed to determine the total household income level). For other variables, such as use of livelihood-based coping strategies, frequency of consumption of certain food items and ownership of household assets, the maximum value among all the cases in the household was used. For example, if one case in a household was using a particular coping strategy, it was determined that the household as a whole was using that strategy. If one case in a household consumed meat three times per week while another case consumed it once per week, the maximum value (three times per week) was taken as the household's meat consumption frequency.

Non-Syrians

The baseline data produced for the non-Syrian population are at the case level and have not been aggregated to the household level. This decision was taken after it was observed that usually, when a number of refugee cases were living in a single household they were not sharing resources to a degree that justified consideration of the household as a unit in the survey. Most of the cases that were sharing accommodation were doing so in order to share rental costs but did not pool their resources or act under the authority of a single head of household.

Jordanians and Palestine refugees from the Syrian Arab Republic

The Jordanian and PRS populations were sampled, interviewed and analysed at the household level.

WFP beneficiary classification – registered Syrian refugees

The value of WFP assistance received by a household was one of the items of data that were aggregated from the case to the household level. In host communities, WFP assistance is determined at the case level according to the vulnerability of the case. WFP's General Food Assistance (GFA) targeting model is based on a composition of socio-economic and demographic vulnerability characteristics associated with food insecurity. These include characteristics such as case size, case child ratio, education level, presence of members suffering from medical conditions or disabilities, and cases headed by widowed or divorced females. Cases that are determined to be "extremely vulnerable" receive JD 23 per member per month; cases that are "vulnerable" receive JD 15 per member per month; and cases perceived to be the least vulnerable do not receive assistance (non-beneficiaries). Several households consist of several cases receiving different levels of assistance. For example, one household may contain one case of five members receiving JD 15 per member per month and another case with three members receiving JD 23 per member per month. In order to make comparisons among the WFP beneficiary strata at the household level, the value of WFP assistance per household member was calculated. Households were then categorized as follows:

- **Extremely vulnerable:** households receiving JD 18 or more per household member.
- **Vulnerable:** households receiving JD 8 or more per household member but less than JD 18.
- **Non- or indirect-beneficiary:** households receiving less than JD 8 per household member.

This gives an indication of the average level of assistance received by members of the household. For example, in a household with two non-beneficiary members (receiving no assistance) and one vulnerable member (receiving JD 15 per month), the average assistance per household member is

JD 5 per month. This household is therefore classified as non- or indirect-beneficiary, as the average assistance received per household member is less than 8 JD per month.

Trend analysis of the Syrian population: 2014, 2015, 2016 and 2018

A major objective of the 2018 CFSVA 2018 was to triangulate findings from the 2014, 2015 and 2016 CFSMEs in order to provide trend analysis over several years. This facilitates an understanding of the impact that specific changes in context have on refugees' welfare over time. In order to meet this objective and to ensure that comparisons among the four years are statistically robust, comparisons between 2014, 2015 and 2016 and 2018 include only those households in which all Syrian members are registered refugees.

Food security index

The food security index is a global measure of food consumption and economic vulnerability, calculated using three core indicators that cover the short and long term:

1. The food consumption score (FCS), for a snapshot of food consumption;
2. Livelihood-based coping strategies; and
3. The food expenditure share, which is the proportion of total expenditure that is spent on food. This indicates the extent to which households are able to make additional expenditures after purchasing food.

Registered Syrian refugees

The food security index used for the Syrian population is an adaptation of WFP's Consolidated Approach to Reporting Indicators of Food Security (CARI), piloted in the 2014 CFSME and used again in the 2015 and 2016 CFSMEs. In this adapted version of CARI, a grid system is used to categorize households according to their food security situation. To establish the overall food security of Syrian refugee households, the three core indicators were first calculated and the grid system below was then used to categorize households.

Table 7: CFSME grid for calculating the food security index

		Food expenditure share			
		Less than 40%	40% to 60%	60% to 80%	More than 80%
FCS: Acceptable	No coping mechanisms	Food secure	Food secure	Food secure	Food secure
	Stress coping mechanisms	Food secure	Vulnerable to food insecurity	Vulnerable to food insecurity	Vulnerable to food insecurity
	Crisis coping mechanisms	Vulnerable to food insecurity	Vulnerable to food insecurity	Vulnerable to food insecurity	Vulnerable to food insecurity
	Emergency coping mechanisms	Vulnerable to food insecurity	Vulnerable to food insecurity	Vulnerable to food insecurity	Vulnerable to food insecurity
FCS: Boderline	No coping mechanisms	Vulnerable to food insecurity	Food insecure	Food insecure	Food insecure
	Stress coping mechanisms	Food insecure	Food insecure	Food insecure	Food insecure
	Crisis coping mechanisms	Food insecure	Food insecure	Food insecure	Food insecure
	Emergency coping mechanisms	Food insecure	Food insecure	Food insecure	Food insecure
FCS: Poor	No coping mechanisms	Food insecure	Food insecure	Food insecure	Food insecure
	Stress coping mechanisms	Food insecure	Food insecure	Food insecure	Food insecure
	Crisis coping mechanisms	Food insecure	Food insecure	Food insecure	Food insecure
	Emergency coping mechanisms	Food insecure	Food insecure	Food insecure	Food insecure

■ Food secure
 ■ Vulnerable to food insecurity
 ■ Food insecure

All other populations

For all other populations, the standard CARI food security index was used. Slightly different to the FS indicator used in CFSME and in the Syrian component of the CFSVA, the CARI Food Security Index is comprised of the same three core indicators: food consumption scores, livelihood coping strategy use and food expenditure share, but does not use the above grid. Instead, the following steps are followed:⁸

- 1) The average between the livelihood-based coping strategy use score (of 1 to 4 scale, as explained below) and the food expenditure score (of 1 to 4) is calculated.
- 2) The calculated average is then averaged with the food consumption score (of 1 to 3).
- 3) This final average is rounded and results in the following possible scores:
 - 1 = food-secure;
 - 2 = marginally food-secure;
 - 3 = moderately food-insecure; and
 - 4 = severely food-insecure.
- 4) Those falling into group 3 (moderately food-insecure) are recategorized into group 2 (marginally food-secure).

⁸ WFP website: <https://www.wfp.org/content/consolidated-approach-reporting-indicators-food-security-cari-guidelines>. Accessed 13/12/2018

Food consumption score

The food consumption score (FCS) is a global WFP indicator and a core component of the food security index. It measures both the quality and the frequency of consumption of different food groups. In the 2014 CFSME the food consumption score was updated to reflect the dietary profiles of Syrian refugees living in Jordan, and this updated score was applied to the results of the 2015 and 2016 CFSMEs. The food consumption score calculates the consumption of eight food groups weighted by their dietary value, as defined by WFP, using seven-day recall period preceding the assessment. The ninth food group, condiments, is not used in the FCS calculation.

Table 8: Food groups and weightings for the food consumption score

Food group	Food item	Weight
Meat	Beef, chicken, goat, eggs, fish, seafood	4
Dairy products	Milk, yoghurt, other dairy products	4
Pulses	Beans, peas, nuts and seeds	3
Main staples	Rice, bread, cereals, tubers	2
Vegetables	Vegetables, leaves	1
Fruit	Fruits	1
Sweets	Sugar, sugar products, sweets, honey	0.5
Oil	Oils, fats and butter	0.5
Condiments	Spices, tea, coffee and salt	0

Households are profiled according to their overall food consumption score and are described as having poor, borderline or acceptable food consumption scores based on the following thresholds.

Table 9: Food consumption score thresholds

Profile	Score threshold
Poor	28 or less
Borderline	Between 28.01 and 42
Acceptable	More than 42

Dietary diversity score

The dietary diversity score is a global indicator that measures the quality of food consumption and serves as a proxy for the nutritional intake of households. The score is based on the consumption of the seven food groups shown in the following table. It ranges from 0 to 7 and it is calculated by counting the number of food groups of nutritional relevance that have been consumed in the past week. Households with a low dietary score have a diet that is less varied and of lower nutritional value than those with a high score.

Table 10: Dietary diversity food groups	
Dietary diversity score food groups	
	Dairy products
	Cereals, roots and tubers
	Pulses and legumes
	Meats, fish and eggs
	Oils and fats
	Fruits
	Vegetables

Food consumption-based coping strategy index (reduced coping strategy index)

The food consumption-based coping strategy index (reduced coping strategy index) is a global predictor of the onset of food insecurity and measures households' short-term behaviour when they do not have sufficient access to food. The reduced coping strategy index counts the number of times during a seven-day period that households have employed five specific coping strategies in response to a shortage of food. Each coping strategy has a standard weight reflecting its severity. By multiplying the frequency of usage by the severity of the coping strategy an overall index score ranging from 0 to 56 is generated.

Table 11: Reduced coping strategy index weighting	
Consumption-based coping strategy	Severity weight
Rely on less preferred and less expensive food	1
Limit portion size at meal time	1
Reduce the number of meals per day	1
Borrow food or rely on help from relatives or friends	2
Restrict consumption by adults for small children to eat	3

Livelihood-based coping strategy index

Syrians

This index is a global WFP indicator comprising eight coping strategies that measure the long-term behaviours such as asset depletion, debt accumulation and accepting exploitative work that the members of a household have adopted within a 30-day period. In order to ensure comparability with past CFSMEs, the same coping strategy grouping was made, as shown in the following table.

Table 12: Livelihood-based coping strategies, Syrian refugee households

Livelihood-based coping strategy	Severity
Spent savings	Stress
Bought food on credit	Stress
Sold household goods	Stress
Reduced essential non-food expenditures	Crisis
Sold productive assets	Crisis
Accepted high risk, socially degrading or exploitative temporary jobs	Emergency
Sent adult household members to beg	Emergency
Sent child household members to beg	Emergency

Households are categorized according to the most severe coping strategy that was adopted by any household member in the 30-day period. Households are then grouped according to one of four severity levels: 1 – no use of coping strategies; 2 – use of stress coping strategies; 3 – use of crisis coping strategies; and 4 – use of emergency coping strategies.

All other populations

For all other populations, an updated grouping of the livelihood-based coping strategies was used, based on focus group discussions that took place prior to the start of quantitative data collection. Discussions about the frequency of use and the severity of each coping strategy resulted in the following livelihood-based coping strategy groupings.

Table 13: Livelihood-based coping strategies, non-Syrian refugee households

Livelihood-based coping strategy	Severity
Spent savings	Stress
Bought food on credit	Stress
Sold household goods	Stress
Change accommodation	Stress
Reduced essential non-food expenditures	Crisis
Sold productive assets	Crisis
Send children to work	Crisis
Accepted high risk, socially degrading or exploitative temporary jobs	Emergency
Sent adult household members to beg	Emergency
Sent child household members to beg	Emergency

Principal component analysis: The wealth index

In order to understand how wealth varies by household, it is necessary to consider all wealth related indicators collectively and understand which combination of indicators best explain overall household wealth levels. To achieve this, a principal component analysis (PCA) was conducted. The purpose of the PCA is to replace the wealth-related variables, which may be correlated, with a set of uncorrelated principal components (aggregate scores which explain the variance across all wealth-related questions included in the analysis). The first component explains the largest proportion of the total variance in the variables related to wealth, and is used as the wealth index. To this end, the wealth index is

a composite index composed of key asset ownership variables and serves as a proxy indicator for household wealth. The wealth index is calculated for all populations and examined in its interaction with food security.

Statistical significance

All group comparisons and disaggregations in the report are only reported if found to be statistically significant.

LIMITATIONS AND CHALLENGES

The following limitations were identified in the methodology:

- In order to ensure consent and confirm the location of prospective survey respondents, households and cases were randomly sampled from the databases of UNHCR, the NAF and UNRWA databases and called prior to being interviewed. This may have resulted in some households whose members would have preferred not to discuss income sources – for example those with members working illegally or those that were exposed to increased protection risks –, being omitted from the sample. For example, about 6 percent of the Syrian refugee cases who were contacted declined to participate. Given the size of the sample, however, this is unlikely to have significantly affected the results.
- For Syrians, households containing unregistered refugees were excluded as in past CFSMEs because the survey did not capture information on these individual refugees. This made the household-level data incomplete, meaning that the analysis comprises only those households where all the members were registered with UNHCR.
- The manner in which food expenditure data were collected differed slightly between the 2015 CFSME and the other assessments. In the 2015 CFSME, refugees were asked their total food expenditure excluding WFP food vouchers, and the value of WFP food assistance was retrospectively added in. In the 2014, 2016 CFSMEs and the 2018 CFSVA, refugees were asked to provide their total food expenditure including WFP food assistance. Because of this discrepancy, food expenditure results from CFSME 2015 have been omitted from the report.
- The situation in Azraq refugee camp is different from that elsewhere because refugees in Azraq camp have limited ability to adopt livelihood-based coping strategies such as engaging in illegal work. The food security index is heavily influenced by livelihood-based coping strategies and so it is not an appropriate metric for the measurement of food security in Azraq.
- For the Jordanian component of the assessment: The latest available poverty data at the time of the survey were based on the Government of Jordan's 2010 Household Income and Expenditure Survey (HIES), which for example pre-dates the influx of a majority of Syrian refugees. As an updated HIES representative for the full Jordanian population had reached the final stages of data collection, it was decided to focus on vulnerable Jordanian HHs and to base sampling on the NAF beneficiary list rather than outdated maps of poverty pockets. An information gap will therefore remain with regards to vulnerable Jordanians not included in the social safety net. This is however expected to be covered by the 2018 HIES, to which the CFSVA will provide important complementary information, and potentially an indication of the effectiveness of NAF in terms of food security.

The following challenges were encountered during data collection and analysis:

- Data collection for the household survey was typically conducted during regular daytime working hours. As a result, household members – including the head of household – who were working were not always available for interview. When the head of household was absent, interviews were conducted only if a household member over the age of 18 and with a solid understanding of household activities was present, which may have resulted in intermittent misreporting of information. In order to minimize the impact of this, respondents were encouraged to call their head of household when they were uncertain of the answers to particular questions. Enumerators also followed up with phone calls to the head of household in order to ensure the accuracy of responses.

SYRIAN REFUGEES

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EXECUTIVE SUMMARY

Entering the ninth year since the outbreak of conflict in the Syrian Arab Republic, there are currently 657,628 Syrian refugees registered in Jordan, of whom 79 percent (517,626) live in rural and urban host communities and 21 percent (140,002) in formal refugee camps.¹ The protracted conflict has left refugees in host communities increasingly subjected to heightened levels of vulnerability and food insecurity as they use coping mechanisms that deplete their assets and are left with few alternative options for meeting basic needs. Since 2014, REACH and WFP have partnered to conduct regular nationwide Comprehensive Food Security Monitoring Exercises (CFSMEs), with the objective of assessing levels of refugee food security, identify trends in needs and vulnerabilities, and recognise the most vulnerable refugees. Prior to the 2018 Comprehensive Food Security and Vulnerability Assessment (CFSVA), CFSMEs were conducted in 2014, 2015 and 2016, allowing for longitudinal analysis of food security and vulnerability indicators to assess the impact of specific contextual factors. During the CFSVA, a total of 3,557 “cases” were interviewed between April and May 2018, representing 2,143 households. In addition, 31 Focus Group Discussions (FGDs) amongst male and female Syrian refugees were conducted to further explain trends in quantitative data. Key recommendations were formulated in collaboration with WFP.

Over the two years from 2016 to 2018, food security deteriorated slightly among registered Syrian refugees living in host communities. In 2018, 20 percent of registered Syrian refugee households in host communities were food-secure, compared with 28 percent in 2016. Over the same period, the proportion of food-insecure households increased from 12 to 14 percent and the proportion of households vulnerable to food insecurity rose from 60 to 66 percent. As food consumption levels have remained stable since 2016, with 85 percent of households consuming acceptable amounts of food, the worsening of food security was largely due to a significant increase in the proportion of resources spent on food by households and a moderate increase in the use of livelihood-based coping strategies. While only 23 percent of households spent more than 40 percent of their total expenditures on food in 2016, this figure has doubled to 44 percent in 2018. The large increase in food expenditure, in both absolute and relative terms, was caused in part by the Government of Jordan’s removal of subsidies on a number of basic food items in January 2018.

In 2018, 90 percent of registered Syrian households living in host communities resorted to livelihood-based coping strategies in order to maintain access to food and other basic goods and services. This figure was slightly higher than the 87 percent of 2016 and the same as in 2015. With more than two thirds (68 percent) of Syrian refugee households resorting to crisis or emergency livelihood-based coping strategies, this high proportion suggests that households in host communities are still poorly equipped to deal with reduced access to resources, and a high level of vulnerability remains.

In the refugee camps of Azraq and Zaatari, WFP food assistance and access to other basic services such as shelter, education and health are more stable than in host communities. Households in camps consume more and better quality food than refugee households in host communities. In Azraq camp, there has been a steady improvement in food consumption scores over the years: 78 percent of households consumed acceptable levels of food in 2015, 89 percent in 2016 and 96 percent in 2018. Diversity in household diets has also improved accordingly. In Zaatari, food consumption levels have remained stable, with 94 percent of households consuming acceptable levels of food, as in 2016. In host communities, however, a higher share of households’ expenditure was dedicated to food in 2018. As outlined during qualitative (FGDs) in the camps, the prices of food products in camp shops and supermarkets have also increased considerably in the months prior to assessment.

In host communities, two thirds (66 percent) of registered Syrian refugee households had members who were taking advantage of work opportunities. Of men of working age, 61 percent were involved in some sort of work activity in the 30 days prior to the assessment, up from 56 percent in 2016 and 47 percent in 2015. However, work opportunities are often temporary and informal in nature: only 13 percent of working individuals (men and women) had regular jobs and 33 percent had work permits. While increased access to work allows households to gather more resources and diversifies sources

¹ UNHCR, Syria Regional Refugee Response Portal, 6 February 2018. <https://data2.unhcr.org/en/situations/syria/location/36>

of income, working conditions are often dangerous and exploitative. Almost one third (28 percent) of households reported having to send a member to illegal, risky, socially degrading or exploitative jobs as a coping strategy to compensate for the lack of food. Four in ten (42 percent) of working individuals also declared experiencing exploitation at work.

Although income sources have increasingly diversified, with more households obtaining income from work, 95 percent of households had at least one member receiving WFP food assistance. This assistance remains a vital resource for Syrian refugees in helping them to attain food security. While 10 percent of extremely vulnerable households (receiving JD 18 or more per capita in WFP food assistance) were food-insecure, 26 percent of non- or indirect-beneficiary households (receiving JD 8 per capita or less) were also found to be food-insecure. This suggests that the link between humanitarian assistance and food security is still very strong, in turn, suggesting that a reduction in assistance could have severe effects on the food security of the beneficiary population.

Shelter also remains a prime area of concern for Syrian households. Shelter was reported as the main unmet need by almost two thirds (64 percent) of registered Syrian refugee households in host communities. More than one third (38 percent) of these households had been forced to change accommodation, mainly as a result of being evicted by landlords (53 percent) or having to reduce expenditure on rent (43 percent). Although the average share of total expenditure dedicated to rent decreased in 2018 (27 percent, down from 30 percent in 2016), per capita expenditure on rent has increased from JD 18 to JD 21. Participants in FGDs highlighted that extended families increasingly live together in order to compensate for high rental prices.

Access to education has remained relatively stable since 2016, with about one third (34 percent) of households with school-age children not sending all their children to formal school. The reasons for households not sending children to school were financial constraints (25 percent), consideration of education as neither useful nor interesting (13 percent), the work commitments of the child (11 percent) or health conditions (9 percent). The importance of education is not confined to children's schooling: lower proportions of households headed by members who have completed secondary or tertiary education were food-insecure (10 percent for secondary and 12 percent for tertiary education) than of households whose heads were illiterate (21 percent). This implies that enhancing access to education for young Syrians is important in helping to ensure long-term economic resilience.

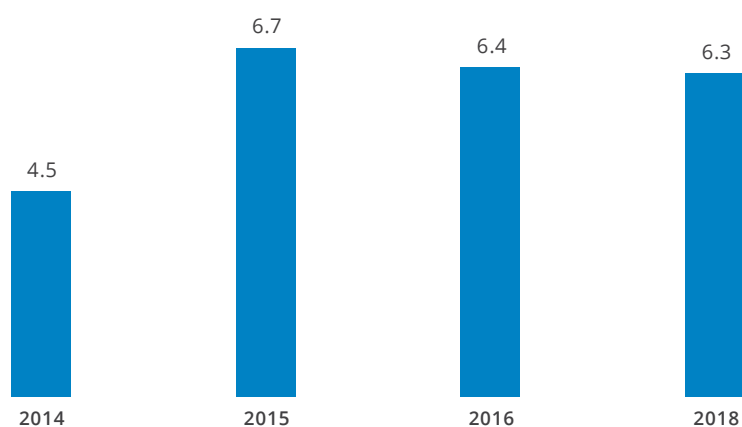
Health care costs at Jordanian public medical facilities have increased for Syrian refugees. From being free prior to November 2014, they became equal to the rates charged to uninsured Jordanians until February 2018, when they were increased again, to 80 percent of the rates charged to other non-Jordanians. The increasing cost of health care is forcing more households to neglect health issues or substitute professional medical treatment with cheaper alternatives such as herbal cures or free advice from a pharmacy. More than half (55 percent) of households have had to reduce essential non-food expenditure, with many of the examples mentioned during FGDs involving the reduction of health-related expenditure. More households with a disabled head of "case" were food-insecure or vulnerable to food insecurity (83 percent) than other households (78 percent). FGDs revealed that health issues remain one of the largest causes of vulnerability affecting refugees living in host communities, and health care and access to medicines were consistently mentioned as an area that should be prioritized for further assistance. Almost three quarters (74 percent) of households selected access to medicine and health services among their three main unmet needs.

With increasing costs of food, rent and health care, Syrian refugees in Jordan face increased difficulty in securing basic needs. While an increase in access to employment has been observed, the employment is frequently in the form of risky, illegal, socially degrading or exploitative jobs. The use of livelihood-based coping strategies in order to acquire the increased resources required to meet basic needs is increasing, with most households (90 percent) resorting to them. Vulnerability therefore remains high among the Syrian population and humanitarian assistance is still of utmost importance in ensuring access to food and other basic needs.

HOUSEHOLD DEMOGRAPHICS

The overall demographic characteristics of registered Syrian refugee households in Jordan have remained similar to those observed in 2016. On average, a household of registered Syrian refugees residing in host communities had 6.3 members in 2018. This figure has been stable since 2015 but was higher than in 2014, when households had an average of 4.5 members. In 2018, the average size of households among governorates varied from 5.4 members in Aqaba to 7 in Balqa+Madaba. In camps, households were slightly larger, with an average of 7 members. In registered households residing in host communities, there were an average of 3.2 children (under 18 years of age) per household, accounting for roughly half of the household composition. The ratio between non-working-age members (aged 0 to 17 years or over 59 years) to working-age members (aged 18 to 59 years) in households in host communities was 1.5:1, indicating that there were 1.5 dependents for each working-age member. The dependency ratio in Zaatari camp was the same (1.5:1), while in Azraq camp it was higher, with 1.8:1 dependents for every working-age member. Reflecting the observations regarding household size, there was a large increase in the dependency ratio between 2014 and 2015 in host communities, followed by relative stability until 2018. In non-WFP beneficiary households the dependency ratio was 0.55:1 (roughly two people of working age for every dependant), in vulnerable households it was 1.29:1 and in extremely vulnerable households it was 1.95:1 (with only one working-age member for every two dependents), reflective of WFP targeting.

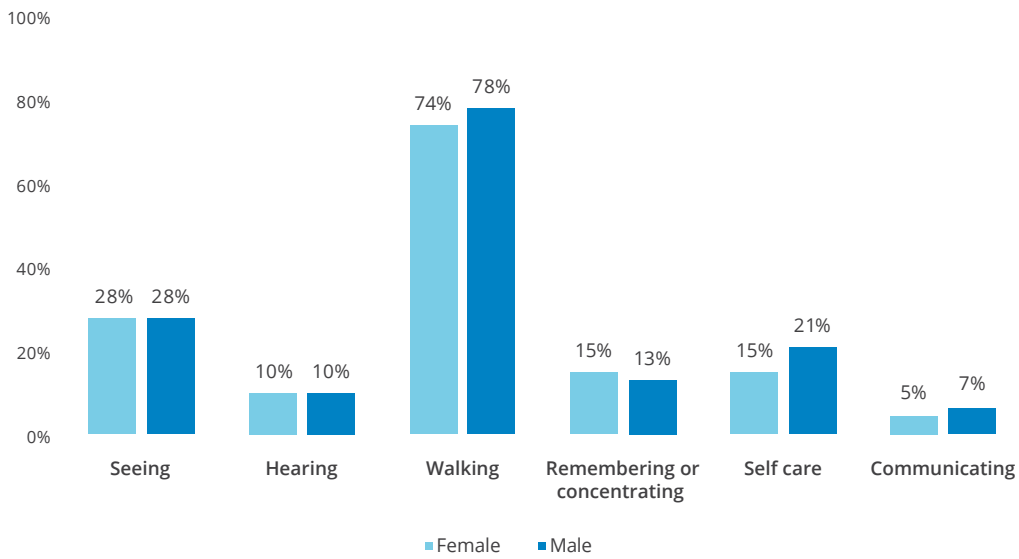
Figure 1: Average household size in host communities



In 2018, among the registered Syrian population living in host communities, 27 percent of households were headed by a female and the remaining 73 percent were headed by a man. While male- and female-headed households did not differ in size, female-headed households had a higher dependency ratio (1.8:1) than male-headed ones (1.4:1). In camps only 16 percent of households were headed by a female in 2018, down from 20 percent in 2016. There was also a significant difference between the two camps: only 13 percent of households were headed by a female in Azraq whereas 19 percent were in Zaatari. Of the female-headed households in host communities, 45 percent were headed by females who were single, divorced or widowed. This figure was much lower among male-headed households, with only 4 percent being headed by a single, divorced or widowed male while 96 percent were headed by a married man. Almost one third (27 percent) of women household heads had no formal education, with 19 percent being completely illiterate. Male household heads had slightly higher levels of education, with 84 percent having completed at least primary school. An above average proportion of household heads were completely illiterate in Mafraq governorate (19 percent), compared with an overall proportion of 12 percent.

Among heads of “cases”,² disabilities as defined by the Washington Group questions were reported in 27 percent of households in host communities. The most common disabilities were difficulties in walking (77 percent of households with at least one member with a disability), seeing (28 percent) and self-care (19 percent). Disabilities were more frequent in female-headed households (30 percent) than male-headed households (25 percent), although the types of disability were fairly constant between the two, as shown in the following figure. Syrians living in Irbid governorate showed a higher than average level of households with disabled heads of cases (36 percent), compared with 25 percent or less of households in all other governorates.

Figure 2: Type of disability by sex of household head in host community



Households with disabilities were less frequent in camps, with only 7 percent of households in Azraq and 12 percent of those in Zaatari having at least one member with a disability. This is possibly because of the easier access to health services in camps than in host communities.

FOOD SECURITY

This section assesses changes in the food security of registered Syrian refugees living in host communities and camps over time. The food security index is a composite indicator that aggregates three measures: food consumption score, food expenditure share and use of livelihood-based coping strategies. Further details on the composition and construction of the food security index and other indicators can be found in the section on methodology.

REGISTERED SYRIAN REFUGEES LIVING IN HOST COMMUNITIES

Food security for registered Syrian refugees in host communities worsened slightly between 2016 and 2018, with 20 percent of households being food-secure in 2018 compared with 28 percent in 2016. This is mirrored by increases in food-insecure households, from 12 to 14 percent over the same period, and in households vulnerable to food insecurity, from 60 to 66 percent. In 2018, a higher percentage of female-headed households were food-secure (23 percent) than male-headed households (19 percent). In 2018, 22 percent of households in which no head of cases had a disability were food secure, compared with 17 percent of those with at least one head of case with a disability.

² The head of case is the individual registered with UNHCR, who is usually accompanied by other “case” (family) members. In a household in which more than one case resided, each head of case responded to the Washington Group questions. In most cases the head of the household is also the head of a case.

Figure 3: Food security index in host communities

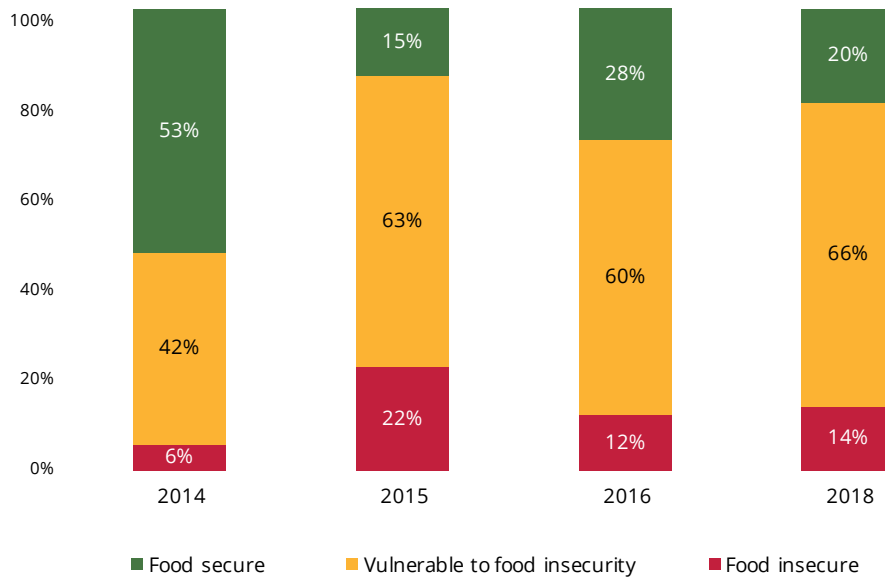


Figure 3 shows evident fluctuations of food security levels since 2014. The deterioration of food security between 2014 and 2015 was largely caused by reductions in WFP food assistance to Syrian refugees in 2014. Assistance levels were subsequently increased, improving food security in 2016.³ However, the improvement is followed by the worsening evident in 2018. In order to understand what caused the worsening of overall food security among the Syrian population in Jordan, the different components of the indicator must be examined. As explained in the next section, since 2016, food consumption trends have remained stable in host communities and therefore do not explain the falling food security index scores. The other two components of the food security index help explain the drop: the use of emergency and crisis livelihood-based coping strategies had slightly increased, and the food expenditure share had increased considerably. Overall, households in host communities were spending a higher proportion of their total expenditure on food in 2018. While only 23 percent of households spent more than 40 percent of their expenditure on food in 2016, this figure has doubled to 44 percent in 2018. Such an increase can be explained by the significantly higher amount spent on food each month rather than by a reduction in expenses in other areas. Participants in FGDs reported that the prices of basic goods, particularly food items, had increased significantly during the year prior to the assessment. The subsequent need to dedicate increased amounts of household expenditure to food in order to maintain acceptable food consumption led to an increase in the use of short- and long-term coping strategies, which in turn increases household vulnerability.

³ WFP and REACH. 2016. *Comprehensive food security monitoring exercise (CFSME): Registered Syrian refugees in Jordan*. <https://reliefweb.int/report/jordan/comprehensive-food-security-monitoring-exercise-cfsme-registered-syrian-refugees>

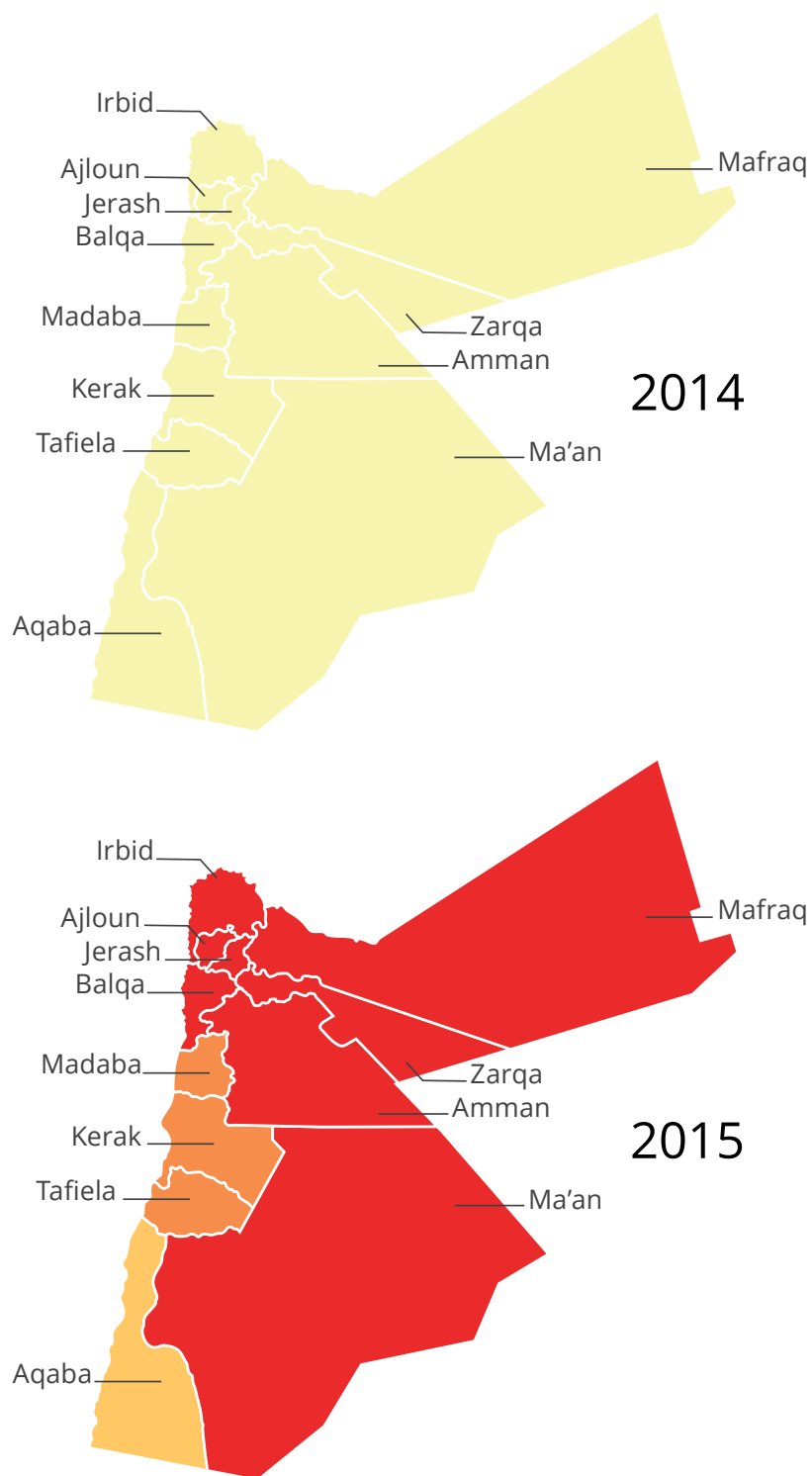
Figure 4 : Food security index in host communities by governorate



Across all governorates, 70 percent of households were either food-insecure or vulnerable to food insecurity in 2018. Irbid governorate was found to be particularly food-insecure, with 89 percent of Syrian households falling into one of these two categories, followed by Mafraq with 86 percent. Although Amman is the most food-secure governorate, the proportion of food-secure households decreased from 36 percent in 2016 to 29 percent in 2018. Compared with 2016, the overall percentage of food-secure households in all the three governorates that host the largest numbers of Syrian refugees (Amman, Irbid and Mafraq) decreased in 2018, inverting the trend seen between 2015 and 2016. Significant decreases in food security were observed in Mafraq, with 23 percent of households being food-secure in 2016 compared with 14 percent in 2018, and Irbid, with 23 percent in 2016 and 11 percent in 2018. In all three governorates, the percentage of households categorized as food-insecure increased between 2016 and 2018. Similar developments are observed in the governorates of Balqa+Madaba, Jerash+Ajloun and Kerak+Maan+Tafilah.

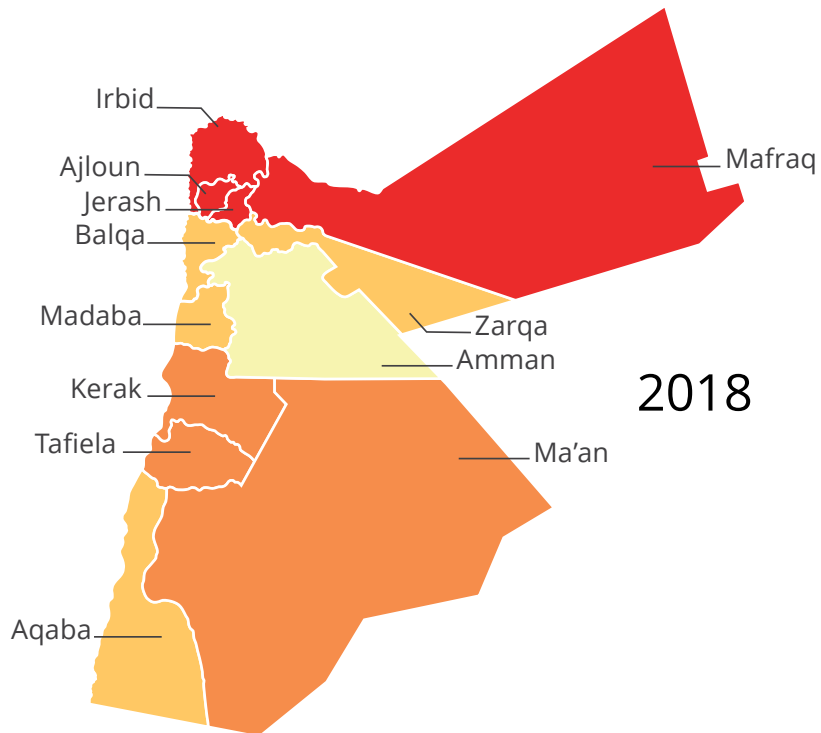
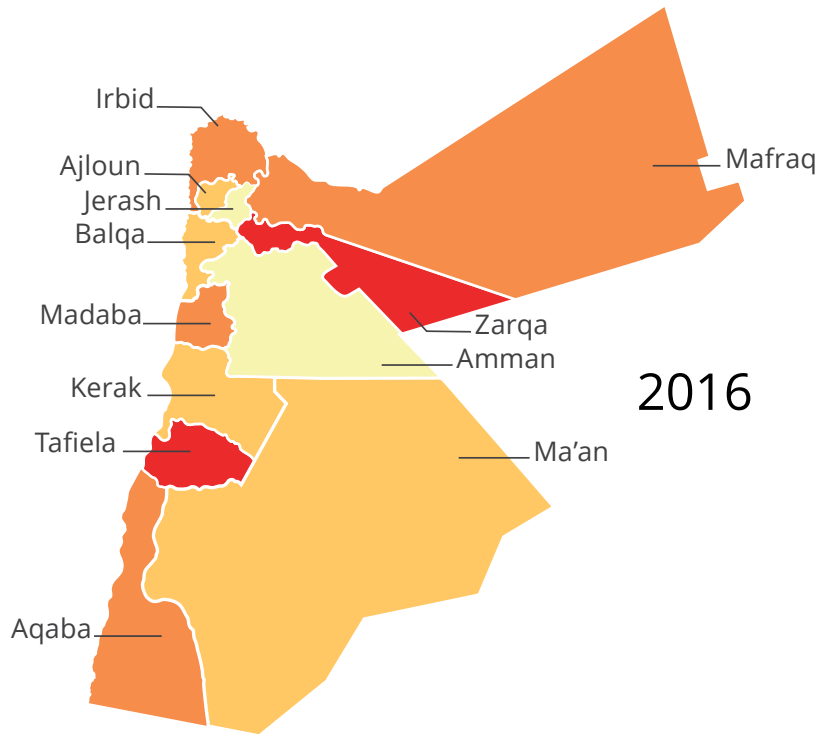
However, in Zarqa governorate, which hosts the fourth largest Syrian refugee population in Jordan, food security increased. In 2016, 19 percent of households were food-secure, compared with 25 percent in 2018. The proportion of food-insecure households decreased from 13 to 10 percent over the same period. A similar trend is seen in Aqaba governorate, with an increase in food-secure households from 23 to 27 percent, although this is accompanied by an increase in food-insecure households, from 8 to 17 percent, leaving fewer households in the “vulnerable to food insecurity” category.

Map 1: Proportion of food insecure or vulnerable to food insecurity by year and governorate, Syrian refugees in host communities



Vulnerable to Food Insecurity or Food Insecure

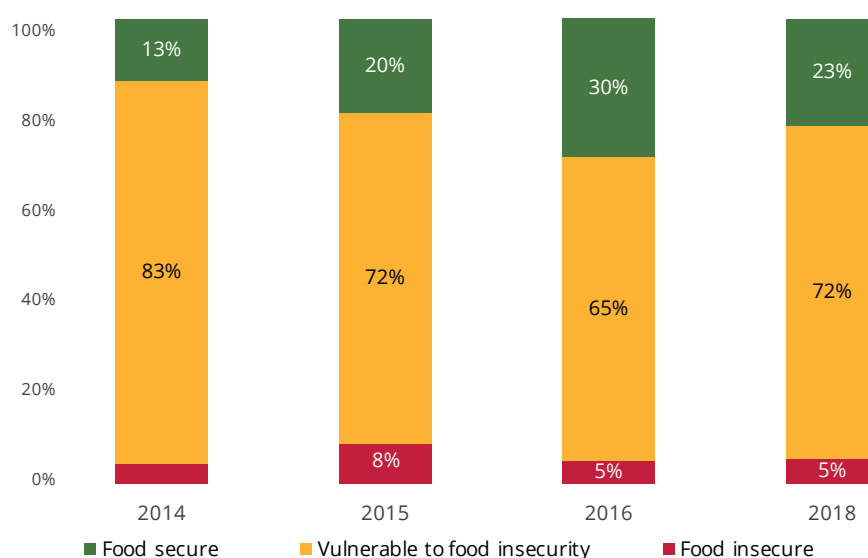
- ≤70%
- >70% and ≤75%
- >75% and ≤80%
- >80%



REGISTERED SYRIAN REFUGEES LIVING IN CAMPS

In Zaatari camp, the percentage of food-secure households decreased from 30 percent in 2016 to 23 percent in 2018. Food-insecure households accounted for 5 percent of the total Zaatari population (as in 2016), while those vulnerable to food insecurity increased from 65 to 72 percent. This has inverted the positive trend that was seen from 2014 to 2016, when infrastructural developments and the stabilization of assistance were improving overall access to food and basic services. Similar to the situation in host communities, in 2018, households in Zaatari were spending higher proportions of their total expenditure on food than in 2016: 43 percent of households spent more than 60 percent of their expenditure on food in 2016, compared with 77 percent in 2018. Although not found to be statistically significant, more female-headed than male-headed households were categorized as food-secure in Zaatari camp, with 33 percent of female-headed households compared with 21 percent of male-headed households.

Figure 5: Food security index in Zaatari Camp



The situation in Azraq refugee camp is different in that refugees have limited ability to adopt some livelihood-based coping strategies such as engaging in illegal work. The food security index is heavily influenced by livelihood-based coping strategies and, as such, it is not an appropriate metric for measuring food security in Azraq. Food consumption scores, which are examined in the following section, are the most accurate proxy for food security in Azraq camp.

FOOD CONSUMPTION

This section focuses on the quantity and quality of food consumed by refugees by exploring food consumption scores and dietary diversity indicators. It also examines the consumption-based coping strategies used by refugees to maintain food consumption levels.

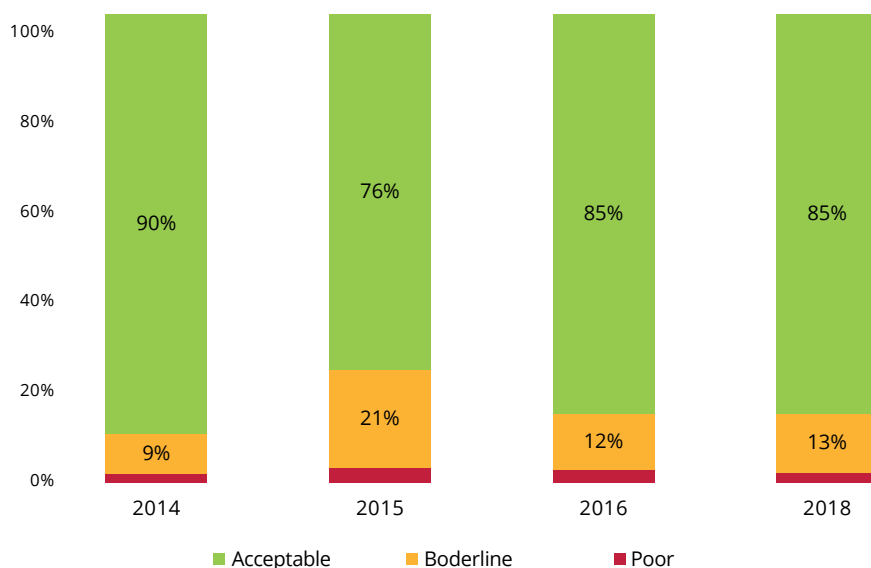
REGISTERED SYRIAN REFUGEES LIVING IN HOST COMMUNITIES

Food consumption scores

From 2016 to 2018, the food consumption scores of registered Syrian refugees living in host communities remained stable, with 85 percent of households consuming acceptable amounts of food, 13 percent consuming borderline amounts and 2 percent falling into the poor consumption category in 2018. Food consumption scores improved in Amman, Mafraq and Zarqa governorates, but worsened in Irbid and the southern governorates of Kerak+Tafilah+Maan and Aqaba. In all governorates, at least 80 percent of Syrian refugee households had acceptable food scores, although in Irbid, Mafraq and the southern governorates or Kerak+Tafilah+Maan and Aqaba more than 15 percent had either borderline or poor scores. Overall, among registered Syrian refugee households in host communities, the households

in which no head of case had a disability had marginally better food consumption scores: 88 percent were acceptable compared with 85 percent among households with a head of case having a disability. No significant difference in food consumption scores were found between male- and female-headed households.

Figure 6: Food consumption groups in host communities



The average number of meals eaten per day remained constant from 2014 to 2016, at approximately 2.3,⁴ and decreased slightly, to 2.1, in 2018. Households with borderline or poor food consumption scores consumed slightly lower than average numbers of meals per day: 1.9 with borderline scores and 1.8 with poor scores. The decrease in average meal frequency was also observed in the higher percentage of households that reported having to reduce the number of meals consumed per day as a coping strategy in 2018 (55 percent) compared with 2016 (49 percent). However, it was observed that equal proportions of households with acceptable, borderline and poor food consumption scores were adopting this strategy. As food consumption scores remained unchanged, this suggests that while refugees were eating slightly less frequently, they were eating food of a similar quality to the food eaten in 2016.

Comparable to what was observed in 2016, the main difference in consumption between households with poor and those with acceptable food consumption scores was that the latter consumed foods with high nutritional value – such as meat, eggs or fish (consumed by 77 percent of food-insecure and 96 percent of food-secure households), dairy products (63 percent of food-insecure and 96 percent of food-secure households) and nuts and pulses (61 percent of food-insecure and 70 percent of food-secure households) – more regularly.

⁴ Meals were defined as food consumed at home or in a public kitchen but not in a private restaurant or as street food. Food consumed in small amounts – less than a teaspoon per person or consumed by only one member per case was also not counted.

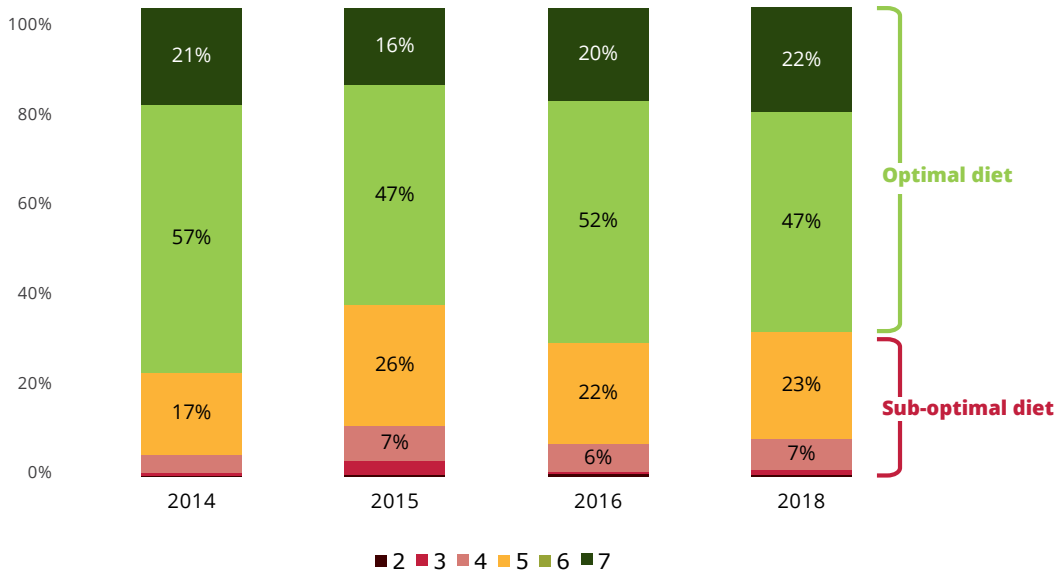
Table 1: Household food consumption by food groups in host communities.

Food group	Percentage of households consuming				Average number of times consumed per week			
	2014	2015	2016	2018	2014	2015	2016	2018
Meat, eggs, or fish	97%	92%	94%	93%	4.6	3.5	4	4.4
Meat	80%	63%	67%	69%	1.2	0.9	1	1
Eggs	93%	82%	85%	84%	3.5	2.5	3.1	3.5
Fish	18%	18%	20%	27%	0.2	0.3	0.3	1
Dairy products	90%	82%	87%	92%	4.3	3.5	4.1	4.8
Pulses	88%	73%	81%	76%	2.9	1.7	2.1	2
Main staples	100%	100%	100%	100%	7	6.9	7	6.9
Cereals	100%	100%	100%	100%	6.9	6.7	6.9	6.9
Tubers	82%	92%	92%	88%	1.9	2.6	2.7	2.3
Vegetables	94%	96%	96%	92%	3.2	3.9	4.1	3.7
Fruit	23%	24%	26%	29%	0.3	0.4	0.4	0.5
Sweets	95%	100%	100%	99%	6.3	6.7	6.9	6.3
Oils	99%	99%	100%	97%	6.4	6.3	6.4	6.6
Condiments	99%	99%	98%	98%	6.3	6.4	6.2	6.2

Dietary diversity score

The percentage of registered Syrian refugee households in host communities with optimal dietary diversity scores fell slightly from 72 percent in 2016 to 69 percent in 2018. This means that fewer households were able to consume more than five different food groups in a week. There was no significant difference in dietary diversity among governorates or between male- and female-headed households. However, households where at least one head of case had a disability had less diversified diets (with 66 percent having optimal diets) than households without disabilities (76 percent). Between 2015 and 2016, consumption of all food groups increased among the Syrian refugee population. Between 2016 and 2018, however, the percentages of households consuming vegetables, pulses, staples and oils and fats decreased, while consumption of fruits and dairy products increased. Intake of the food group with the highest nutritional value (meat, eggs and fish) remained stable, although the average numbers of days per week that these foods were consumed increased from 3.1 to 3.5 for eggs and 0.3 to 1 for fish.

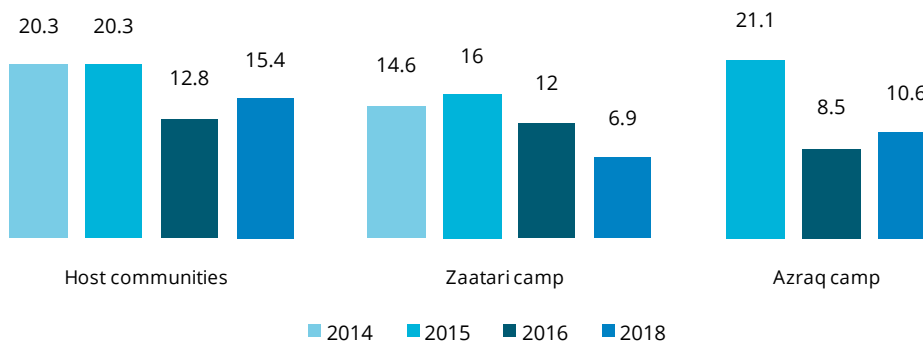
Figure 7: Dietary diversity in host communities



Consumption-based coping strategies

Overall, the use of consumption-based coping strategies among registered Syrian refugee households in host communities increased from an index score of 12.8 in 2016 to 15.4 in 2018. This followed a significant decrease in the use of consumption-based coping strategies between 2015 and 2016. A similar trend was observed among refugees residing in Azraq camp, while a continued decrease in the use of the strategies was found in Zaatari camp. The following section explores the prevalence and frequency of individual consumption-based coping strategies.

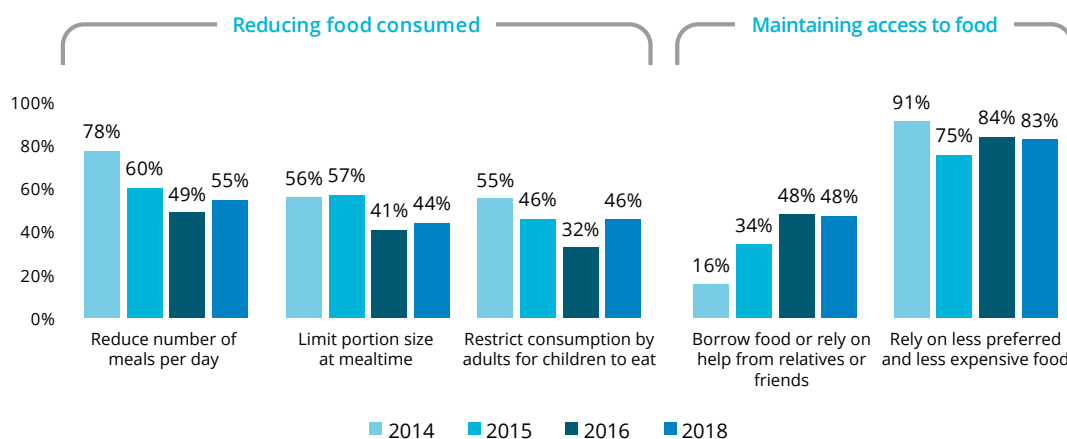
Figure 8: Consumption- based coping strategy index in host communities and camps



Trends seen until 2016 suggested that registered Syrian refugee households in host communities were adapting to their protracted stay and finding ways of maintaining access to food without reducing the quantity of food consumed. Between 2016 and 2018, however, an increasing proportion of households used coping strategies that lowered the volumes of food consumed: reducing the number of meals per day (55 percent of households), limiting portion sizes (44 percent) and restricting adult consumption (46 percent), implying that households were facing greater difficulties in maintaining access to food. Such strategies are unsustainable in the long term and continued use could have negative implications on the nutritional health of households. Coping strategies that maintain access to food were used by most registered Syrian refugee households in host communities. Three times as many households were borrowing food or relying on help from friends or relatives in 2018 (48 percent) than in 2014 (16 percent). In addition, 83 percent of households were relying on less preferred and less expensive food,

which was approximately the same percentage as in 2016. All strategies were used by higher proportions of households headed by a female or with at least one head of case with a disability than in households headed by a male or with no head of case with a disability. Consistently and significantly higher than average proportions of households in Irbid governorate were resorting to these coping strategies.

Figure 9: Utilisation of consumption- based coping strategies in host communities



The number of days per week that households used food consumption-based coping strategies increased for all strategies except borrowing food or relying on relatives and friends. In 2018, households consumed less preferred food in order to save resources an average of 3.2 days per week, and reduced the number of meals per day an average of 2.4 days per week. An additional food consumption-based coping strategy that was mentioned in FGDs was collecting left over food from markets. The increased frequency of consumption-based coping strategies suggests that access to food has become more difficult. This is possibly linked to the sharp increase in food prices that occurred at the beginning of 2018. In response, households were reducing the amount of food consumed more frequently and, as in previous years, consistently relying on less preferred but less expensive food items.

Table 2: Utilisation of consumption-based coping strategies per week in host communities

Food consumption coping strategies	2014	2015	2016	2018	Trend
Borrow food or rely on help from relatives or friends	1	1.3	1.3	1.3	-
Reduce the number of meals per day	3.4	3.2	1.9	2.4	↑
Restrict consumption by adults for small children to eat	2.6	2.5	1.3	1.9	↑
Rely on less preferred and less expensive food	4.7	4.1	2.8	3.2	↑
Limit portion size at meal time	2.3	2.9	1.6	1.7	↑

Access to food continues to be a primary unmet need for Syrian households. Almost three quarters (72 percent) of households reported access to an adequate quantity of food as one of their three main unmet needs. However, only 14 percent reported it as their primary unmet need, meaning that most

ranked access to a sufficient quantity of food as second or third, usually after shelter and/or health needs. At the same time, 16 percent of households reported the access to food of adequate quality among their three main unmet needs.

Refugees living in camps

Overall, refugees living in Azraq and Zaatari refugee camps had better access to food than refugees living in host communities. This is likely a result of the relative stability of the camp setting. For example, the value of WFP food assistance for all refugees in camps has remained at JD 20 per month since the start of 2015, and the provision of shelter, health care, education and water, sanitation and hygiene services has also been fairly constant. Refugees in the host community, on the other hand, have seen assistance levels change based on updated targeting measures, are highly exposed to external shocks such as food taxes or changes in health care policies, and face additional expenditures in unsupported areas such as rent, education, health and transport. One FGD participant mentioned a household that had moved back into a refugee camp because of difficult access to sufficient resources and services when living in host communities.

Zaatari camp

Food consumption scores in both camps are higher than the scores observed in host communities. Residents of Zaatari refugee camp scored roughly the same as they had in 2016, with 94 percent of households having acceptable food consumption, 5 percent borderline and 1 percent poor. The average number of meals consumed per day was slightly higher than in host communities but decreased from 2.6 in 2016 to 2.3 in 2018.

Figure 10: Food consumption groups in Zaatari camp

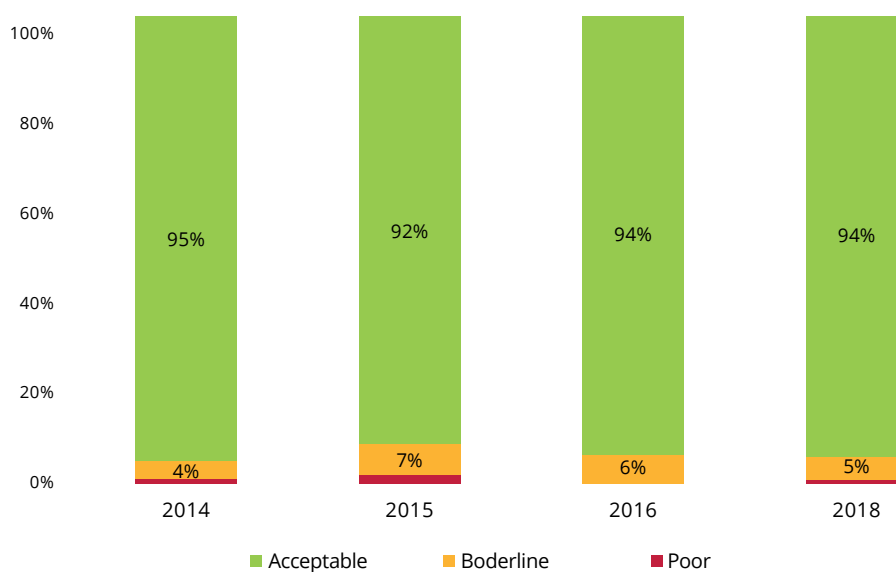
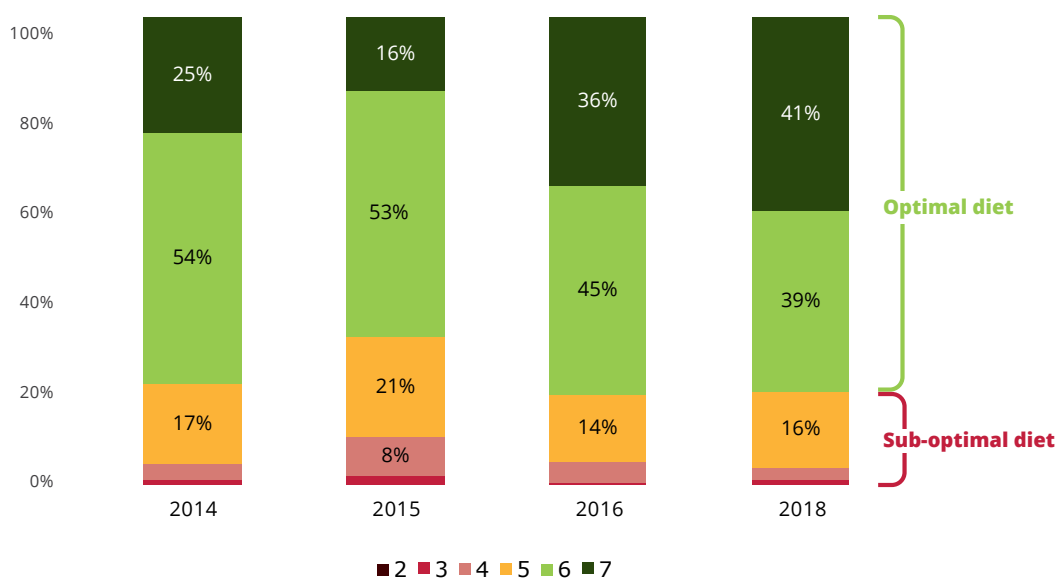


Table 3: Household food consumption by food groups in Zaatari camp

Food group	Percentage of households consuming				Average number of times consumed per week			
	2014	2015	2016	2018	2014	2015	2016	2018
Meat, eggs, or fish	97%	93%	95%	94%	4.6	4.8	5	5
Meat	77%	60%	66%	75%	1	0.7	1.1	1.4
Eggs	94%	87%	91%	89%	3.6	3.9	4.1	4.2
Fish	43%	33%	35%	32%	0.8	0.7	0.7	0.7
Dairy products	96%	88%	93%	96%	4.5	4.7	5.1	5.6
Pulses	88%	74%	84%	78%	3.6	2.2	2.8	1.8
Main staples	100%	100%	100%	100%	7	6.8	7	7
Cereals	100%	100%	100%	100%	6.9	6.7	7	7
Tubers	90%	93%	95%	96%	2.1	2.7	2.9	3
Vegetables	89%	94%	99%	97%	2.8	4.7	5.3	5.6
Fruit	27%	23%	41%	52%	0.4	0.4	0.9	1.3
Sweets	99%	100%	100%	100%	6.4	6.6	7	6.9
Oils	100%	99%	100%	100%	6.3	6.7	6.7	6.8
Condiments	99%	100%	99%	100%	6.3	6.6	6.6	6.6

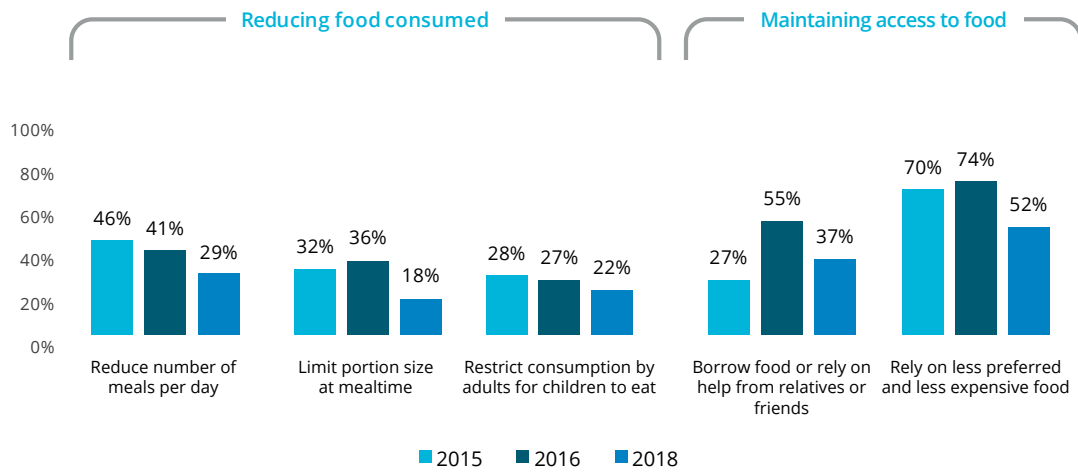
More households living in Zaatari camp were eating meat products in 2018 than in 2016, although slightly fewer were eating eggs and fish, maintaining a stable consumption of proteins overall. In general, more households were consuming dairy products and fruits, while fewer were eating pulses and vegetables. Similar to food consumption scores, the diversity of the diet of Zaatari residents has remained constant since 2016. In 2018, 80 percent of households had optimal dietary diversity scores, meaning that they consumed foods from more than five food groups per week, as in 2016.

Figure 11: Dietary Diversity in Zaatari camp



The stabilization of food consumption scores in Zaatari camp was accompanied by a net decrease in households' use of food consumption-based coping strategies, as evident in figure 12. The average number of days that households used each coping strategy also decreased for all consumption-based coping strategies. The observed reduction in coping strategy use occurred for both strategies that decrease the amount of food consumed and those that maintain consumption levels. For example, 18 percent of households limited portion sizes in 2018, down from 36 percent in 2016, and 52 percent relied on less preferred but less expensive food, down from 74 percent in 2016. This suggests that households had more resources available for obtaining and buying food than in the past. In Zaatari camp, refugees have access to a wide range of services and to work opportunities in nearby Mafraq town and in the informal market that has been developed within the camp: 72 percent of households in Zaatari had at least one member involved in work activities in 2018.

Figure 12: Utilisation of consumption- based coping strategies in Zaatari camp



Azraq camp

In Azraq camp, there has been consistent improvement in food consumption scores since 2015. In 2018, 96 percent of households had acceptable food consumption, compared with 89 percent in 2016 and 78 percent in 2015. This could be linked to the growth of an informal market within the camp in recent years, which has improved the availability of different types of food to camp residents. As in host communities and Zaatari camp, however, the average number of meals consumed per day by Azraq residents decreased slightly from 2.6 in 2016 to 2.4 in 2018.

Figure 13: Food consumption groups in Azraq camp

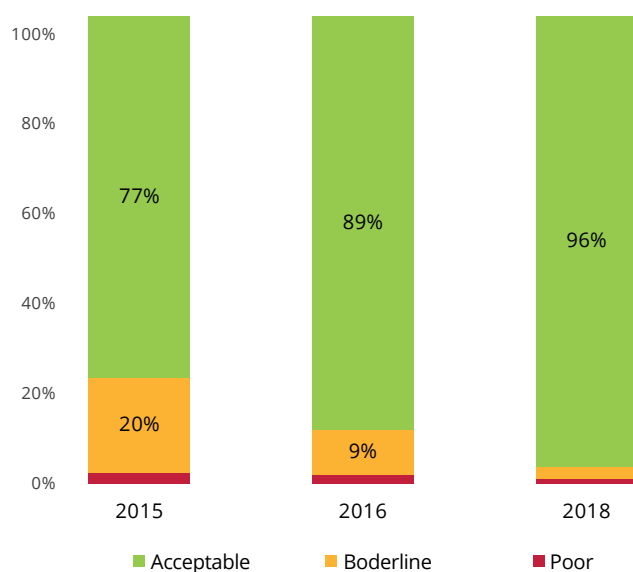


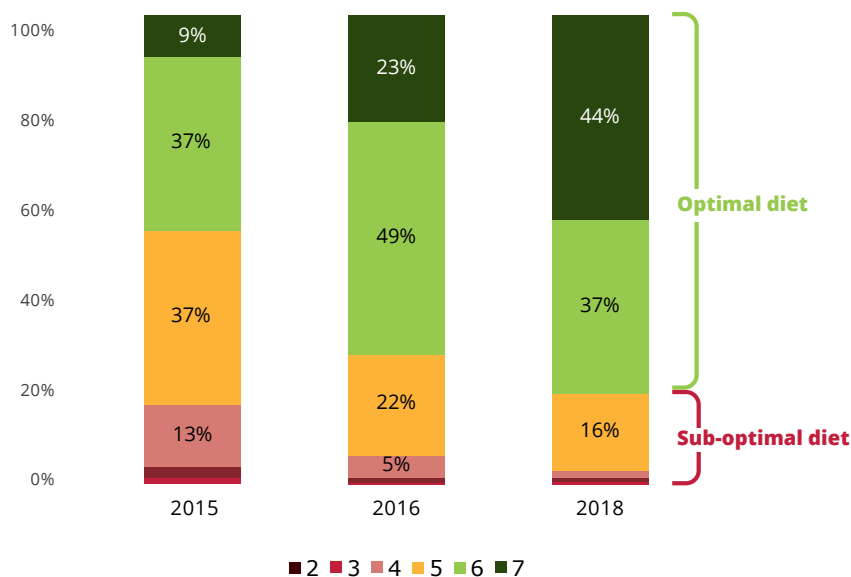
Table 4: Household food consumption by food groups in Zaatari camp

Food group	Percentage of households consuming				Average number of times consumed per week			
	2014	2015	2016	2018	2014	2015	2016	2018
Meat, eggs, or fish	97%	93%	95%	94%	4.6	4.8	5	5
Meat	77%	60%	66%	75%	1	0.7	1.1	1.4
Eggs	94%	87%	91%	89%	3.6	3.9	4.1	4.2
Fish	43%	33%	35%	32%	0.8	0.7	0.7	0.7
Dairy products	96%	88%	93%	96%	4.5	4.7	5.1	5.6
Pulses	88%	74%	84%	78%	3.6	2.2	2.8	1.8
Main staples	100%	100%	100%	100%	7	6.8	7	7
Cereals	100%	100%	100%	100%	6.9	6.7	7	7
Tubers	90%	93%	95%	96%	2.1	2.7	2.9	3
Vegetables	89%	94%	99%	97%	2.8	4.7	5.3	5.6
Fruit	27%	23%	41%	52%	0.4	0.4	0.9	1.3
Sweets	99%	100%	100%	100%	6.4	6.6	7	6.9
Oils	100%	99%	100%	100%	6.3	6.7	6.7	6.8
Condiments	99%	100%	99%	100%	6.3	6.6	6.6	6.6

The improvements in food consumption scores reflect the healthier and more diverse diets in the camp, even though the number of meals consumed per day had decreased slightly. Similar to the trends observed in food consumption scores, dietary diversity scores have improved consistently since 2015: 81 percent of households had a diet that was diverse enough to be considered optimal in 2018, compared with 72 percent in 2016 and 46 percent in 2015. Between 2016 and 2018 there were significant increases in the percentages of households consuming meat (from 66 to 90 percent), dairy

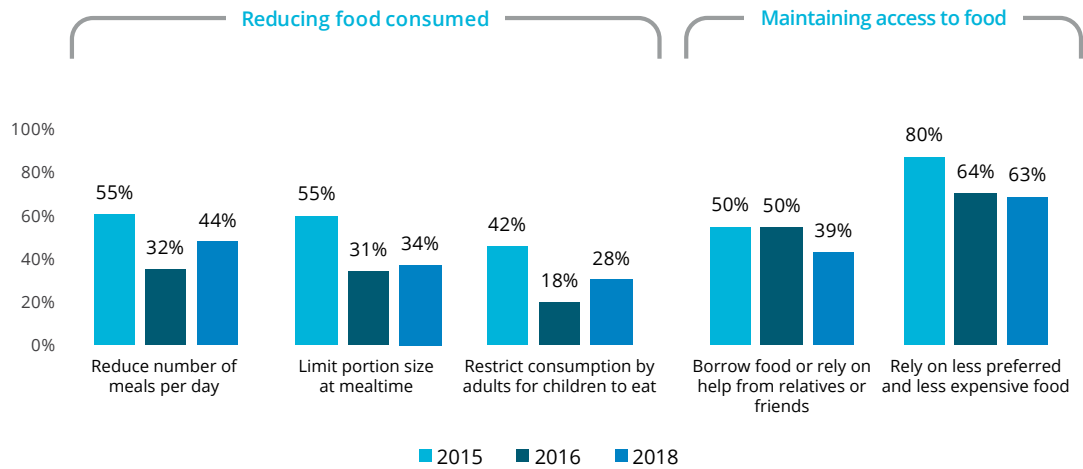
products (from 86 to 97 percent) and fruits (from 37 to 59 percent). The average numbers of days that these food groups were consumed also increased accordingly.

Figure 14: Dietary Diversity in Azraq camp



Despite the improvements in food consumption scores and dietary diversity, the use of certain food consumption strategies has increased in Azraq camp since 2016. In 2018, more households were using food consumption-based coping strategies that reduce the quantity of food consumed than in 2016, but still considerably fewer than in 2015. On average, households were more frequently reducing the number of meals eaten per day (1.7 days per week) than in 2016 (1.1 days). Despite this, food consumption increased in quality as illustrated by the dietary diversity score in Azraq camp. Households might reduce the quantities of food consumed but increase the diversity of their diets, possibly as a consequence of the growth of the informal market in Azraq camp, which may offer more variety of produce than previously. On the other hand, a smaller percentage of households were using coping strategies that maintain access to food, such as borrowing food from friends or relatives and relying on less preferred and less expensive food, although most households still resorted to this strategy. FGD participants in Azraq camp highlighted the increasing food prices that have driven up expenditure on food and caused reductions in the quantities of food consumed. As mentioned in the previous section, the range of coping strategies available to people living in Azraq camp was narrower than in the other settings.

Figure 15: Utilisation of consumption- based coping strategies in Azraq camp



LIVELIHOOD-BASED COPING STRATEGIES

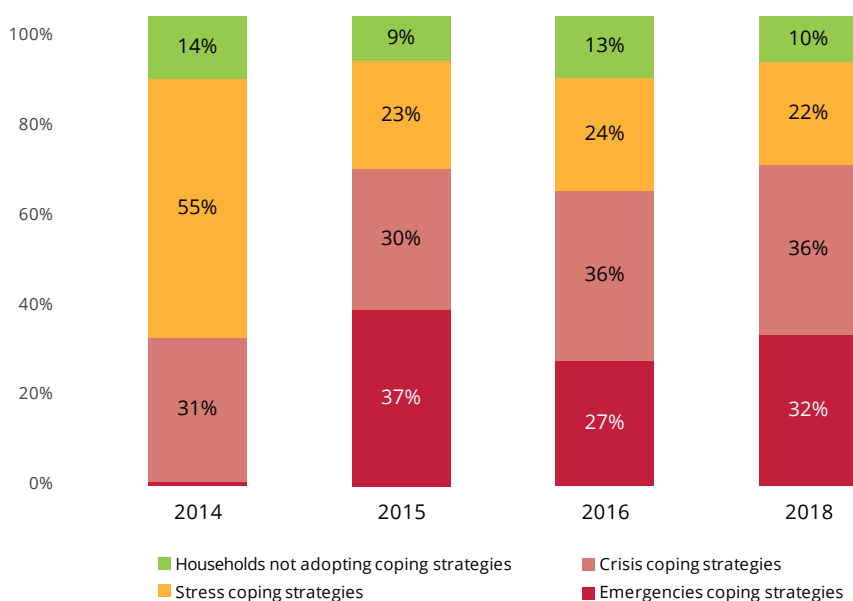
The livelihood-based coping strategy index measures what households do when they lack access to sufficient food. As their access to services and their food insecurity worsen, households are forced to resort to more severe livelihood-based coping strategies. Strategies that are relevant to the specific situation are grouped based on the severity of their effects: stress, crisis and emergency coping strategies.⁵ In order to ensure comparability with past CFSME assessments, the same grouping of coping strategies was maintained in the CFSVA.

Livelihood-based coping strategies in host communities

In 2018, 90 percent of households in host communities resorted to livelihood-based coping strategies in order to maintain their access to food and other basic goods and services. This was a slightly higher proportion than in 2016 (87 percent) and the same as in 2015. In 2018, 81 percent of households in Amman governorate needed to use coping strategies as did nearly all households in the northern governorates of Mafraq (98 percent), Irbid (97 percent) and Jerash+Ajloun (96 percent). While roughly the same proportions of female- and male-headed households reported to resorting to livelihood-based coping strategies (90 percent), many more male-headed households resorted to emergency coping strategies (35 percent) than female-headed households did (25 percent). In contrast, more female- than male-headed households used crisis coping strategies (41 percent versus 35 percent) and stress coping strategies (25 percent versus 20 percent). It is also observed that the use of livelihood-based coping strategies was more frequent in households in which at least one head of case had a disability (93 percent) than in those where no head of case had a disability (89 percent), as was the use of emergency coping strategies (35 percent versus 31 percent).

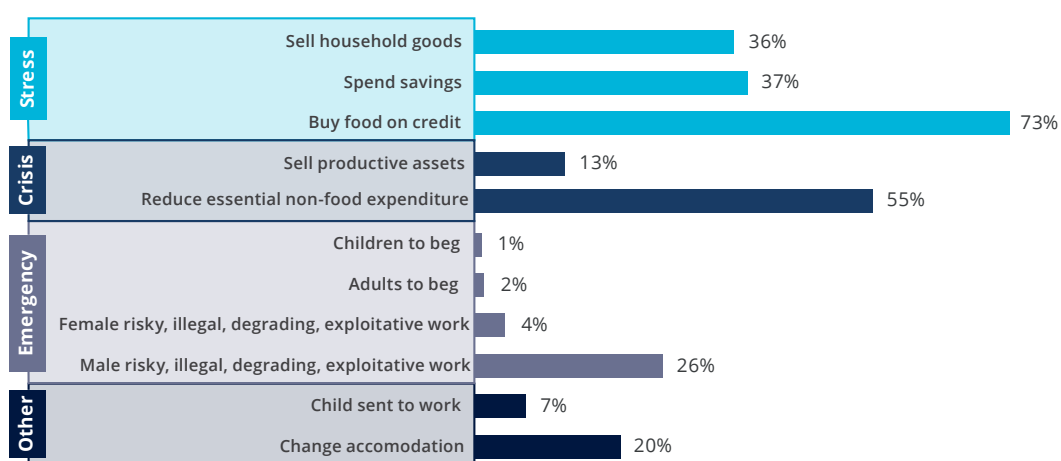
⁵ Maxwell, D. and Caldwell, R. 2008- The Coping Strategies index Field Methods Manual second edition. Cooperative for Assistance and Relief Everywhere. https://documents.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp211058.pdf?_ga=2.92225242.1550886739.1545911047-163325202.1541357826.

Figure 16 : Livelihood coping strategies in host communities



The proportion of households in host communities adopting emergency coping strategies rose from 27 percent in 2016 to 32 percent in 2018. The most common emergency coping strategy used was the acceptance of high-risk, socially degrading, illegal or exploitative jobs by men in household (26 percent of households). As work opportunities are not always available, household members may accept the opportunities they find even when the working conditions are poor. This was frequently mentioned in FGDs, where cases of ill-treatment, dangerous working conditions or exploitation were often described. Acceptance of work on construction sites where no basic safety measures exist was especially frequent.

Figure 17: Proportion of households utilising livelihood coping strategies in host communities



For 36 percent of households, crisis coping strategies were the most extreme strategies used, the same percentage as in 2016. In total, in 2018 more than half of households (55 percent) reduced essential non-food expenditure in order to cope with a lack of food. Most instances of the reduction of essential non-food expenditure mentioned during FGDs involved not pursuing health treatment, not buying

clothes, taking children out of school (thereby cutting the costs of school supplies and transport) or walking long distances instead of using transport services. Professional medical treatment was frequently substituted with herbal cures or free advice from a pharmacist in order to save money. Although FGD participants highlighted the importance of education for children, some had no choice but to take their children out of school. One participant mentioned that she was forced to take her children out of school as “feeding them was more important than teaching them”. The use of this strategy increased from 49 percent of households in 2016 to 55 percent in 2018, suggesting that households face an increasing need to dedicate higher proportions of expenditure to food, as was also observed in the rising share of food expenditure of total expenditure. Reduction of non-food expenditure was more common among households with a head of case with a disability (68 percent) than among households reporting no disabilities among heads of cases (50 percent), possibly reflecting a reduction in expenditure on medical treatment in order to obtain enough food.

Households using only stress coping strategies comprised 22 percent of those living in host communities. Almost three quarters (73 percent) of registered Syrian refugee households in host communities bought food on credit in 2018. As explained by FGD participants, it is very common for refugees to open an account at a shop when they are unable to pay immediately. Savings were spent on food by 37 percent of households. As most households had spent the savings they brought into Jordan, FGD participants explained that the savings spent on food were made during the summer months and used in the winter. Household goods were sold by 36 percent of households. Most qualitative examples of this coping strategy involved sales of jewellery, mobile phones and household goods such as mattresses or blankets (some which had been received as winter assistance). It was more common for female-headed households to use this strategy (41 percent) than male-headed households (34 percent).

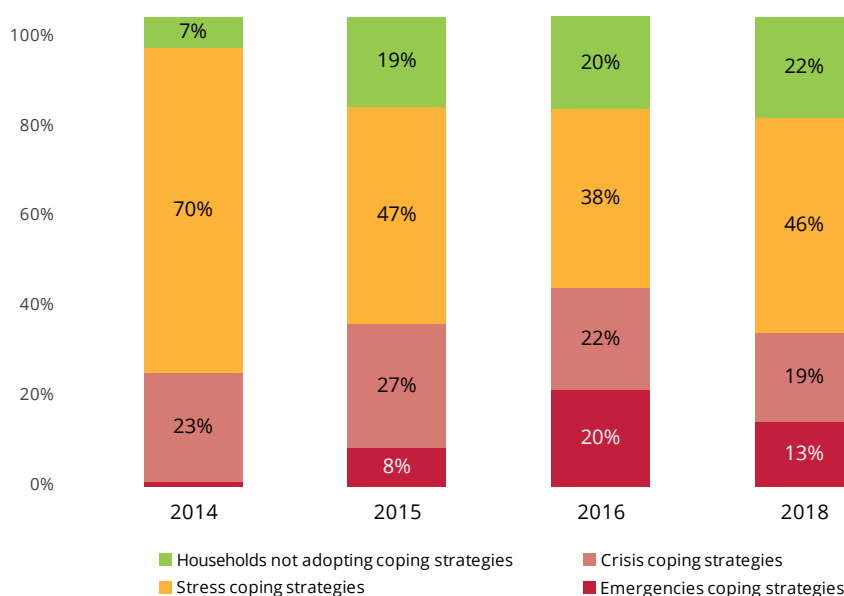
Other coping strategies that were used by registered Syrian refugee households living in host communities in 2018 but are not included in the livelihood-based coping strategy index used to ensure comparability with past assessments included changing accommodation and sending children to work. In the month prior to the assessment, one in five households (20 percent) changed accommodation in order to reduce rental costs. During FGDs it was reported that many refugee families are constantly looking for cheaper accommodation and often share accommodation with non-relatives in order to reduce rental costs. An FGD participant in Jerash reported having sent his child to work in order to compensate for rising food prices. This strategy was found to be used by 7 percent of all registered Syrian refugee households in host communities. More households with a head of case with a disability reported using this strategy (10 percent) than households where no head of case had a disability (6 percent).

The fact that more than two thirds (68 percent) of households in host communities were resorting to crisis or emergency livelihood-based coping strategies in 2018 suggests that these households are still poorly equipped to deal with reduced access to resources and therefore that registered Syrian refugee households in host communities remain highly vulnerable.

Livelihood-based coping strategies in camps

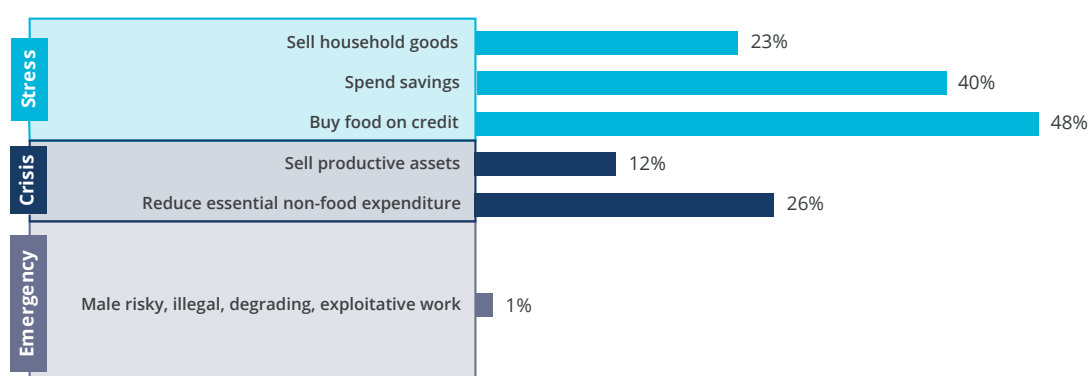
In camps, the livelihood coping strategies available are different from those available in host communities. For instance, there are fewer options for men or women who are willing to accept risky, illegal, degrading or exploitative work, particularly in Azraq camp where there is no urban settlement nearby and permission to leave the camp is more difficult to obtain. There are also fewer options for sending children to work, reducing essential non-food expenditure (as many essential services are provided) and changing accommodation (which is not an option). In Zaatari camp, however, coping strategies can still be adopted because of the proximity and easy access to Mafraq town and the well-developed market that exists within the camp. The overall use of coping strategies in Zaatari has decreased slightly since 2016, with 13 percent of households resorting to emergency coping strategies in 2018 compared with 20 percent in 2016, and 22 percent not adopting any coping strategy in 2018, up from 20 percent in 2016. The main changes are seen in the reduction of expenditure on essential non-food items (down from 29 percent of households in 2016 to 20 percent in 2018), buying food on credit (from 66 to 57 percent), selling household goods (from 26 to 17 percent) and resorting to risky, illegal, degrading or exploitative work by men in the household (15 to 9 percent).

Figure 18: Livelihood coping strategies in Zaatari camp



More households spent their savings, sold household goods and productive assets and reduced non-food expenditure in Azraq than in Zaatari camp. However, very few households in Azraq adopted what are considered emergency coping strategies as most of these options are not available in Azraq. The use of livelihood-based coping strategies in Azraq camp has increased since 2016: 79 percent households used such strategies in 2018, compared with 57 percent in 2016. The increase is largely the result of more households spending their savings (40 percent, compared with 17 percent in 2016), which may also be a symptom of more households having been able to gather savings since 2016.

Figure 19: Proportion of households utilising livelihood coping strategies in Azraq camp



INCOME AND INCOME SOURCES

This section analyses the income levels of Syrian refugee households and outlines the most common sources of income, which are separated into three categories: income from assistance, work and other.

Registered Syrian refugees living in host communities

Overall, income levels for registered Syrian refugee households in host communities have increased slightly. The average total household income was JD 376 per month in 2018, up from JD 364 in 2016.⁶

⁶ Household income data were collected and calculated differently in 2016 and 2018. In 2016, income from the three main income sources + a single amount from "other sources" were summed. In 2018, total income was calculated as the sum of WFP assistance, UNHCR assistance, income from work and all other selected income sources. Both include all potential income sources and therefore provide a complete income equation.

This equates to an average of JD 64 per household member per month, up from JD 63 in 2016. Female-headed households had a slightly lower average per capita incomes (JD 60) than male-headed households (JD 66). This reflects the difficulty that women may have in entering the labour market: 47 percent of female-headed households had at least one member working, compared with 73 percent of male-headed households. In 2018, households in Amman had a per capita income of JD 77 per month, while households in Mafraq and Irbid relied on considerably less income: JD 59 in Mafraq and JD 51 in Irbid. This can be associated with the higher salaries and higher costs of living in urban Amman. As evident in figure 20, smaller households tend to be able to generate higher per capita income than larger households.

Figure 20: Income per capita by household size (JD) in host communities

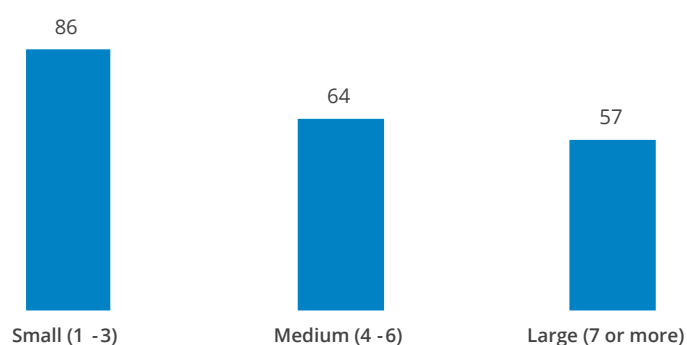


Table 5: Income sources in host communities

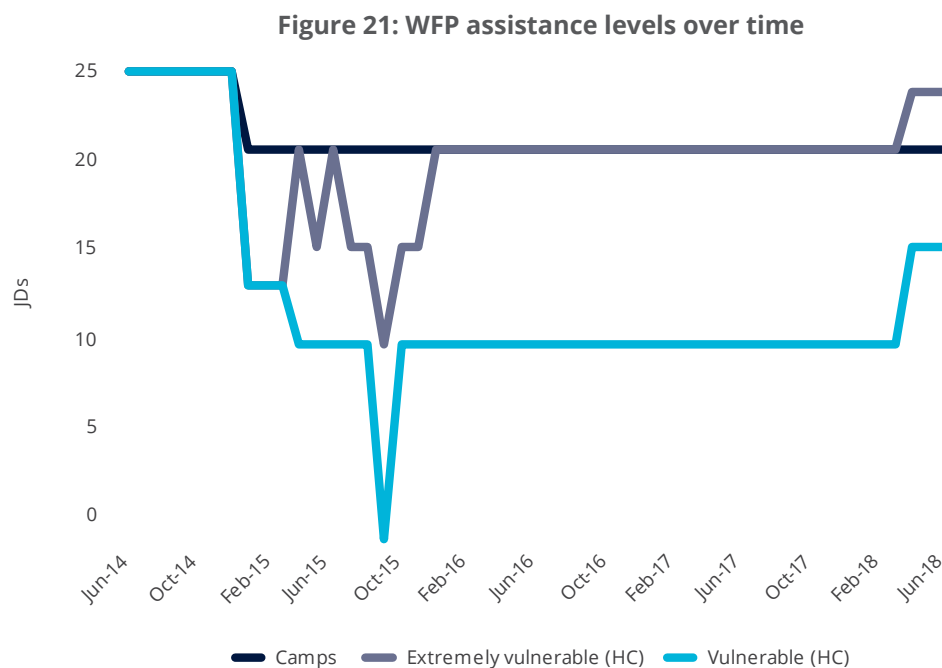
Rank	Income sources	% of Households using income source
1	WFP Food Assistance	95%
2	Work	66%
3	Credit or borrowing money	39%
4	UNHCR cash assistance	34%
5	Gifts from family or relatives	14%
6	Cash assistance other than WFP/UNHCR	5%

Humanitarian assistance

In 2018, WFP food assistance represented a source of income for 95 percent of registered Syrian refugee households in host communities. Because cases have been aggregated to the household level, this figure means that in 95 percent of households there was at least one “case” that was a WFP beneficiary. This shows that WFP food assistance is still a crucial source of income for the majority of households. A reduction in WFP assistance levels may therefore have significant effects on the food security condition of registered Syrian refugees living in host communities, as was clearly observed in the CFSME of 2015, when budget limitations forced WFP to reduce assistance levels significantly and the percentage of food-insecure Syrian refugee households in host communities rose from 6 to 22 percent.

WFP assistance returned to planned levels in 2016 and remained stable until April 2018, when a further increase was introduced following the Jordanian Government’s removal of subsidies on basic food

items. Currently, extremely vulnerable cases receive JD 23 per case member per month and vulnerable cases receive JD 15 per member.



WFP assistance represents a core source of income that households rely on every month, allowing them, to some extent, to plan ahead and make expenditure allocation decisions. Additional income sources tend to supplement rather than substitute WFP assistance. This enables households to reduce their use of livelihood-based coping strategies and start to pay off debts while maintaining sufficient access to food. In 2018, 34 percent of households in host communities had at least one member (or case) receiving cash assistance from UNHCR, which averaged JD 46 per household per month. Assistance in any form from actors other than WFP or UNHCR was received by 19 percent of Syrian households in host communities, mainly in the form of cash and education services. Participants of FGDs in host communities reported that there had been a decrease in the overall availability of assistance from non-governmental organizations since 2016, negatively affecting their ability to secure basic needs.

Work

The majority of registered Syrian refugee households in host communities (66 percent) had at least one member engaged in work activities. While the figure was 75 percent in the governorates of Amman, Aqaba and Balqa+Madaba, it was only 52 percent in Mafrq. As mentioned previously, fewer than half (47 percent) of female-headed households had working members, compared with almost three quarters (73 percent) of male-headed households. Participation in work activities by female-headed household was more common in Amman (55 percent) and Balqa+Madaba (56 percent) than in the northern governorates of Irbid (37 percent), Mafrq (38 percent), Ajloun+Jerash (33 percent) and the southern governorates of Kerak+Maan+Tafilah (34 percent).

On average, in 2018, households in host communities with at least one member involved in work activities earned JD 201 per month from work. Earnings varied significantly by governorate, with JD 264 per month in Aqaba, JD 241 in Amman, JD 222 in Balqa+Madaba and JD 146 in Mafrq. Around a quarter (25 percent) of registered Syrian refugee households in host communities had at least one member with a work permit. Work permits were more common among households residing in Kerak+Maan+Tafilah (37 percent of households) and Balqa+Madaba (36 percent) than in the governorates of Aqaba (13 percent), Irbid (19 percent), Mafrq (21 percent) and Zarqa (21 percent). In Amman governorate, 31 percent of households had a member with a work permit.

More in depth analysis of employment sectors, barriers and skills follows in the 'Employment' section.

Other resources

As well as assistance and work income, registered Syrian refugees in host communities rely on several other income sources. In 2018, borrowing money was a resource for 39 percent of households. Fourteen percent of households received resources from family members or relatives in order to sustain themselves and 3 percent reported selling assistance as an income source. The use of work and other sources for income generation indicates that households have no choice but to find alternative sources when they have to pay for services such as rent and health care. A reduction in food assistance would make it very difficult for refugees living in host communities to meet all their basic needs.

REFUGEES LIVING IN CAMPS

In 2018, refugee households living in camps relied on a total income of JD 311 per month in Azraq camp and JD 321 in Zaatari camp. Residents of both camps reported a per capita income of roughly JD 50, which was higher than in 2016, when Azraq residents had JD 39 per capita and Zaatari residents JD 42.

Rank	Income Source	Zaatari - % of Households using income source	Azraq - % of Households using income source
1	WFP Food Assistance	100%	100%
2	Work	72%	53%
3	Credit or borrowing money	40%	21%
4	Gifts from family or relatives	9%	6%
5	Sale of assistance	6%	0%
6	UNHCR cash assistance	3%	6%

In Azraq and Zaatari refugee camps, WFP food vouchers were received by all residents (100 percent) in 2018, while UNHCR cash assistance was received by only 6 percent of households in Azraq and 3 percent in Zaatari. The majority of residents also received assistance from other organizations, but not in the form of cash.

Roughly half (53 percent) of households residing in Azraq had members involved in labour activities. In the camp, access to income from sources other than assistance and work is less common overall. The proportion of households in Azraq camp that reported borrowing money was only half that of households in host communities or Zaatari camp. This reflects both the isolated location of Azraq camp, where access to work opportunities is limited, and the fact that access to other sources of income is limited by restrictions on leaving the camp and the consequent smaller network of potential income sources that are available. There has also been greater stability in the provision of assistance over time in the camps than in host communities and thus there is less need to find additional income sources in order to cope with unexpected changes. Households living in camps also have fewer expenditure requirements compared with those living in host communities (there is no need to pay rent, for example), so the income required to meet basic needs is not as high.

A higher percentage of households in Zaatari than in Azraq camp had at least one member involved in work activities (72 percent) in 2018. Similarly, higher percentages of households borrowed money (40 percent), received gifts from relatives (9 percent) or sold their assistance (6 percent). This reflects the different conditions in the two camps, with Zaatari residents having access to more work opportunities and channels in neighbouring Mafraq town and the more developed informal market within the camp.

EXPENDITURE

This section presents and analyses the expenditure levels of Syrian refugee households. Expenditure is broken down into the following expense groups: food, rent, health, utilities, transport, water, debt repayment, education and other. The share of total monthly expenditure dedicated to food is examined

over time, providing insight into the contextual changes that affect access to food.

The way in which data on food expenditure were collected was slightly different in 2015, and data for 2015 have therefore been excluded. In the CFSME of 2016 and the questionnaires for the 2018 CFSVA, the method for collecting data on food expenditure was the same as for the CFSME of 2014, hence data from these years are comparable.

The average monthly expenditure per capita among registered Syrian refugees in host communities in 2018 was JD 72 compared with JD 58 in 2016 and JD 101 in 2014. This was JD 8 higher than the average per capita income, indicating that households were not able to generate sufficient income to cover all their basic needs. Although the average expenditure was above the Jordanian poverty line of JD 68 per capita,⁷ 57 percent of registered Syrian refugee households in host communities were below the poverty line. Expenditure has risen since 2016 largely because of the increase in expenditure on food, which is explored further in this section. Households had the highest per capita expenditure in Aqaba governorate (JD 96), followed by Amman governorate (JD 85). This is in part the result of significantly higher rental expenses per capita in the two governorates, of JD 28/29 compared with less than JD 20 in all the other governorates except Irbid. Mafraq residents spent the least per capita, with JD 57 per month, followed by Ajloun+Jerash with JD 63.

Table 7: Households expenditure share in host communities

Share of total expenditure	2014	2016	2018	Trend
Food	27%	30%	40%	↑
Rent	43%	30%	27%	↓
Health	5%	11%	9%	-
Utilities	6%	7%	6%	-
Transport	7%	6%	4%	↓
Water	4%	4%	3%	-
Debt repayment	1%	2%	2%	-
Education	2%	2%	2%	-
Other	7%	7%	8%	-

⁷ UNDP. 2013. Jordan Poverty Reduction Strategy: Final Report. <http://www.jo.undp.org/content/dam/jordan/docs/Poverty/Jordanpovertyreductionstrategy.pdf>.

Table 8: Expenditure per capita in host communities

Expenditure per capita	2014	2016	2018	Trend
Food	27 JD	16 JD	25 JD	↑
Rent	44 JD	18 JD	21 JD	↓
Health	6 JD	9 JD	7 JD	-
Utilities	5 JD	4 JD	4 JD	-
Transport	6 JD	3 JD	3 JD	-
Water	4 JD	2 JD	2 JD	-
Debt repayment	1 JD	1 JD	2 JD	-
Education	1 JD	1 JD	1 JD	-
Other	6 JD	4 JD	6 JD	↑

Food expenditure

Expenditure allocation can serve as an indicator of household priorities and vulnerabilities. Households that allocate a high percentage of expenditure to food tend to have limited means of reducing expenditure on non-food items in the event of a reduction in access to income and resources. To this end, food expenditure as a share of total expenditure is one of the components of the food security index.

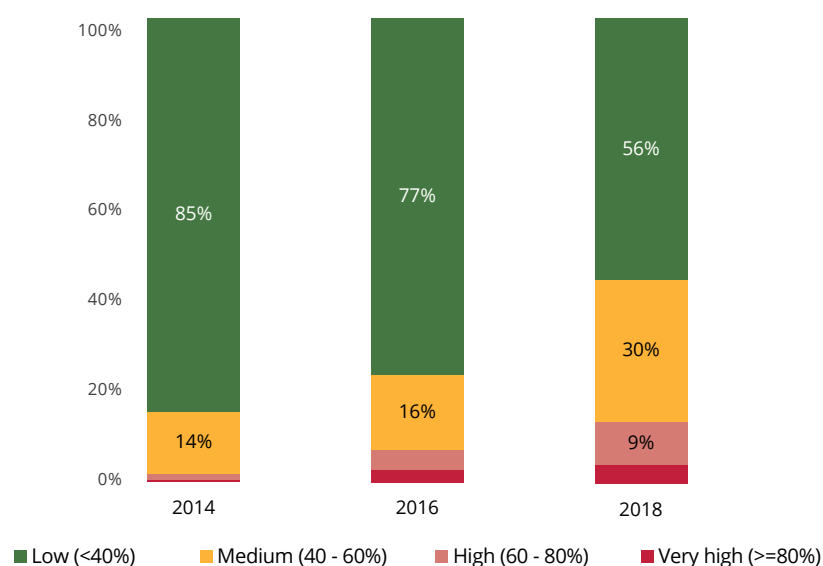
Average expenditure on food by registered Syrian refugee households in host communities rose from JD 86 per month in 2016 to JD 152 in 2018. This translates to JD 16 per capita in 2016 and JD 25 in 2018. This figure is similar to the per capita food expenditure recorded in 2014 (JD 27 per month). In 2018, per capita expenditure on food was highest in Aqaba (JD 33), Kerak+Maan+Tafilah (JD 32) and Amman (JD 28) and lowest in Mafraq (JD 22), Ajloun+Jerash (JD 23) and in Irbid (JD 24).

Significant increases in tax on food commodities and the removal of a long-standing subsidy on bread occurred at the beginning of 2018, severely increasing the cost of buying basic food items. All FGD participants described large increases in food prices resulting from new tax policies. Items such as bread, rice, sugar, vegetables and oils were listed as the goods with the highest price increases. According to the Jordan Department of Statistics, prices for food items increased by 5 percent between May 2016 and May 2018.⁸ The price for cereals and related products (including staple foods such as bread, rice and other cereals) increased by 22 percent over the same period because of a new tax introduced in January 2018. Another reason for the stark increase in food expenditure may be linked to the increases in quantities of WFP food assistance that were made in the month prior to the assessment in response to cut in subsidies that occurred in January 2018. At the time of the assessment around half of Syrian refugee cases received WFP assistance in the form of coupons⁹ redeemable only in WFP-contracted shops, meaning that they could be spent only on food items. In April 2018, WFP also increased the per capita amounts: vulnerable cases that were receiving JD 10 per member per month now receive JD 15 per member, while extremely vulnerable cases that were receiving JD 20 per member per month now receive JD 23 per member. Nevertheless, numerous FGD participants reported that they were unable to cover their households' monthly food consumption with solely WFP assistance.

⁸ Government of Jordan. 2018. Monthly consumer price indices during 2018. http://www.dos.gov.jo/dos_home_e/main/economic/price_num/2018/1.htm

⁹ When data were collected in April and May 2018, beneficiaries in the governorates of Amman, Balqa, Zarqa and Madaba had the option of redeeming their coupons in the form of cash. Currently all beneficiaries in communities can redeem their entitlement in cash except Mafraq governorate due to limited access to ATMs.

Figure 22: Households food expenditure share in host communities



Food expenditure represented about 40 percent of total household expenditure in 2018, an increase from 30 percent in 2016. Overall, since 2014, more households are dedicating a larger share of their total expenditure to food. As evident in figure 22, increasing proportions of households are spending more than 80 percent, between 60 and 79 percent and between 40 and 59 percent of their expenditure on food. The percentage of households spending less than 40 percent of their total expenditure has reduced consistently from 85 percent of households in 2014 to reach just more than half (56 percent) in 2018. In the period between 2014 and 2016, expenditure on rent declined significantly as households moved from the accommodation they found immediately after displacement to cheaper options. This contributed to the larger share of food expenditure. The increase from 2016 to 2018, however, can largely be attributed to the stark rise in food expenditure rather than a decrease in expenditure in other areas, which has remained relatively stable. However, a higher percentage of households reported needing to reduce essential non-food expenditure in order to afford sufficient food for all household members in 2018. In Kerak+Maan+Tafilah 61 percent of households spent more than 40 percent of their expenditure on food items, which was significantly more than in the governorates of Amman (35 percent of households), Aqaba (39 percent) and Irbid (38 percent). This reflects the significantly higher rental costs in these three governorates. There was no significant difference in expenditure allocation by sex of head of household.

As reflected in the food consumption and dietary diversity scores, although food expenditure has increased considerably, food consumption has actually slightly worsened. The additional expenditure on food is not resulting in increases in the amount or quality of food being purchased and consumed, but is instead being made in order to maintain consumption levels.

Non-food expenditure

After food expenses, the largest proportion of household resources was spent on rent. Although the share of expenditure allocated to rent fell from 30 percent in 2016 to 27 percent in 2018, the average monthly per capita expenditure on rent increased from JD 18 to JD 21 per month. FGD participants mentioned that although an increasing number of Syrian refugees were sharing accommodation in order to reduce rental costs, it was difficult to find cheap accommodation. In 2018, the expenditure share dedicated to rent was higher than average in Amman (32 percent), Irbid (30 percent) and Ajloun+Jerash (29 percent). On the other hand, the proportion of expenditure allocated to health care decreased slightly from 11 percent in 2016 to 9 percent in 2018, accounting for almost twice as large a share as the 5 percent of 2014, before the Government stopped providing free health care for refugees in November 2014.

Expenditure in camps

Residents of Azraq camp spend a total JD 36 monthly per capita, up from JD 17 in 2016. Similarly, in Zaatari camp, households spend JD 45 per capita, up from JD 27 in 2016. Most of this expenditure was dedicated to food: 82 percent in Azraq and 71 percent in Zaatari. The large difference in food expenditure share compared with that of registered Syrian refugees in host communities (40 percent) is because refugee households living in camps have fewer expenditure requirements as they do not have rental costs and have access to lower-cost medical and education services.

The proportion of expenditure spent on food has increased since 2016. The average food expenditure share grew from 53 percent in 2016 to 71 percent in 2018 in Zaatari and from 61 percent in 2016 to 82 percent in 2018 in Azraq. During FGDs, residents of both camps mentioned rising food prices in shops in the camps as the main cause of the increased food expenditure share.

EMPLOYMENT AND SKILLS

This section outlines findings concerning Syrian refugees' access to work opportunities and their skill sets. The most common sectors of work, the prevalence of work permits, instances of exploitative work and the income generated from work are observed. In addition, the skill sets that remain unused among both working and non-working individuals are outlined, along with the reasons for not being able to use them.

Work permits

In early 2016, as part of the Jordan Compact agreement with the international community, the Jordanian government has committed to the distribution of 200,000 work permits to registered Syrian refugees residing in the country. Since the agreement, Syrians have been able to use UNHCR issued asylum seeker cards and Ministry of Interior cards to apply for work permits, while this was only possible with a passport and proof of legal entry prior to the accord. Throughout 2017, a monthly average of almost 4,000 work permits were issued/renewed to Syrian refugees¹⁰. By May 2018, 102,000 Syrians held work permits, up from 34,000 in December 2016¹¹. To acquire a work permit within the agreement Syrian refugees must have an employer willing to apply on their behalf in an occupation that is open to foreign workers. The work permit is therefore employer-specific. This limited access to formal employment especially in agriculture as the sector is characterised by seasonal work-periods spread throughout the country. In mid-2016, non-employer-specific working permits have become accessible through agricultural cooperatives. This has significantly increased the number of Syrians obtaining work permits¹². However, as explained in FGDs, it is common for individuals to apply for agricultural work permits as they do not require employer sponsorship and are cheaper, even if they then work in other sectors. The Jordanian government also introduced further facilitations in the form of temporary permit fee waivers that have regularly been extended.

Employment

Findings from this section on employment are based on individual-level data on all working and non-working individuals of working age (18–60 years) in the households visited. An average of 0.9 working members were reported per household.

Registered Syrian refugees in host communities

Income from work is a vital resource for the majority of registered Syrian refugees living in host communities in Jordan. Two thirds of Syrian households (66 percent) had at least one member in work in 2018. Of the men of working age (18–60 years), 61 percent were involved in some form of work activity. Figures of more than 65 percent were observed in the governorates of Ajloun+Jerash (66

¹⁰ Ministry of Labour Syrian Refugee Unit. 2018. Syrian Refugee Unit Work Permit Progress Report, January 2018. <https://reliefweb.int/sites/reliefweb.int/files/resources/MonthlyreportJan2018.pdf>.

¹¹ UNHCR. 2018. Work Permit figures as of May 17th 2018. <https://data2.unhcr.org/en/documents/details/63842>

¹² International Labour Organization. 2017. *Work Permits and Employment of Syrian Refugees in Jordan: Towards Formalising the Work of Syrian Refugees*. p. 20. https://www.ilo.org/wcmsp5/groups/public/-/arabstates/-/ro-beirut/documents/publication/wcms_559151.pdf

percent), Amman (66 percent), Aqaba (67 percent) and Balqa+Madaba (68 percent), while lower levels of employment among men were observed in Mafraq governorate (52 percent). Access to work has steadily increased over time: 47 percent of working-age men were in some sort of employment in 2015, 56 percent in 2016 and 61 percent in 2018. Among working-age women, only 5 percent were involved in work in 2018, the same as in 2016.

The vast majority of working Syrians have temporary jobs. In 2018, among working individuals in host communities, 13 percent had regular jobs (meaning that they were working for the same employer for a long period), with the remaining 87 percent having access to only temporary or seasonal work opportunities. This figure has remained stable since 2015, meaning that although more work permits are being issued, access to regular jobs remains difficult and the majority of individuals entering the labour market are doing so informally and on a temporary basis. The irregular nature of temporary employment entails incomes of at most limited stability, with income fluctuations limiting people's ability to plan and look beyond the meeting of their basic needs. In the southern governorates of Kerak+Maan+Tafilah regular jobs are accessed by a higher proportion of workers, with 27 percent of working individuals having regular jobs in 2018, while the equivalent figures were lower in the northern governorates of Mafraq (8 percent) and Irbid (6 percent).

Table 9: Sectors of male work - working individuals in host communities

Rank	Work Sector	% of working individuals in each sector
1	Construction	31%
2	Agriculture	18%
3	Trades (electrician, plumber, etc...)	15%
4	Food and accommodation services	12%
5	Wholesale, retail, trade and repair	10%
6	Manufacturing	5%
7	Cleaning, housekeeping, guarding	3%

Table 10: Sectors of female work - working individuals in host communities

Rank	Work Sector	% of working individuals in each sector
1	Agriculture	33%
2	Food and accommodation services	12%
3	Cleaning, housekeeping, guarding	12%
4	Trades (electrician, plumber, etc...)	10%
5	Wholesale, retail, trade and repair	9%
6	Education	7%
7	Administrative and support services	7%

In 2018, the most common work sectors for Syrian men in host communities were construction (for 31 percent of working men), agriculture (18 percent) and trades such as electrical work, plumbing and carpentry etc. (15 percent). Among working women agriculture was the main sector (33 percent of working women) followed by cleaning, housekeeping and guarding (12 percent) and food and accommodation services (12 percent). Agriculture (including livestock) occupied almost half of the working Syrian population in Mafraq (46 percent) and a quarter (24 percent) in the governorates

of Balqa+Madaba. Construction occupied more than four in ten working Syrians (42 percent) in Ajloun+Jerash. Manually intensive, low-skill work opportunities such as in construction and agriculture are often the most accessible to Syrians given the ease with which employers can offer employment on a day-by-day basis. FGD participants also emphasized that while these are the two most accessible sectors for Syrian workers in Jordan, they do not provide opportunities for the professions that many individuals practised in their home country.

Despite the increase in access to work permits, the majority of employment remains informal. In 2018, work permits were held by one third of working Syrians in host communities (33 percent). They were more common among men (34 percent) than women (12 percent). More than half (52 percent) of Syrian workers in the southern governorates of Kerak+Maan+Tafilah possessed work permits, and more than one third in Balqa+Madaba (41 percent), Mafraq (37 percent), Amman (36 percent) and Ajloun+Jerash (34 percent). Work permits were less common in Aqaba (16 percent), Irbid (24 percent) and Zarqa (26 percent). They were more common among individuals in regular jobs (66 percent) than those in temporary jobs (28 percent). About a third of workers in agriculture and construction possessed work permits, which were more common among individuals working in food and accommodation services (47 percent) and professional trades (as electricians, plumbers etc.) (41 percent). In many instances, however, workers possessed a sector-specific work permit but was working in an unrelated sector. Participants in FGDs mentioned that this was particularly common with agricultural work permits, which are easier to obtain. It was explained that workers feel more secure in front of the authorities when they have a work permit, even if it does not match the sector in which they are working. The main reasons for working individuals not to obtain work are being unable to afford one (39 percent of working individuals with no work permit), not considering work permits useful (26 percent) and lacking sponsors (20 percent).

Exploitation at work is common for Syrian workers. In 2018, four in ten (42 percent) of working individuals reported having experienced some sort of exploitation at work. Exploitation was more common among working men (43 percent) than women (32 percent). The most common forms of exploitation were not being paid after completing work (19 percent), being paid after long delays (17 percent), being paid less than agreed (16 percent) and being forced to work longer hours than agreed (13 percent). Although slightly more workers without a work permit reported exploitation at work (37 percent compared with 33 percent of those possessing a permit) the difference was not found to be statistically significant. Regarding socially degrading, exploitative or illegal work, in 2018, there were more households with men (26 percent) and women (4 percent) accepting such jobs than in 2016, when the figures were 20 and 3 percent respectively. This suggests that rather than working out of choice in order to improve their welfare, many Syrians work as a coping strategy in order to meet their minimum needs and are therefore more likely to accept exploitative employment. Instances of continuous exploitation and bad treatment were mentioned during FGDs, with one worker reporting having abandoned his job. FGD participants also reported being treated differently from workers of other nationalities, with Syrian workers being required to work for longer hours and earning lower wages.

Monthly income from work varies significantly between men and women. In 2018, men in host communities earned a monthly average of JD 155, while women earned JD 74. Workers with work permits earned an average monthly amount of JD 183, while those without permits earned considerably less (JD 133). Higher incomes were reported for Syrian workers residing in Amman (JD 181) and the southern governorates of Aqaba (JD 202) and Kerak+Maan+Tafilah (JD 183) than for those residing in Mafraq (JD 104), Ajloun+Jerash (JD 139) and Irbid (JD 140). This may be linked to greater access to higher-paying sectors: more workers were employed in professional trades (in which they earned an average of JD 160 per month) in Amman (19 percent), Aqaba (30 percent) and Kerak+Maan+Tafilah (26 percent) than in other governorates. More workers were involved in agriculture (paying an average of JD 100 per month) in Mafraq (46 percent), Irbid (12 percent) and Jerash+Ajloun (12 percent).

Of the working population, only 39 percent reported that their current employment was linked to their professional skills or previous work experience, and 45 percent reported having skills in other areas that they were not able to use in Jordan. These skills were mostly in trades (21 percent), agriculture (18

percent) and construction (18 percent). Many FGD participants who were carpenters, teachers, drivers, engineers or business people reported that they were not able to practise their professions in Jordan because of legal restrictions on foreign workers in the sectors concerned.

Refugees living in camps

In Azraq camp, 37 percent of working-age men had participated in some sort of work in the month prior to the assessment. This figure was considerably higher in Zaatari camp, where 61 percent of working-age men had participated in work opportunities. The same percentages of working-age women participated in work opportunities in Azraq and Zaatari camps (8 percent). Women participants in FGDs in Azraq reported that opportunities for engaging in work for women had increased over the previous year, but wages were still very low and contracts typically covered only two or three months. Most of the employment opportunities within camps are related to cash for work or incentive-based voluntary programmes, although cash for work opportunities had declined since the previous year. Most other opportunities are outside the camps, and authorization is necessary.

Although a smaller proportion of working-age individuals were working in Azraq camp in 2018, a quarter of those working had regular jobs (24 percent). This figure was lower in Zaatari (17 percent), where there is more access to work outside the camp, although the work available is of temporary or seasonal. Work sectors differ significantly between the two camps because of their different geographical and regulatory contexts. While almost one in four workers in Zaatari camp work in agriculture (23 percent), only 6 percent do so in Azraq. One third (33 percent) of working individuals in Azraq camp had found opportunities with international organizations, as had 23 percent of workers in Zaatari. A rotation-based system is used in Zaatari in an attempt to provide more individuals with the opportunity of working with the organizations present in the camp. However, FGD participants in Zaatari complained that the system does not provide income stability because they had lost their jobs after six months or less, which caused them problems as they faced rising prices.

NON-WORKING HOUSEHOLD MEMBERS OF WORKING AGE

In 2018, a large proportion (87 percent) of registered Syrian refugee households in host communities had at least one member of working age who did not work. More than one third (39 percent) of working-age men in host communities had not worked in the 30 days prior to the assessment. Of these men, 63 percent reported not working because of illness, disability or injury, 19 percent reported not finding job opportunities that matched their skills, 9 percent did not have a work permit and did not want to work without one and 8 percent were in a training or education programme. Among the 95 percent of working-age women that did not work, the majority (58 percent) did not work because of child care or household responsibilities, 30 percent because of illness, disability or injury, 16 percent because their families did not want them to work and 6 percent because of a lack of job opportunities.

Figure 23: Reasons for not working in the past 30 days in host communities



There are also household members of working age who are skilled in certain areas but have not been able to find work in those areas in the Jordanian market. In 2018, almost half (45 percent) of non-working men reported having skills or prior work experience, as did 13 percent of non-working women. Most of the unused skills available among non-working individuals were in agriculture (21 percent of skilled non-working men), construction (19 percent), transportation and storage (18 percent) and trades (14 percent). Many of the unused skills or experience among non-working women and in host communities were in trades (45 percent); many women participants in FGDs reported having previously worked as hairdressers, in beauty salons or as tailors, while others had unused skills in agriculture (17 percent) and food and accommodation services (14 percent).

ACCESS TO SERVICES

This section provides an overview of access to basic services for Syrian refugee households. Specifically, access to shelter, household assets, and services for water, sanitation and hygiene (WASH), health care and education are observed.

SHELTER

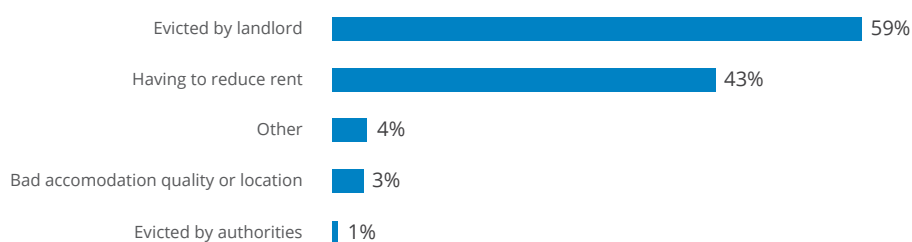


In 2018, the majority of registered Syrian refugee households residing in host communities lived independently in apartments or houses (93 percent), with smaller proportions living in tents (4 percent) or rooms within shared apartments or houses (1 percent). These figures are similar to those reported in 2016. There were high percentages of households living in tents or informal tented settlements in Mafraq (12 percent) and Balqa+Madaba (8 percent).

Most households were renting accommodation (95 percent) and had some form of signed agreement with the owner (79 percent of those renting). In 2018, the average household expenditure on rent in host communities was JD 113, which was higher than in 2016 (JD 99) and 2015 (JD 102) but lower than in 2014 (JD 144). Per capita expenditure on rent has varied between JD 43 in 2014, JD 18 in 2015 and 2016 and JD 21 in 2018. The trend between 2014 and 2016 trend reflects the depletion of savings that occurred as the displacement of Syrian households in Jordan became prolonged and households therefore needed to find more affordable accommodation. Since 2016, the average expenditure on rent has increased, likely because of an increase in rental prices in recent years, which was highlighted during FGDs. Rent is particularly expensive in Irbid and Amman, where households spent averages of JD 138 and JD 136 respectively on rent per month. The affordability and quality of shelter have been consistently highlighted as a concern for Syrian refugees. When asked what their main unmet needs were, the majority of registered Syrian refugee households in host communities identified shelter (64 percent) as the most important unmet need. However, rental expenses as a share of the total expenditure of households decreased from 30 percent in 2016 to 27 percent in 2018, mostly because of the sharp increase in expenditure on food.

In 2018, the majority of households (83 percent) mentioned having sometimes been unable to pay rent, and most stated that the owners of accommodation accepted late rental payments. However, 38 percent of households reported being forced to move at least once prior to their current locations. More than half of these households were evicted by the accommodation owner (59 percent), while 43 percent left because they needed to reduce their expenditure on rent. Changing accommodation can be a disruptive process and can have both positive and negative implications for education and employment opportunities and for access to goods and services. There are also costs associated with the move itself, particularly related to transportation and the search for new accommodation. Although many refugees move voluntarily in an attempt to improve their circumstances or reduce rental expenditure, they often have no choice.

Figure 24: Reasons for moving accommodation in host communities



Regarding the condition of their accommodation, almost all households in host communities (97 percent) reported having some sort of ventilation in the form of windows, doors or other openings. A similar proportion (99 percent) had an electricity supply in their homes.

In camps, in 2018, all respondents resided in the prefabricated metal shelters provided (100 percent), with some also relying on tents (2.5 percent) in addition to the prefabricated shelters. Almost all registered Syrian refugee households in host communities and in Zaatari camp had an electricity supply in their shelters (99 percent), compared with only 30 percent in Azraq camp.

Household assets

Possession of household assets is also an indicator of vulnerability. Households may need to sell their household goods in order to compensate for a lack of resources for buying food, or, vice versa, households with resources that are sufficient to satisfy more than their basic need will likely buy household goods and assets. As seen in table 11, lower proportions of registered Syrian refugee households in host communities owned basic household goods and assets in 2018 than in 2016. For example, the percentage of households owning mattresses decreased from 98 to 88 percent. Ownership of televisions declined from 92 percent of households in 2016 to 85 percent in 2018 and ownership of washing machines from 84 to 78 percent. In 2018, sale of household goods was a coping strategy used by 36 percent of households in order to compensate for a lack of resources for covering basic needs, up from 32 percent in 2016. The goods owned by increasing numbers of Syrian refugee households since 2014 are those that remain fairly rare: beds (owned by 35 percent of households in 2018), tables and chairs (17 percent) and heaters (80 percent) and air conditioners (58 percent) for regulating indoor temperatures.

Table 11: Household possession of assets in host communities

Household Asset	Percentage of households possessing asset				Trend
	2014	2015	2016	2018	
Mattresses	89%	94%	98%	88%	↓
Beds	9%	13%	23%	35%	↑
Winter clothes	56%	92%	92%	91%	-
Blankets	80%	96%	98%	93%	↓
Refrigerator	67%	65%	85%	82%	↓
Kitchen stove	90%	81%	94%	91%	↓
Kitchen utensils	89%	88%	96%	94%	↓
Water heater	23%	18%	35%	35%	-
Table and chairs	5%	9%	13%	17%	↑
Sofa set	7%	13%	21%	21%	-
Heating	31%	66%	69%	80%	↑
Air conditioning	1%	22%	48%	58%	↑
Washing machine	60%	63%	84%	78%	↓
Television	83%	77%	92%	85%	↓
Computer	1%	2%	2%	3%	-
Motorized vehicle	0%	0%	0%	1%	-

WATER, SANITATION AND HYGIENE

There has been a constant improvement in access to water for registered Syrian refugees in host communities over recent years. In 2018, 88 percent of Syrian households had sufficient water for drinking, cooking, washing and toilets (at least 35 litres per person per day), up from 87 percent in 2016, 81 percent in 2015 and 71 percent in 2014; 89 percent of households received their water from municipal services (either piped or from water trucks), while 10 percent obtained water from private

water trucks and 5 percent purchased it from shops or markets. In Mafraq governorate, however, only 70 percent of households had access to water through municipal pipes or water trucks, and higher than average proportions of households obtained water from private water trucks (23 percent) or private wells that collect rain water (9 percent). Among households that did not have access to sufficient water (12 percent), the main causes of this lack were closing of the water supply by the accommodation owner or water authority (39 percent), broken pipes (9 percent) and lack of money to pay for water (8 percent). The average monthly household expenditure on water was of JD 10 (JD 2 per capita). Most registered Syrian refugee households in host communities (95 percent) had exclusive access to a toilet or latrine in 2018.

A similar improving trend is seen in the camps. In 2018, 97 percent of Azraq resident households had access to sufficient water, up from 94 percent in 2016 and 90 percent in 2015. In Zaatari, 81 percent of residents reported having access to sufficient water in 2015, 86 percent in 2016 and 90 percent in 2018.

HEALTH CARE

Free health care has not been provided to registered Syrian refugees living in host communities since November 2014, when the share of household expenditure dedicated to health was 5 percent. Between 2014 and early 2018, Syrians registered with UNHCR were entitled to obtain health services at the same costs as uninsured Jordanians (unless they could afford insurance). Since February 2018, however, the Jordanian government has changed its health policy for Syrian refugees, cancelling this subsidized health care rate for registered refugees. Syrians must now pay 80 percent of the “foreigner rate” for health care, meaning that they have to pay between two and five times as much for health care services as did before February 2018, and often have to pay before they receive the services.¹³ These costs can be exceptionally high and difficult to budget for given the low levels of savings and challenges in generating consistent income sources among Syrian refugees, and the unpredictability of medical issues. Because of the high costs of health care, refugees often have to decide whether to spend money on medical treatment or save it for food or other essential items. This can be problematic and symptoms of potentially significant health problems can be overlooked and ignored. As mentioned previously, FGD participants reported that professional medical treatment is frequently substituted with herbal cures or free advice from a pharmacist. In 2018, more than half (55 percent) of households had had to reduce essential non-food expenditure, with many of the examples mentioned during FGDs involving the cutting of health-related expenditure.

Registered Syrian refugee households in host communities that incurred health or medical costs in 2018 (77 percent) spent a monthly average of JD 58 on health care-related expenses – JD 10 per capita. The expenditure share of health care decreased from 11 percent in 2016 to 9 percent in 2018. Despite this, participants in FGDs reported that health issues remain one of the largest causes of vulnerability for refugees in host communities, and health care or medicines were consistently discussed as an area where the provision of further assistance should be prioritized. Almost three quarters (74 percent) of households selected access to medicine and health services among the three main unmet needs they faced. The non-governmental organization, Cooperative for Assistance and Relief Everywhere (CARE) found that 90 percent of Syrian refugees needed access to cheaper health services and medication.¹⁴

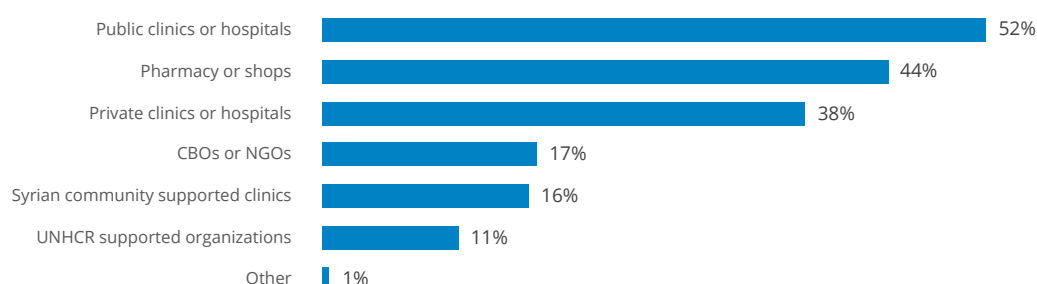
In host communities, 95 percent of registered Syrian refugee households had at least one member who needed some sort of medical attention in the six months prior to the survey. Of these households, 98 percent obtained medical services. Public clinics or hospitals were the most frequented health facility (by 52 percent of the households that obtained medical services), followed by pharmacies or other shops (44 percent) and private clinics (38 percent). The percentage of households attending private clinics is fairly high considering the high costs of private health services. This could imply that access to public clinics or hospitals is sometimes not viable because of costs or documentation issues (for households that are not registered with the Ministry of Interior or that are registered at a location different from the one where reside) or because the services are poor (for example, there are long

¹³ *Médecines sans Frontières*. 2018. Jordan: Syrians access to medical care at risk. <https://reliefweb.int/report/jordan/jordan-syrians-access-medical-care-risk>.

¹⁴ CARE International in Jordan. 2018. 8 years into exile. <https://reliefweb.int/sites/reliefweb.int/files/resources/66468.pdf>.

waiting times), and paying higher prices for private services is the only option for receiving timely treatment. FGD participants expressed frustration over the high costs of treatment and mentioned frequent instances when individuals did not have access to medical services because of high costs. Overall dissatisfaction with public health services beyond the high costs of treatment was also expressed. Examples included patients being asked to pay prior to receiving treatment or not receiving medical treatment when needed, delayed appointments and long waiting periods. CARE found that Jordanian women were twice as likely to have access to and use reproductive and postnatal health care than Syrian and Iraqi refugees.¹⁵

Figure 25: Accessed medical facilities in host communities



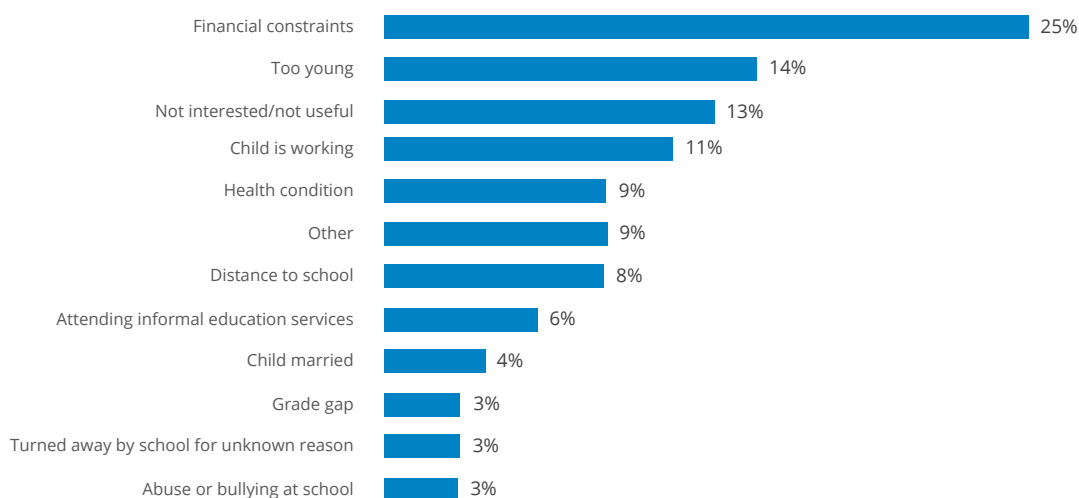
The health expenditure share was lower (4 percent) in both Azraq and Zaatari camps, and the proportions of households with at least one head of case with a disability were 7 percent in Azraq and 12 percent in Zaatari. The lower expenditure share on health care is likely due to the easier and more affordable health services that are accessible in camps. Contrasting accounts were recorded concerning the quality of services in camps. Some FGD participants reported that health services had improved over the previous year and one participant with a family member requiring special medical attention reported that medical services were very accessible and household members with disabilities had priority in receiving exit passes for obtaining medication and treatment outside the camp. However, other FGD participants described the opposite situation: a child who needed treatment outside the camp had had to wait a long time before receiving authorization to leave the camp. Other negative experiences involved incorrect diagnoses or medical prescriptions and doctors' failure to explain their diagnoses.

EDUCATION

Registered Syrian refugee households in host communities that spend on education (36 percent) spent an average of JD 24 per month on education services in 2018. These expenses include those for tertiary education services as well as school and school materials. Almost three quarters (73 percent) of registered Syrian refugee households residing in host communities had school-age children (between 5 and 17 years of age). Of these households, more than a third (34 percent) had at least one school-age member who was not attending formal school.

¹⁵ *Ibid.*

Figure 26: Reasons for children not attending school in host communities



The main reason for school-aged children not to attend school was financial: 25 percent of households with at least one school-aged child not attending formal school reported financial constraints as a reason. Although public schools are free for Syrian children, education expenditure for many households includes the costs of equipment, clothing, transport and food. In addition, 13 percent of households did not send at least one of their school-aged children to school because household members were not interested in education and did not consider school useful. Another 14 percent of households reported that their 5-year-old children were too young to attend school, and 11 percent of households with at least one school-age child not attending school reported that the child was working. Children may be required to work in order to supplement household earnings; in 2018, 7 percent of households declared having to resort to this coping strategy in order to compensate for the lack of food. Distance to school was a barrier for 8 percent of households with at least one school-age child not attending school. In 2018, Syrian households did not report issues with Ministry of Interior documentation as a barrier to access to formal education, but this had been mentioned in 2016. Since mid-2017, Syrian children are not required to present Ministry of Interior cards for school enrolment. Although few (3 percent) households reported having all school-aged children out of school, FGDs revealed that bullying of Syrian children at school is a frequent occurrence. Some households reported they were not sending their children to school since they had been put in grades not suitable for their children (3%). A recent CARE assessment also found that a third of Syrian refugee children were not in the correct school grade for their age.¹⁶

SOCIAL COHESION AND FUTURE PLANS

This section presents findings concerning social cohesion between Syrian refugee households and Jordanian host communities and the future plans of Syrian refugees.

Overall, relations between Syrian refugees and Jordanian host communities are fairly positive. In 2018, nearly all (98 percent) registered Syrian refugee households living in host communities reported feeling somewhat or very comfortable in their interactions with Jordanians. FGD participants also reported that when they had first arrived, Jordanian host communities helped them by providing food, money and furniture. This community cohesion has decreased over time as the number of Syrians and the length of their displacement increase. Other FGD participants mentioned that interactions with Jordanians were often minimal as many refugees lived in areas populated mainly by Syrians, with some participants reporting living at some distance from Jordanian residents, especially in the northern governorates of Irbid and Mafraq. Tensions or disputes with Jordanian hosts were reported by 8 percent of households, in most instances these involved discrimination, racism or bad treatment. FGD participants emphasized that cases of bullying at school based on Syrian children's nationality were fairly frequent.

¹⁶ CARE International in Jordan. 2018. *8 years into exile*. <https://reliefweb.int/sites/reliefweb.int/files/resources/66468.pdf>.

Almost two thirds (64 percent) of registered Syrian refugee households in host communities would consider returning to the Syrian Arab Republic. It was more common for male-headed households to consider returning (66 percent) than for female-headed households (59 percent). Among Syrian households residing in refugee camps, 69 percent would consider returning to their home country. These findings are similar to those from an UNHCR survey of July 2018.¹⁷ Willingness to return depends primarily on the future stability within the country, access to previously owned land and the return of family members. The main reasons reported by the 35 percent of households that would not consider returning to the Syrian Arab Republic were the danger they would put themselves in, the fact that they had lost all that they had, and their sense of having settled in Jordan. Of registered Syrian refugee households in host communities, 20 percent reported that they already had plans for returning to the Syrian Arab Republic in the future. Rapid developments in the Syrian conflict during the months of the assessment had a strong influence on refugees' intentions regarding return. UNHCR found that in July 2018 (two to three months after data collection for the CFSVA) only 9 percent of respondents intended to return, or were considering returning, to the Syrian Arab Republic within the following 12 months.¹⁸

WHO ARE THE FOOD-INSECURE?

This section describes how certain characteristics of registered Syrian refugee households in host communities interact with food insecurity. Characteristics of the head of the household (sex, marital status and level of education), of the household itself (size and asset wealth) and of its sources of income are analysed with a view to defining how they interrelate with food security.

Household demographics



Household head

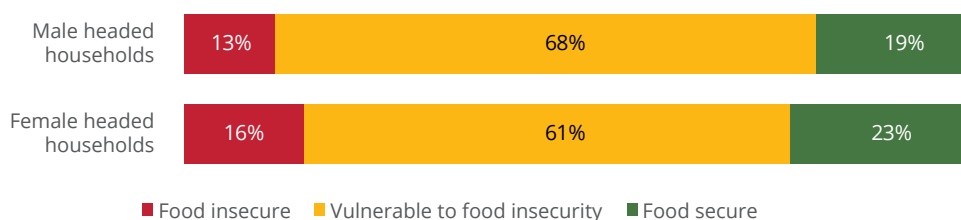
In 2018, among the registered Syrian refugee population living in host communities, 27 percent of households were headed by women. A slightly higher proportion of these households were food-secure (23 percent) than observed among male-headed households (13 percent). However, as can be seen in figure 27, there was also a higher percentage of food-insecure households among those headed by women (16 percent) than among those headed by men (13 percent). This implies that the relationship between the sex of the head of the household and food security is multifaceted. While food consumption scores and food expenditure shares showed no significant differences between male- and female-headed households, there were important variances in the use of livelihood

¹⁷ UNHCR, 2018. Intention survey overview – July 2018. <https://reliefweb.int/sites/reliefweb.int/files/resources/65004.pdf>.

¹⁸ *Ibid.*

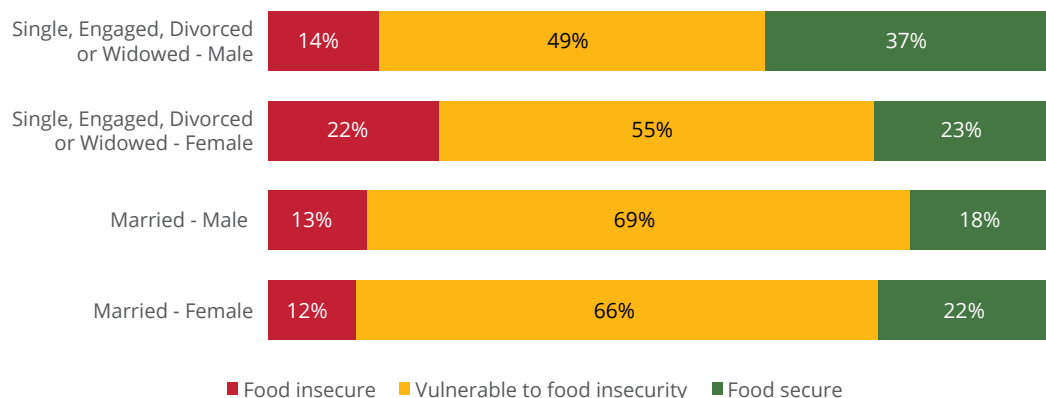
coping strategies. Male-headed households may have had access to more livelihood opportunities: a significantly higher percentage of male-headed households (73 percent) had at least one member in employment compared with female-headed households (47 percent), and employment is a crucial factor in building economic resilience, ensuring basic needs and decreasing the need to use coping strategies. However, more male-headed households had members accepting risky, illegal or exploitative jobs (31 percent) than female-headed households (20 percent). This suggests that among the individuals who were working, a large proportion had to accept risky, illegal or exploitative jobs in order to supplement their resources. This also partly explains why more male-headed households used emergency livelihood coping strategies (35 percent) than female-headed households (25 percent). The use of emergency coping strategies is an indicator of vulnerability and a component of the food security index, so this could suggest that while more male-headed households obtained income from work and could therefore afford to satisfy their minimum food needs, many of these workers were accepting risky, illegal or exploitative jobs that made them vulnerable to food insecurity.

Figure 27: Food security index by sex of household head in host communities



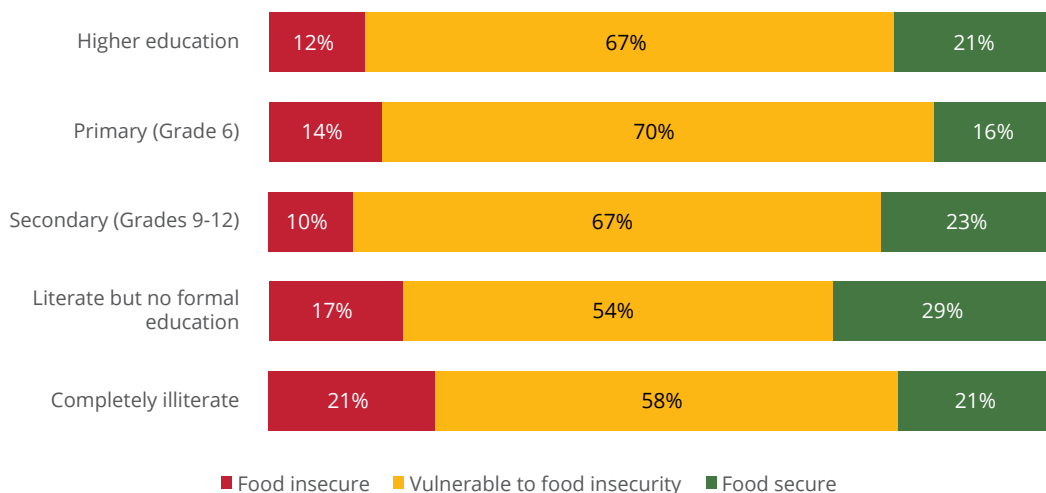
In addition to the sex of the household head, food security status also varies according to the marital status of the head of household. As evident in figure 28, households headed by married members (men or women) were less likely to be food-insecure. However, similar to what was observed above regarding the gender of the household head, these households were also less likely to be food-secure. This may be because most households with married heads are able to secure enough income for sufficient food consumption (food consumption scores were higher among households headed by married members), but may be forced to make more frequent use of livelihood-based coping strategies in order to maintain the adequate levels of food consumption for a larger number of households members; in 2018, households headed by a married female had an average of seven members and those headed by a un-married male had four members. On the other hand, households that were headed by unmarried members (single, engaged, divorced or widowed) were more likely to be food-insecure, particularly when the household head was a female (22 percent of these households were food-insecure). The most food-secure households were those headed by an unmarried male (37 percent of which were food-secure). This is possibly because many of these households included no or very few children. The dependency ratio for this group was 0.44:1, meaning there were fewer than one dependant for every two working-age members. A significantly higher proportion of households headed by an unmarried male did not need to resort to livelihood-based coping strategies in order to ensure their basic needs (18 percent) than in the other groups (among which the figure ranged between 8 and 10 percent). A higher percentage of households headed by an unmarried female were food-secure than of those headed by a married female. This may reflect the fact that these households are prioritized for humanitarian assistance.

Figure 28 : Food security index by sex and marital status of household head



The level of education of the household head is another factor that may influence the ability of a household to attain food security: In 2018, 21 percent of Syrian refugee households with heads who were illiterate were food-insecure. The percentage decreases as the level of education of the household head increases, with roughly half as many food-insecure households among those whose heads have attained secondary (10 percent) or tertiary education (12 percent). This implies that household heads with higher levels of education are more able to provide the basic needs of their families.

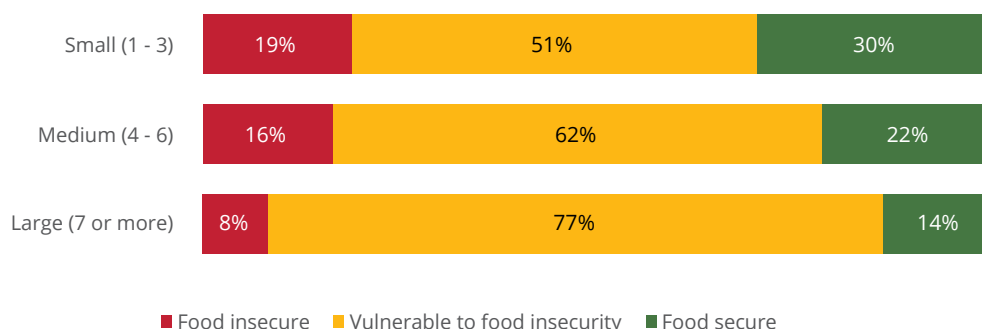
Figure 29: Food security index by education level of household head



Household composition

WFP targets large households for its programmes as they are considered to be more vulnerable to food insecurity. Data show that only 14 percent of large households with seven or more members were food-secure, but also that a relatively small percentage were food-insecure (8 percent). Although the comparatively low proportion of large food-insecure households may be due to the effects of WFP targeting, it also suggests that refugees living in larger households are able to pool resources, share costs such as rent and utility bills and allocate more resources to food needs.

Figure 30: Food security index by household size



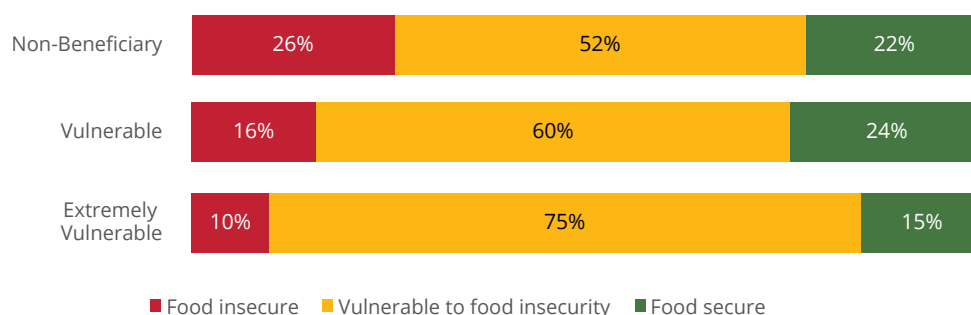
In 2018, food consumption levels were better among large households (91 percent of which attained an “acceptable” score) than small households (79 percent). The proportion of small households with one to three members to be food-insecure was significantly higher (19 percent), as was the proportion of these households to be food-secure (30 percent). Small households were more likely to have an unmarried head (35 percent), than large households (8 percent). As observed previously, this group shows very high levels of food security among male-headed households (37 percent) and high levels of food insecurity among female-headed households (22 percent).

LIVELIHOODS AND SOURCES OF INCOME

Humanitarian assistance

WFP food assistance is a key element in the food security of the Syrian population, as seen in the significant improvements in food security between 2015 and 2016, when assistance levels were substantially increased after being cut the year before. As shown in the following figure, in 2018, 10 percent of households categorized as extremely vulnerable (receiving JD 18 or more of WFP food assistance per member) were food-insecure compared with 26 percent of non- or indirect-beneficiary households (receiving JD 8 or less per member). The high percentage of non- or indirect-beneficiary households that were food-insecure implies that there were some gaps in WFP’s targeting, suggesting that there is need for additional assistance among the non- or indirect-beneficiary population.

Figure 31: Food security index by WFP beneficiary classification



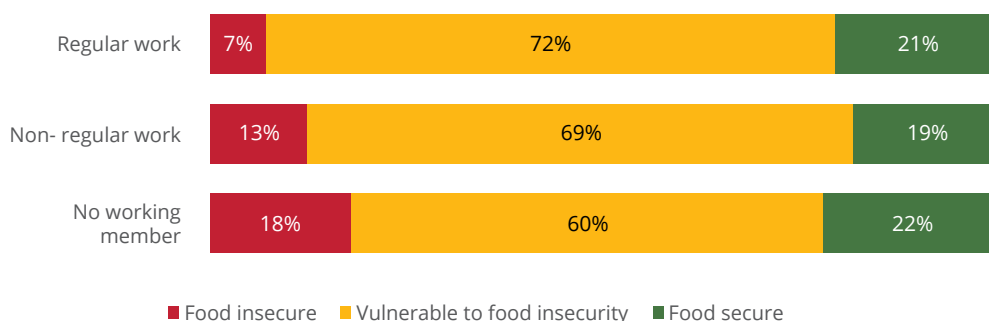
Employment

The majority of households need additional sources of income beyond humanitarian assistance in order to ensure that they can meet their food and non-food requirements. Employment is the second most widely used income source, with 66 percent of households in host communities having at least one working member in 2018. The drivers for seeking work vary depending on the household’s situation. For some households, finding work is a decision that members make as a means of providing

extra income for improving their overall condition. However, for other households, finding work is a response to extreme hardship. In 2018, 28 percent of households reported having to send a member to do illegal, socially degrading or exploitative work as a coping strategy for compensating for the lack of food. Accepting this type of work is a sign of vulnerability rather than a desire to improve household living conditions. There are important variations in the reasons for Syrian refugees to work and it is important to capture these when programming decisions are being made.

Most work opportunities for Syrians in Jordan are of a temporary or seasonal nature. In 2018, 87 percent of working individuals were in irregular jobs. These temporary work opportunities do not provide stable incomes, making households vulnerable to economic shocks. In 2018, 7 percent of households with members involved in regular work were food-insecure, while the percentage was almost double (13 percent) for households with members working in irregular jobs (temporary or seasonal). Households with no working member were even more likely to be food-insecure with 18 percent living with food insecurity.

Figure 32: Food security index by work type



*Households with at least one member in regular work and one in irregular work are categorized as being in regular work.

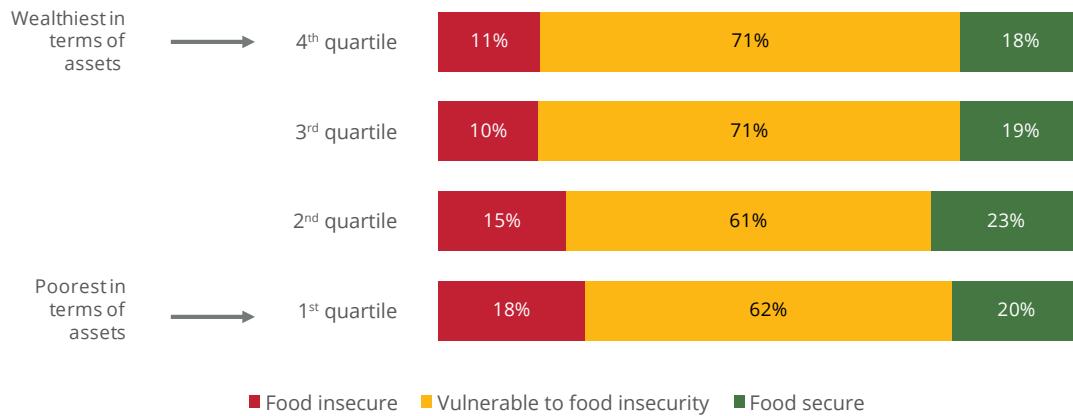
Households that receive humanitarian assistance are able to rely on a basic level of income that secures, at least in part, minimum basic needs even when work is not available. When work is available, beneficiary households have access to additional resources. In 2018, 16 percent of WFP beneficiary households that did not work were food-insecure compared with 11 percent of those that did work. For the purposes of WFP targeting, non- or indirect-beneficiary households are considered less vulnerable, but in 2018, among the non- or indirect-beneficiary households that were working, the percentage of food-insecure households was higher than the percentages for both working and non-working WFP beneficiary households (19 percent). This suggests that employment is often undertaken out of necessity and that access to livelihoods does not always translate directly into decreased vulnerability or improved food security.

Household wealth – principal component analysis

In order to understand how wealth varies by household, it is necessary to consider all wealth-related indicators collectively and to define the combination of indicators that best explain overall household wealth levels. To achieve this, a principal component analysis was conducted as part of the CFSVA. The purpose of the analysis is to replace the wealth-related variables, which may be correlated, with a set of uncorrelated principal components. These are aggregate scores that explain the variance among all the wealth-related questions included in the analysis. The first principal component explains the largest proportion of the total variance in the variables related to wealth and is used as the wealth index. The wealth index is a composite index composed of variables based on the ownership of key assets¹⁹ and serves as a proxy indicator for household wealth.

¹⁹ For the 2018 CFSVA wealth index the following assets were used: bed(s), winter clothes, refrigerator, kitchen stove, water heater, table, sofa, heating, air conditioning, washing machine, television, improved latrine (cement slab with flush) and improved water source (piped from public source).

Figure 33: Food security index by wealth index



Although humanitarian agencies support refugee households by providing the specific household items when they are most needed, the sale of household goods is not a sustainable means of generating income in the long term. As is the case with savings, once assets have been depleted, households are faced with taking on debt or adopting even more extreme coping strategies such as begging or working in exploitative conditions. In 2018, 18 percent of the poorest quartile of registered Syrian refugee households in host communities were food-insecure compared with 11 percent of the wealthiest quartile. This indicates that households that have sold their assets or have not been able to purchase assets in the first place are more vulnerable to food insecurity.

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

Through this fourth round of CFSMEs and CFSVAs assessment, the characteristics, vulnerabilities and needs of the registered Syrian refugee population residing in Jordan have been examined over time, while considering the contextual variations that may have driven any changes.

Overall, food security among registered Syrian refugees has slightly worsened since 2016, with 20 percent of households in host communities being food-secure in 2018, compared with 28 percent in 2016. As food consumption levels have remained stable since 2016 (with 85 percent of households consuming acceptable amounts of food), the worsening of food security is largely the result of a significant increase in the resources that households spend on food and a moderate increase in households' use of livelihood-based coping strategies for coping with the lack of food. While only 23 percent of households spent more than 40 percent of their total expenditure on food in 2016, this figure has nearly doubled to 44 percent in 2018. In addition, in 2018, more households (90 percent) were resorting to livelihood-based coping strategies, such as reducing essential non-food expenditure (55 percent), which have implications for access to other goods and services, including shelter, health care and education.

Food consumption scores have improved in Azraq camp and remained constant in Zaatari camp thanks to stable access to assistance and basic services and the ongoing evolution of informal markets. As in host communities, however, a higher share of the expenditure basket was dedicated to food in 2018. As outlined during qualitative FGDs in the camps, the prices of food products in camp shops and supermarkets have also increased.

Income sources are increasingly diversified, with 66 percent of households having at least one member working in 2018. One third (33 percent) of working individuals possessed a work permit. While these are positive developments, work still remains largely temporary or seasonal (for 77 percent of working individuals in 2018) and exploitation is frequent (for 42 percent of working individuals in 2018). In 2018, almost one third (28 percent) of households were having to send a member to illegal, risky, socially degrading or exploitative work as a coping strategy for compensating for the lack of food. Access to stable and formal work is necessary in order to ensure sustainable and safe access to resources and reduce dependence on assistance.

In large part, households remain in need of humanitarian assistance in order to meet their food needs. The most vulnerable households are targeted for assistance, so receipt of assistance is indicative of vulnerability in itself. Non- or indirect-beneficiary households are therefore considered less vulnerable, but in 2018 more than a quarter (26 percent) of non-WFP beneficiary households in host communities were food-insecure, while only 10 percent of extremely vulnerable households (receiving JD 18 of WFP assistance per capita) were. This suggests that assistance remains a stable base that can be complemented by other income sources in order to improve wellbeing.

While access to education has remained stable since 2016, with about one third of households in host communities with school-age children not sending all their children to formal school, access to improved shelter and health care services have become more difficult. In 2018, the most frequently reported unmet needs were health care (74 percent of households selected this as one of their top three unmet needs) and shelter (64 percent). Although average expenditure on health care has decreased since 2016, the decrease may be the result of households being forced to overlook health issues or substitute medical treatment with cheaper alternatives such as herbal cures or pharmacy visits, as frequently mentioned during FGDs.

With the increasing costs of food, rent and health care, Syrian refugees in Jordan are facing growing difficulty in securing basic needs. While an increase in access to employment is observed, the employment concerned is frequently in the form of risky, illegal, socially degrading or exploitative jobs. Increased use of livelihood-based coping strategies, with 90 percent of households resorting to them in 2018, suggests that households are having to generate additional resources in order to ensure

their basic needs. Vulnerability therefore remains high among the Syrian population and humanitarian assistance is still of utmost importance in ensuring access to food and other basic needs.

RECOMMENDATIONS

On the basis of the findings presented, it is recommended that WFP and other entities consider the following proposals.

Maintain humanitarian support and expand its scope to cover vulnerable non- or indirect-beneficiaries. Continued provision of WFP food assistance will ensure that beneficiary households are able to satisfy their basic food needs. Non- or indirect-beneficiary households, however, were found to be particularly vulnerable to food insecurity, which suggests that there are gaps in targeting and reason to expand assistance to vulnerable non- or indirect-beneficiary households.

Increase efforts to formalise work for refugees and offer livelihood programmes that match the skills of Syrian refugees. Although access to work opportunities has increased, the instability and poor quality of the work available do not allow Syrian refugees to rely fully on livelihood activities. Further efforts to formalize employment through the provision work permits may improve working conditions and reduce exploitation. Furthermore, in 2018, 61 percent of working Syrian individuals reported that their work activities in Jordan were not related to their skills or previous work experiences and 19 percent of working-age men who were not working reported that they could not find jobs related to their skills. Programmes that foster alignment between the skills available and the demand for labour may benefit both Syrian labourers and employers.

Ensure access to basic health care through free health care services. The costs incurred by Syrian refugees when they seek access to Jordanian public health care services have increased from zero to the same as uninsured Jordanians are charged since November 2014 and to 80 percent of the rate for foreigners since February 2018. These cost increases are forcing refugees to overlook health conditions. To compensate for the increasing costs of public health care, increased provision of free health care services at health centres or clinics should be considered, along with the provision of assistance to cover the medical costs or fees for treating more serious conditions. Access to basic medical attention and support for serious healthcare needs are warranted. Such a development would mitigate the adverse effects of health issues and alleviate the subsequent strain on household resources.

Provide support for shelter in the form of rental assistance. Nearly all registered Syrian refugees in host communities rent their accommodation. Rent is the second largest financial burden for households living in host communities and households often fail to cover it fully - in 2018, 83 percent of households were at times unable to pay rent - frequently resulting in eviction or relocation to cheaper and likely lower-quality accommodation. Support for rental payments would ensure that households were more able to reside stably in accommodation that satisfied at least their minimum requirements.

Continue to ensure stable provision of assistance in camps. WFP assistance remains the primary source of income for refugees in both Azraq and Zaatari refugee camps and has driven the steady increase in food security over recent years. Reductions in assistance would reverse this progress and force many refugees to leave the camp in order to secure resources. Continued assistance is particularly crucial in Azraq camp where fewer residents have access to livelihood opportunities and are therefore forced to rely solely on assistance.

Informing of targeting decisions by identification of the most food insecure and vulnerable households and their key characteristics. Changes in the context, particularly for host community refugees, necessitate continued monitoring and review of household vulnerability to ensure refugee households most vulnerable to food insecurity continue to be prioritized.

NON-SYRIAN REFUGEES

02



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EXECUTIVE SUMMARY

Food security

Food security is low among non-Syrian refugees. The level of food insecurity is particularly high among Sudanese and Somali refugees. This is largely because of the challenges that these population groups face in obtaining access to food, which results, for example, in low consumption of nutritious food groups (protein, dairy, pulses) and high food expenditure shares, underscoring the economic vulnerability of these populations. Food security among Somali and Sudanese refugees is lower than in other refugee groups in Jordan.

In addition to more than 670,000 Syrian refugees registered with UNHCR in Jordan, there are more than 87,000¹ registered refugees or asylum seekers of other nationalities residing in the country. This chapter presents an overview of the food security and vulnerability situation amongst this population.

Access to food

Non-Syrian refugees face challenges with access to food that are not due to limited availability in markets but rather to the high costs of essential commodities such as fruit, vegetables, meat and eggs, which have negative impact on the refugees' food consumption. Somali and Sudanese refugees face the greatest challenges in achieving acceptable food consumption. Most refugees depend on consumption-based coping strategies for maintaining their access to food. These strategies include relying on less preferred items and reducing the number of meals consumed or the portion size.

Diet diversity

One in five non-Syrian cases had suboptimal (medium or low) dietary diversity. This suggests that while some cases can maintain access to food, the foods they consume are not varied. A suboptimal diet was most common among Somali, Sudanese and Yemeni refugees.

Livelihood coping strategies

The majority of refugee cases rely on livelihood-based coping strategies for improving their access to the basic food they need. The most common strategies used include purchasing food items on credit or reducing essential non-food expenditure such as on education or health. Somali refugees had the highest proportion of the use of livelihood-based coping strategies (for three cases in four) and 18 percent of these were emergency strategies.

Debt

With limited access to humanitarian assistance coupled with the low proportion of cases having a reliable income, credit is an avenue that enables many refugee cases to meet their basic needs, including food. One third of the non-Syrian refugee population had debts, but the average amount of debt varied widely by nationality. On average, Yemeni and Iraqi refugees had higher amounts of debt than Somali and Sudanese refugees, who had better access to credit. The main reasons for refugees to be in debt is for meeting food needs, followed by their health and shelter needs. Among refugees with access to credit, the sources of credit vary by nationality with a higher proportion of Yemeni and Iraqi refugees having access to credit from friends or relatives while Somali and Sudanese refugees obtain credit from their accommodation owners or shop keepers.

Income and income sources

Work permits are not provided to most of these refugees, which makes access to regular formal work a challenge. In addition, the coverage of humanitarian assistance is low among these refugee populations, so they often need to diversify their income sources in order to meet their basic needs. Yet, the main sources of income for these populations are work, humanitarian assistance and informal sources. Yemenis reported the highest total and per capita monthly incomes while Somalis reported the lowest:

- **Work.** One in five non-Syrian refugee cases had a member working. Access to legal employment is limited among this population and the majority of working refugees are employed in informal, temporary work and do not have work permits. This means that they are often subject to forms of exploitation such as long working hours, low wages and delayed payment, in addition to the high risk of being caught without a legal work permit by the authorities. The main sectors of work for employed refugees include wholesale, trades, agriculture and construction, but vary by nationality and the sex of the head of the case.

- **Humanitarian assistance.** Cash assistance from aid organizations is the second most common source of income among these refugees, but reaches only a minority of the population (16 percent in 2018). UNHCR is the largest provider of humanitarian assistance (for 11 percent of cases in 2018).
- **Other income sources.** As the work available and the humanitarian assistance provided have limited coverage, refugees depend on diversifying their incomes sources, therefore many cases rely on remittances, credit, loans and gifts from family and friends in order to meet their essential needs, and these can often be more reliable sources of income than informal work and/or humanitarian aid.

Non-working refugees

Among refugees of working age who are not employed, the primary reason for not working is fear of being apprehended by the authorities without a legal work permit. A minority of non-working case members of working age have experience and skills in sectors that include artisanal crafts, agriculture, education and engineering and that vary by nationality and by sex of the head of case.

Expenditure

Average total and per capita monthly expenditures on food and non-food items among these populations are generally low, signifying severe economic vulnerability, which fluctuates by nationality. On average, total monthly per capita expenditures amongst non-Syrian refugees are below the national poverty line of JD 68 per person per month, and a high percentage of total case expenditure is spent on food (43 percent in 2018).

Access to services

Health care is accessible for most of these refugees, but usually at a high cost (the rates charged to foreigners who are not refugees). Medical and health support ranks among the top unmet needs followed by support for rent or with shelter and better quality food.

Social cohesion

In general, refugees reported having interactions with Jordanians, but Sudanese refugees reported having less comfortable encounters with host communities, compared to refugees of other nationalities.

Intentions

Most non-Syrian refugees fled their countries of origin because of war. Those from Iraq also indicated persecution and a lack of basic services as major reasons for fleeing. The majority of refugees do not plan to return to their countries of origin as it would put their lives at risk.

INTRODUCTION

In addition to more than 670,000 Syrian refugees registered with UNHCR in Jordan, there are more than 87,000¹ registered refugees or asylum seekers of other nationalities residing in the country. In order to improve understanding of the situation of these populations, their food security situation and vulnerability in other sectors were assessed in the 2018 CFSVA.

For the quantitative component of the assessment, a total of 971 non-Syrian refugee or asylum-seeker “cases” registered with UNHCR were interviewed.² The nationality with the greatest proportion of questionnaires was Yemeni (334), followed by Sudanese (291), Iraqi (166) and Somali (122), with 60 questionnaires from minority nationalities.³ To contextualize findings regarding food access, quality and availability, coping strategies, access to work and types of work, qualitative data collection was carried out with men and women in each nationality group.

LIMITATIONS

Data on non-Syrian refugees and asylum seekers were analysed at the case level. Given the characteristics of this population, analysis at the household level made sense for only one of the four main nationalities. Most of non-Syrian refugee cases do not share resources other than accommodation.

DEMOGRAPHICS

The average case size among non-Syrian refugees is two members with an average dependency ratio of 0.40, indicating that there is a low proportion of dependants within these cases, fewer than one per every two working individuals. Yemeni and Sudanese cases had the lowest dependency ratio in 2018 (0.25 per working-age member), while Iraqi cases had 0.42 and Somali 0.48, indicating that these cases are more likely to have children or elderly members who need support. Fewer than one in five non-Syrian refugee cases (18 percent) had an elderly member.

Nearly one in four (24 percent) non-Syrian refugee cases were headed by a woman, while the remainder were headed by a man. This percentage varies by nationality, for example more than half of Somali refugee cases (52 percent) were headed by a female, compared with 25 percent of Yemeni, 22 percent of Iraqi and only 5 percent of Sudanese cases. Among female-headed cases, 45 percent of the household heads were single, 38 percent were widowed or divorced and only 16 percent were married. These figures were different in male-headed cases, where 51 percent of household heads were married, 44 percent were single and only 5 percent were divorced or separated.

Most heads of case were either single (44 percent) or married (43 percent), the remaining minority were divorced or widowed. Half of Yemeni (52 percent) and Somali refugee cases (50 percent) were headed by a single person, while equal proportions of heads of Iraqi refugee cases were married and single (43 percent). A majority of Sudanese refugee case heads were married (54 percent). Somali refugees have the largest proportion of widowed heads of case (12 percent).

Nearly one third (32 percent) of the heads of non-Syrian refugee cases had a university degree; more than half (56 percent) had reached some level of secondary education (ninth, tenth or twelfth grade); and the remaining 12 percent were illiterate (8 percent) or had no formal education but could read and write (4 percent). The education levels reported showed limited variation by sex of the head of case, except that a higher proportion of women heads of case were illiterate, 13 percent compared with 6 percent among men heads of case.

The majority of Somali (62 percent) and Sudanese cases (52 percent) had a head who had completed only primary school or less.⁴ Almost one in four Somali refugees (23 percent) had a head of case who was illiterate. Sudanese refugees had the highest proportion of heads of cases who did not receive formal education but could read and write (18 percent). Iraqi refugees reported the highest level of education, with 57 percent of heads of case having completed secondary or university, followed by Yemenis (49 percent) (table 1).

¹ UNHCR. 2018. *Operational Update: Jordan September 2018*. <http://reporting.unhcr.org/sites/default/files/UNHCR%20Jordan%20Operational%20Update%20-%20September%202018.pdf>.

² “Case” is the UNHCR unit of registration for refugees. It should be noted that each “case” may have several members and that as the members of a refugee household do not always arrive in Jordan at the same time, a single household may consist of several cases.

³ Russians, Eritreans, Ethiopians, etc., these cases were excluded from the analysis of data disaggregated by nationality.

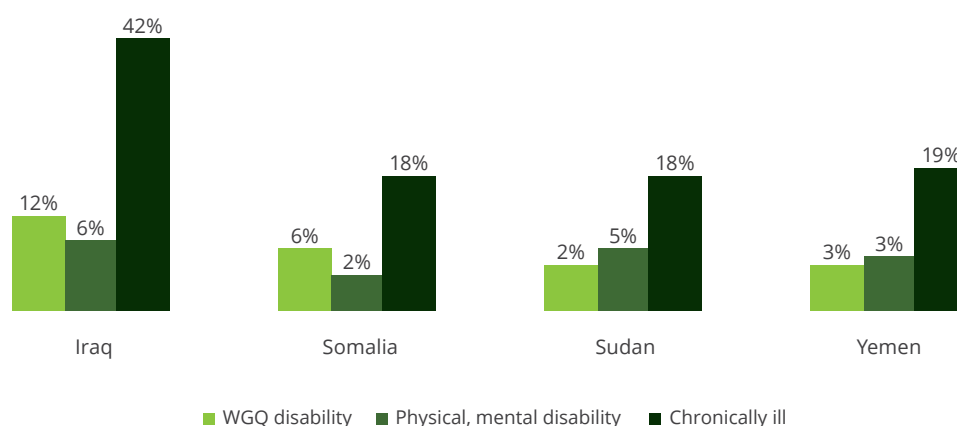
⁴ People who have no formal education but can read and write and those with no education who are illiterate.

Highest level of education by the head of the case	Iraq	Somalia	Sudan	Yemen
Illiterate	7%	23%	13%	8%
Literate - no formal education	3%	14%	18%	3%
Primary school completion (grade 6)	13%	25%	22%	11%
Partial secondary completed (grade 9)	18%	13%	11%	16%
Partial secondary completed (grade 10)	2%	3%	13%	13%
Completed secondary (passed Tawjihi)	20%	16%	16%	34%
University degree	37%	7%	7%	15%

The standard set of Washington Group questions were asked to the heads of cases in order to find out whether any of their members had a disability. These questions examine whether any case member has problems in any of the following areas: seeing, walking, hearing, self-care, language, remembering and concentration. One in ten non-Syrian refugees, was found to have a disability. Among the cases with a disability, the most prominent type of disability was related to mobility (69 percent), followed by difficulties in remembering and concentrating (30 percent), self-care (16 percent), language (15 percent), hearing (11 percent) and seeing (6 percent). Iraqi refugees reported the highest proportion of cases with disabled members (12 percent), among which the most common type of disability was mobility (68 percent).

In addition, to the Washington Group questions, respondents were asked direct questions regarding disability and chronic illness in the home. Figure 1 illustrates the findings from the Washington Group questions compared with the disabilities and chronic illnesses reported through direct questions. Four in ten Iraqi case heads (42 percent) reported having at least one member with a chronic illness, which was observed to a lesser extent amongst Yemeni (19 percent), Sudanese and Somali (both 18 percent) cases.

Figure 1: Proportion of cases with disability, chronic illness



FOOD SECURITY

FOOD SECURITY INDEX

Three components are analysed when assessing the multidimensional aspects of food security: access (food consumption); asset depletion (livelihood-based coping strategies); and economic vulnerability (monthly food expenditure shares).

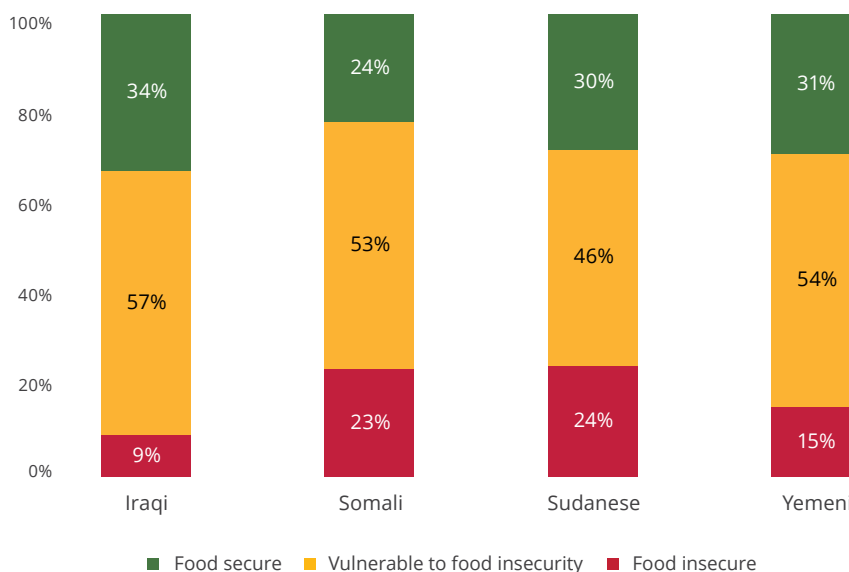
This section assesses changes in the food security of non-Syrian refugees living in host communities and refugee camps over time. The food security index is a composite indicator that aggregates three measures: food consumption score, food expenditure share and use of livelihood-based coping strategies. Further details on the composition and construction of the food security index and other indicators can be found in the methodology section.



Overall, one in three non-Syrian refugee cases were food-secure (34 percent). The remainder were either vulnerable to food insecurity (56 percent) or food-insecure (10 percent). A slightly higher proportion of female-headed refugee cases (39 percent) were food-secure compared to male-headed cases (31 percent), but no significant difference was observed between sex of the head of case and food security status.

Sudanese and Somali refugees reported the highest levels of food insecurity: nearly one in four Sudanese (24 percent) and Somali cases (23 percent) were food-insecure (figure 2). These figures are higher than those observed among Syrian refugees in host communities, approximately 14 percent of whom reported being food-insecure. More than half of Iraqi, Somali and Yemeni cases were vulnerable to food insecurity, while Iraqi refugees reported the lowest levels of food insecurity (9 percent).

Figure 2: Food security index by nationality



The variance in food security index is explained by several factors: the food consumption of refugee cases; their use of livelihood-based coping strategies in order to meet basic food needs; and the proportion of their expenditures used on food items. The reason for a high proportion of food-insecure Sudanese cases is because of the challenges they face with access to food, followed by their high food expenditure shares. A similar percentage of Somali cases were food-insecure as measured by their use of emergency livelihood-based coping strategies in order to meet their food needs and their poor access to food. Yemeni cases ranked third in terms of food security; their food insecurity is driven by their high food expenditure share and “poor” or “borderline” food consumption. Iraqis reported the lowest levels of food insecurity largely because of their relatively good access to food. However, nearly one in ten Iraqi refugee cases were food-insecure as measured by their high food expenditure shares and use of livelihood-based coping strategies.

ACCESS TO FOOD

This section focuses on the quantity and quality of food consumed by refugees by exploring food consumption scores and dietary diversity indicators. The section also examines the consumption-based coping strategies used by refugees in order to maintain food consumption levels.

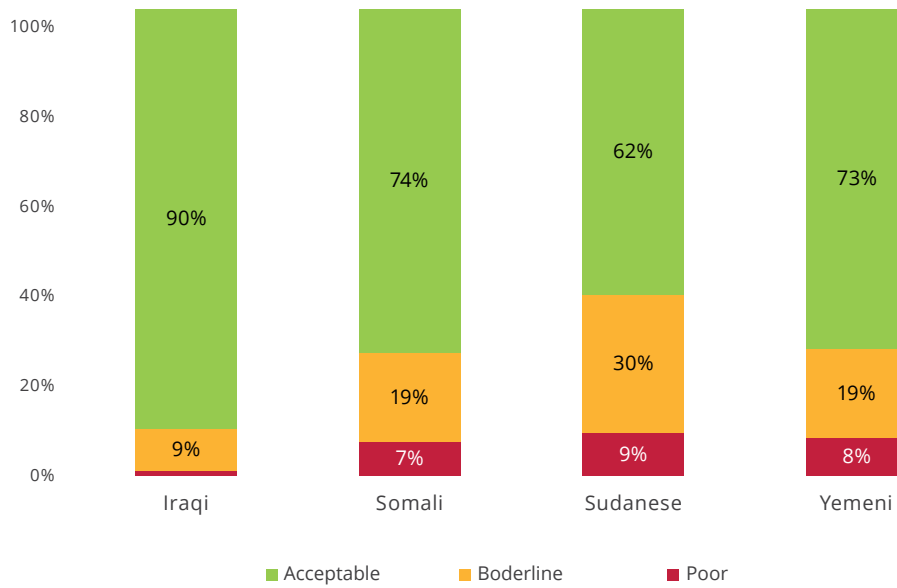
In order to increase understanding of the barriers to refugees’ access to food respondents were asked about their food consumption⁵ in the seven days prior to the assessment. It is important to note that the majority of refugees (88 percent) indicated that the consumption they reported for the previous seven days was in line with their regular food intake. Among the cases reporting their consumption was not in line with their regular consumption, the majority indicated that they usually consume less than what they were reporting at the time of data collection.

Overall, the majority of non-Syrian refugees reported acceptable food consumption (86 percent). No significant difference is found between the food consumption scores of male- and female-headed cases.

Iraqi refugees reported the highest proportion of acceptable food consumption (90 percent). Approximately three in four Somali (74 percent) and Yemeni refugee cases (73 percent) had acceptable food consumption, while Sudanese refugees had the lowest (62 percent) (figure 3). More than one in three Sudanese cases (39 percent) had poor or borderline food consumption. Poor or borderline food consumption was reported by more than a quarter of Yemeni (27 percent) and Somali refugees (26 percent).

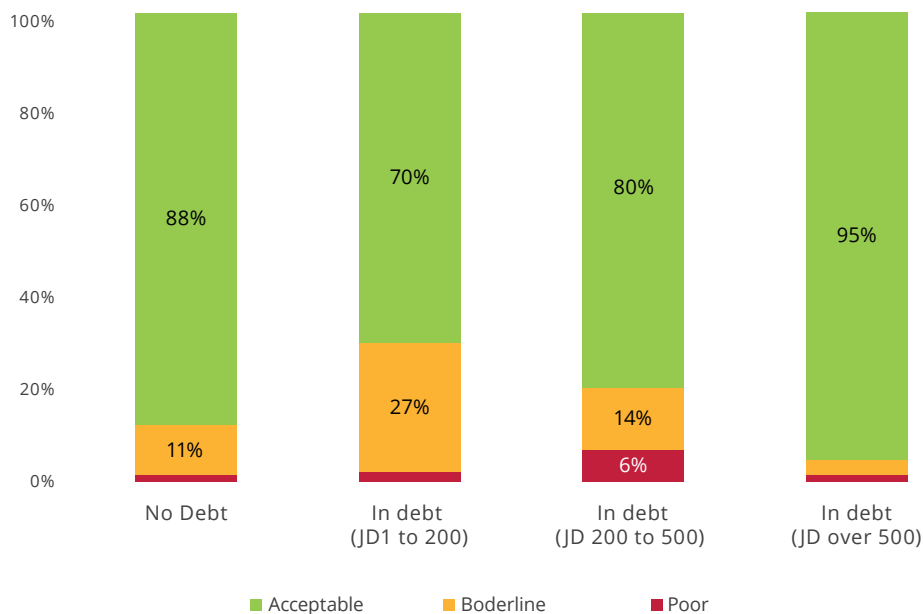
⁵ Each food group is weighted according to its nutritional value. The frequency with which each group had been consumed is multiplied by the corresponding weight and the refugee cases are categorized as having “poor”, “borderline” or “acceptable” food consumption based on their total score.

Figure 3: Food consumption groups by nationality



Poor food consumption was higher among cases headed by a divorced percent (10 percent) than those with a married head (1 percent). Smaller cases, of one or two members, reported greater obstacles to access to food; 17 percent of these cases had poor or boderline food consumption compared with 6 percent of larger cases with five or more members. Cases with debt faced greater challenges to food access. For example, 12 percent of cases with no debt had poor or boderline food consumption, compared with 30 percent of households with up to JD 200 of debt. It is interesting to note that access to food improved with the amount of debt: 80 percent of cases with JD 200–500 of debt had acceptable food consumption compared with 95 percent of cases with more than JD 500 (figure 4). Debt can serve as a mechanism for allowing refugees to maintain their access to food for cases with access to credit.

Figure 4: Food consumption groups by debt thresholds



On average, cases consumed 2.2 meals in the 24 hours prior to the assessment. Most cases consumed two meals the day prior to the survey, but one in four Sudanese cases (25 percent) consumed only one meal and three in ten (29 percent) Iraqi cases consumed three meals.

In FGDs, refugee cases were asked about their access to food and the quality of the food they had consumed in the previous 12 months. Most respondents, regardless of nationality, reported often not having enough food and or having poor-quality food. For example, one Somali woman explained that food availability was better in Jordan than in Somalia, but that the quality of food was better in Somalia.

FOOD CONSUMPTION

The differences in access to food reflected in food security status can be explained by refugees' consumption of nutrient-rich food groups such as proteins (consumed by 98 percent of food-secure cases compared with 57 percent of food-insecure cases), dairy (93 percent of food-secure cases and 48 percent of food-insecure cases) and pulses.

Staple food groups, such as cereals, were on average consumed daily by refugees of all nationalities. Access to protein is a challenge for some refugees: more than one in five Sudanese refugees (22 percent) did not consume protein-rich food groups and the lowest proportions of cases consuming meat were among Sudanese (53 percent) and Somali refugees (61 percent), compared with 68 percent of Yemeni and 77 percent of Iraqi cases. In FGDs, Sudanese refugees reported that while some components of the diets they had before coming to Jordan had remained the same (most of them are available), meat and fish were more expensive in Jordan, which affected their economic access to such foods. Somali participants in FGDs reported that camel meat was more common in Somalia while beef and sheep meat were more widely available in Jordan but at higher prices. Although eggs are often seen as a cheap source of animal protein, more than one in three Sudanese (37 percent) and Yemeni cases (34 percent) did not consume eggs.

Dairy is another food group with high weighting in the food consumption calculation, so when it not consumed the overall food access ranking will go down. More than one in three Somali (37 percent), Sudanese (40 percent) and Yemeni cases (39 percent) did not consume dairy. Dairy was less likely to be consumed in small cases and cases with debt.

Pulses are another nutrient-rich food group. More than four in ten Somali refugees (43 percent) did not consume pulses. Cases with divorced heads were more likely not to consume pulses (40 percent) than those with married heads (18 percent).

Vegetables are more widely consumed by refugees than fruit and were consumed on average once every two days by Sudanese and Yemeni cases. Fruit was consumed by small proportions of Sudanese (23 percent), Somali (30 percent) and Yemeni refugee cases (36 percent). Refugees with debt were less likely to consume fruit than those without debt.

Yemeni women in FGDs reported that they had reduced their intake of fruit and vegetables because these products are saturated with hormones in Jordan, which affects their flavour. Yemeni women mentioned that increases in the prices of bread, vegetables, fruit, meat and chicken had affected their ability to access such foods. Somali FGD participants indicated that they found major differences in food prices and availability compared with the situation in Somalia. They mentioned that fruit in their home country is more diverse and far cheaper, as they produced their own food in their homes or on their farms, while in Jordan they had to rely on markets.

Table 2. Proportions of cases consuming food groups and average frequencies of consumption

Food group	Proportion of cases consuming food groups				Average number of times food groups were consumed			
	Iraqi	Somali	Sudanese	Yemeni	Iraqi	Somali	Sudanese	Yemeni
Protein	95%	92%	78%	90%	4.3	3.7	2.6	3.3
Meat	77%	61%	53%	68%	1.5	1.1	1.0	1.2
Eggs	90%	78%	63%	66%	2.8	2.6	1.4	2.2
Fish	15%	20%	14%	16%	0.3	0.3	0.3	0.4
Dairy	90%	63%	60%	61%	3.8	2.7	1.8	2.4
Pulses	81%	57%	89%	85%	1.9	1.8	3.4	3.6
Main staples	100%	99%	100%	99%	6.9	6.9	6.8	6.8
Cereals	100%	99%	100%	99%	6.8	6.8	6.7	6.7
Tubers	94%	88%	70%	79%	3.1	2.3	1.6	2.1
Vegetables	99%	97%	91%	95%	4.9	3.9	3.3	3.6
Fruits	71%	30%	23%	36%	1.5	0.5	0.4	0.6
Sweets	98%	96%	93%	91%	6.6	6.5	5.4	5.2
Oils/fats	99%	98%	96%	94%	6.4	5.6	5.3	5.6

Low consumption of nutrient-rich foods explains why food consumption scores were low among these refugee groups. The low consumption of proteins – meat, eggs, fish, dairy and pulses – is a result of the challenges that these refugees faced in access to food, particularly for Somali, Sudanese and Yemeni cases.

FOOD SOURCES

In addition to the frequency of consumption, respondents were asked about the resources they used (cash, aid or credit) in order to obtain each food group with a view to increasing understanding of refugees' access to these foods. Male-headed cases more frequently reported cash as the source of the eight food groups, while female-headed cases frequently obtain food as a gift, particularly of cereals, dairy, eggs and meat (table 3). This was also observed among cases with a disability, small cases and cases headed by a single, divorced or widowed member.

Table 3: Sources of food groups by sex of head of case

Food group	Source	Female	Male
Cereals	Cash	50%	70%
	Received as gift	44%	23%
Tubers	Cash	43%	59%
	Received as gift	40%	25%
Vegetables	Cash	48%	64%
	Received as gift	45%	25%
Fruit	Cash	33%	39%
	Received as gift	30%	18%
Meat	Cash	33%	39%
	Received as gift	30%	18%
Eggs	Cash	33%	39%
	Received as gift	30%	18%
Pulses	Cash	33%	39%
	Received as gift	30%	18%
Dairy	Cash	33%	39%
	Received as gift	30%	18%

For refugee cases of all nationalities, cash was frequently reported as the main resource used for all food groups, but credit was cited by respondents of all nationalities as a core source that provided access to certain foods. One in five Somali cases purchased vegetables on credit, followed by Yemeni (18 percent) and Sudanese (13 percent) cases; 18 percent of Sudanese and Somali refugees purchased eggs on credit, followed by 14 percent of Yemenis; and pulses were purchased on credit by more than one in five Sudanese refugee cases. More than 15 percent of Sudanese, Somali and Iraqi cases used credit to purchase dairy products. Meat was also commonly bought on credit by Somali (16 percent) and Yemeni cases (14 percent).

Iraqi cases were less likely to cite credit as a source of food items and were more likely to receive food as a gift. For all eight food groups, between 25 and 40 percent of Iraqi cases received food as a gift. It is important to note that these data are presented at the case level and it is common for several cases to live together in a household and share food with each other: hence the high percentages of respondents receiving food as a gift.

Table 4: Sources of food group by nationality

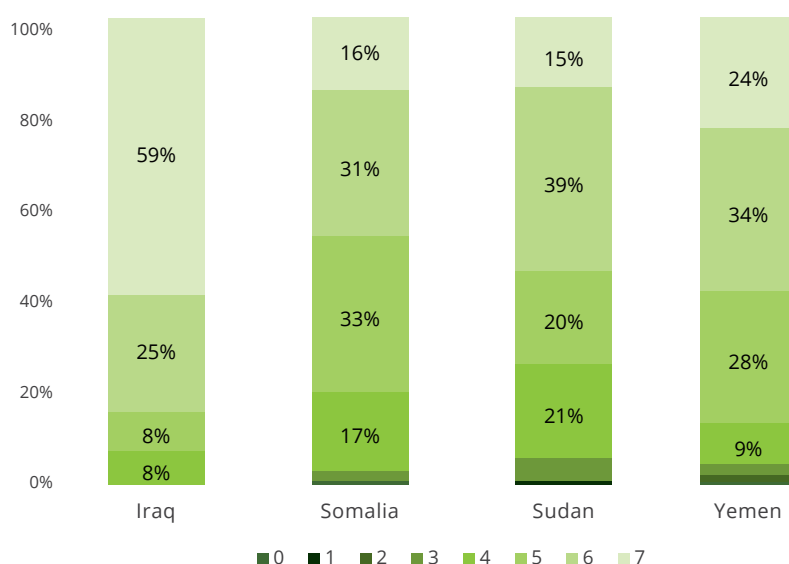
Food group	Source	Iraq	Somalia	Sudan	Yemen
Cereals	Credit	1%	2%	4%	7%
	Cash	62%	77%	87%	70%
	Received as gift	31%	13%	8%	19%
Tubers	Credit	2%	17%	8%	10%
	Cash	55%	57%	54%	55%
	Received as gift	33%	6%	8%	11%
Vegetables	Credit	2%	22%	12%	18%
	Cash	59%	62%	69%	60%
	Received as gift	34%	6%	9%	15%
Fruit	Credit	1%	7%	1%	1%
	Cash	40%	21%	20%	28%
	Received as gift	25%	0%	2%	5%
Meat	Credit	0%	16%	5%	14%
	Cash	48%	32%	42%	45%
	Received as gift	23%	6%	4%	9%
Eggs	Credit	4%	19%	18%	14%
	Cash	51%	49%	41%	42%
	Received as gift	27%	2%	3%	9%
Fish	Credit	0%	1%	6%	6%
	Cash	9%	18%	7%	7%
	Received as gift	4%	0%	0%	3%
Pulses	Credit	4%	12%	22%	17%
	Cash	41%	39%	57%	54%
	Received as gift	25%	2%	7%	12%
Dairy	Credit	3%	17%	17%	15%
	Cash	48%	33%	37%	37%
	Received as gift	30%	3%	4%	8%
Fats/oil	Credit	3%	33%	24%	21%
	Cash	52%	50%	62%	57%
	Received as gift	2%	4%	7%	9%
Sweets	Credit	2%	25%	26%	22%
	Cash	49%	55%	58%	57%
	Received as gift	34%	6%	7%	11%

DIETARY DIVERSITY

In addition to consumption the diversity of refugees' diets was analysed.⁶ One in five non-Syrian refugee cases had a sub-optimal diet, meaning that they consumed fewer than six food groups in a week. No variation was observed in dietary diversity by sex of the head of case. Refugees with higher average amounts of debt demonstrated greater diet diversity. For example, 89 percent of cases with more than JD 500 in debt had an optimal diet compared with 50 percent of those with less than JD 200 in debt. This finding suggests that access to credit can enable refugees to diversify their diets. Cases with a disability were more likely to have a sub-optimal diet (28 percent) than those without a disability (21 percent).

Somali (53 percent), Sudanese (46 percent) and Yemeni cases (39 percent) reported the highest proportions of sub-optimal diets (figure 5), while the majority of Iraqi cases had an optimal diet (84 percent), indicating that they consumed six or seven food groups a week.

Figure 5: Dietary diversity by nationality



COPING CAPACITY

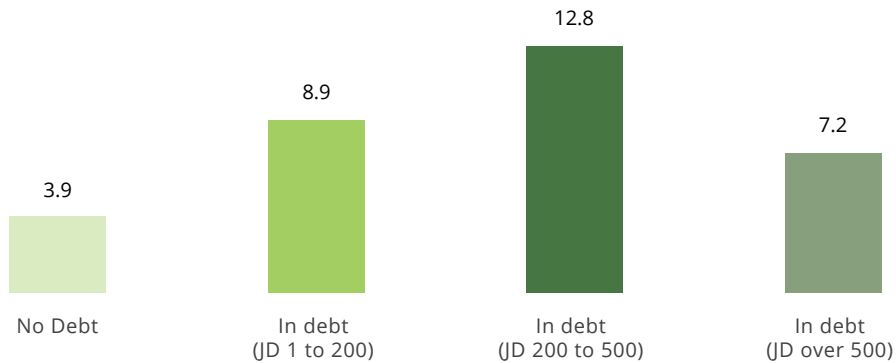
Consumption-based coping strategies

To improve understanding of how these populations cope when they lack access to sufficient food, they were asked the number of times in a seven-day period that they had used each of five standard consumption-based coping strategies. Each strategy has a corresponding weight, which is multiplied by the frequency of usage in order to generate an aggregate coping strategy index score.

Non-Syrian refugee cases with a medium level of debt (JD 200–500) had a higher coping strategy index score (12.8), meaning that they are more likely to use consumption-based coping strategies than those with no debt (which had a score of 3.9) (figure 6). Cases with a divorced or widowed head also had a higher coping strategy index score than those with a single head.

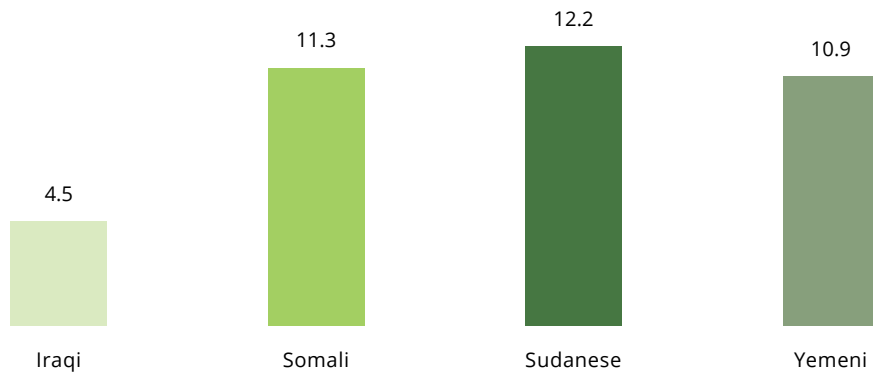
⁶ Low dietary diversity indicates that foods from fewer than four food groups are consumed in a week.

Figure 6: Consumption- based coping strategy index by debt categories



By nationality, Sudanese refugee cases tended to use more severe consumption-based coping strategies more frequently (12.2) than Iraqi refugees (4.5) (figure 7).

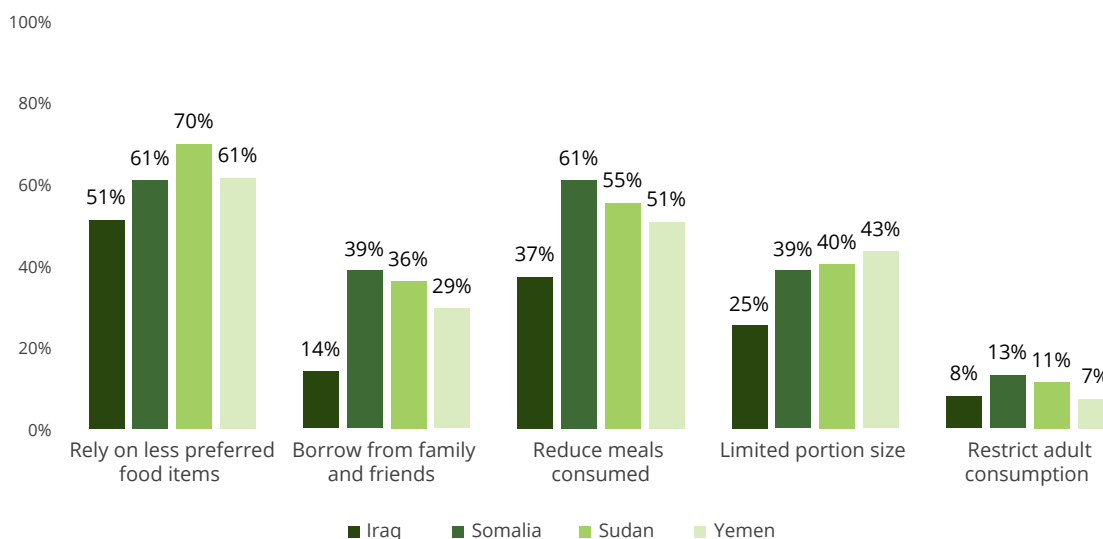
Figure 7: Consumption- based coping strategy index by nationality



Qualitative data collected through FGDs were used to complement the quantitative data collected. Yemeni women FGD participants stated that they always relied on less preferred food items. For example, they purchased beans rather than meat (chicken). Iraqi women reported a similar practice of substituting chicken and other meat with beans and lentils, even though they do not like these pulses. In addition, they searched for products with reduced prices and purchased cheaper options. Iraqi men FGD participants explained that in Iraq they ate fresh fish, chicken and meat but now they ate frozen or low-cost food, such as falafel. Sudanese participants reported that they always purchased the cheapest option even when it was of low quality.

The most common strategy used by all nationalities was to rely on less preferred food items. Half of refugee cases used this strategy at least once a week. Sudanese and Somali refugees adopted this strategy three times per week, while Iraqis used it 1.5 times. The second most frequently used strategy was to reduce the number of meals consumed (figure 8). Somali cases were the more likely to adopt this strategy (61 percent), followed by Sudanese (55 percent) and Yemenis cases (51 percent). Somali cases used this strategy an average of three times per week compared with twice among Sudanese and Yemeni cases.

Figure 8: Proportion of cases using consumption - based coping strategies by nationality



In addition, to restricting the number of meals consumed, limiting portion sizes is another strategy used to deal with a lack of food. Nearly four in ten Somali, Sudanese and Yemeni cases used this coping strategy, an average of twice per week. More than one in three Sudanese and Somali cases borrowed food items from family, friends and neighbours in order to cope with limited food. In FGDs with Iraqi men, participants indicated that they rarely borrowed food or relied on help from relatives as it is considered shameful.

The use of consumption-based coping mechanisms reflects the measures that households adopt in order to cope with a lack of access to food. “More food” was reported as one of the top unmet needs by the overall refugee population (17 percent) along with “better quality food” (10 percent). In FGDs with Yemeni refugees, both men and women participants underscored their need for food.

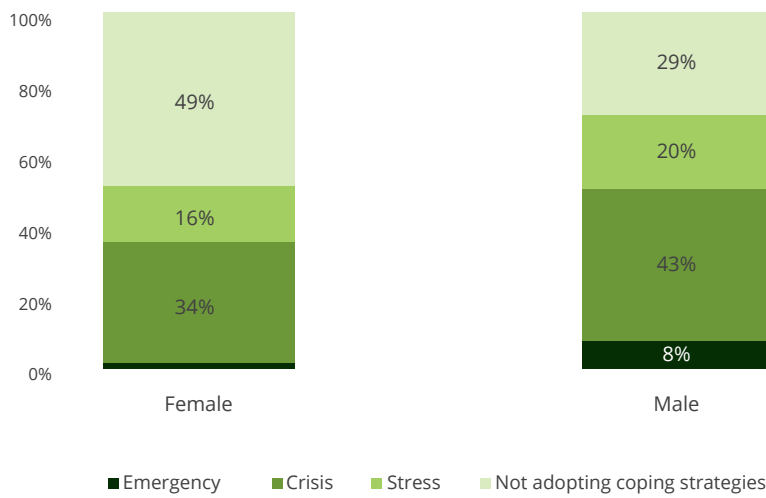
LONGER-TERM COPING STRATEGIES

LIVELIHOOD-BASED COPING STRATEGY INDEX

In addition to short-term coping strategies that are based on changes in consumption patterns that households adopt in order to cope with a lack of food, the use of longer-term strategies to meet food needs was also explored. Livelihood-based coping strategies are categorized by severity level, stress, crisis or emergency, according to their perceived severity as ranked by the affected population during qualitative data collection sessions.

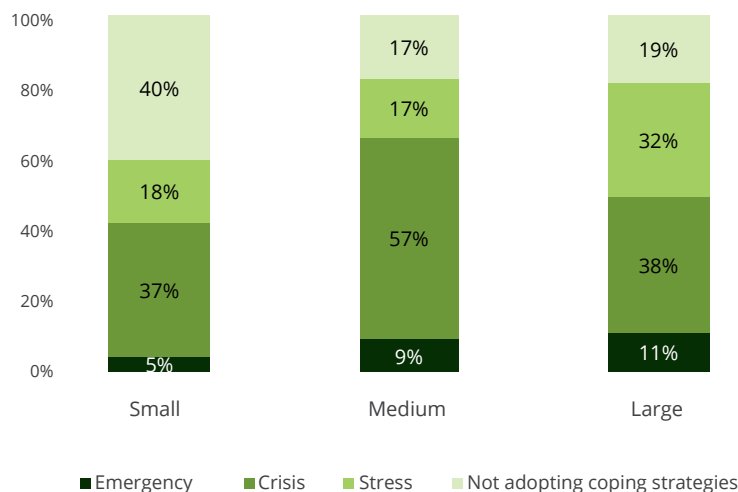
Two in three non-Syrian refugee cases (66 percent) adopted at least one livelihood-based coping strategy in order to better meet their food needs. Male-headed cases were more likely to use livelihood-based coping strategies (71 percent) than female-headed cases (51 percent) (figure 9). Male-headed cases were also more inclined to spend savings and reduce essential non-food expenditure, such as health and education, in order to meet their food needs (40 percent) than female-headed cases (25 percent).

Figure 9: Livelihood coping strategies by sex head of case



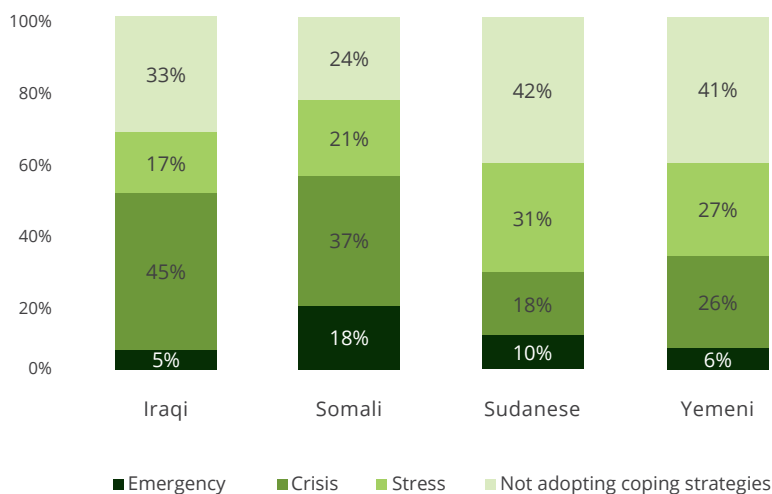
Higher proportions of medium-sized (83 percent) and large cases (81 percent) used livelihood-based coping strategies than small cases (60 percent) (figure 10). For example, medium-sized and large cases were more likely to sell assets (48 percent) and spend savings (30 percent) to meet food needs than smaller cases (of which 20 percent sold assets and 11 percent spent savings). Therefore, while food consumption is better among large cases, these cases are more likely to use coping strategies.

Figure 10: Livelihood coping strategies by household size



Somali cases were more prone to employ livelihood-based coping strategies than other refugees (figure 11). Somali cases had the highest proportion of emergency coping strategies (used by 18 percent of Somali cases); one in ten (10 percent) had a man or boy member engaged in degrading work or had changed accommodation in order to meet food needs; and 15 percent sold productive assets in order to obtain food.

Figure 11: Livelihood coping strategies by nationality



Among refugees of all nationalities, the most commonly used livelihood-based strategy was purchasing food items on credit. More than half of Somali refugee cases (55 percent) used this strategy, followed by Sudanese (46 percent) and Yemeni cases (44 percent). The use of this strategy explains why credit is one of the main sources of access to food for these populations.

Another frequently adopted strategy was reducing essential non-food expenditure such as education and health in order to better meet food needs. More than one in three Iraqi refugee cases (39 percent) used this strategy followed by Somali cases (32 percent).

While Sudanese refugees had the highest percentage of cases that did not adopt livelihood-based coping strategies (42 percent), they also had the largest proportion utilizing stress strategies (31 percent). In FGDs, Sudanese participants described how they had no savings or productive assets and were unable to purchase items on credit because shop keepers did not provide them with credit; they had therefore exhausted their ability to adopt these strategies.

Iraqi refugees had the greatest proportion of cases that used crisis livelihood-based coping strategies (45 percent). In FGDs, Iraqi men reported that they spent their savings in order to better meet their food needs and, when feasible, changed accommodation to cheaper options in order to reduce rental costs.

Yemeni women and men in FGD sessions also mentioned depleting their savings since arriving in Jordan and indicated that they had removed children from school so that they could contribute to household income by working (mainly in tailoring). Iraqi women also mentioned selling their household assets on arrival in Jordan, so this was no longer a feasible option. Women participants also cited removing their boy children from school in order to enable them to work in shops and restaurants and provide an income.

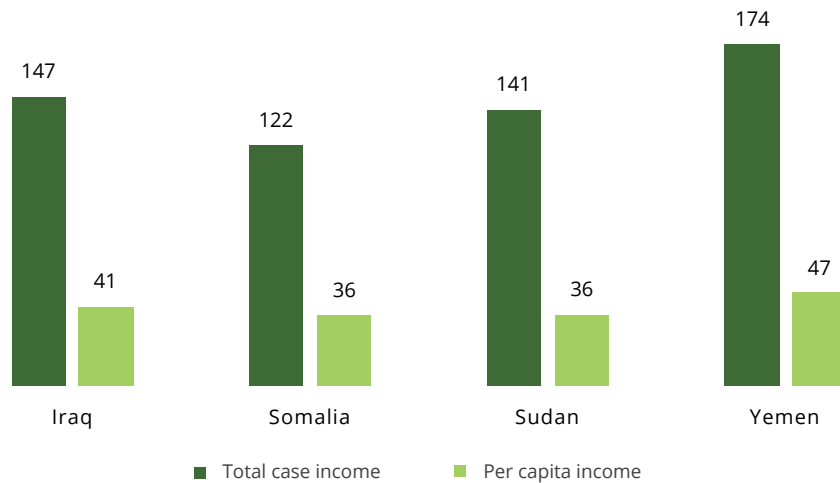
INCOME AND INCOME SOURCES

To increase understanding of the economic situation of these refugees, respondents were asked about their sources of income and the estimated value of each source.

INCOME

The average monthly income of non-Syrian refugee cases was about JD 149, or approximately JD 41 per capita. Yemeni refugees reported the highest average monthly income (JD 174), followed by Iraqi (JD 147), Sudanese (JD 141) and Somali cases (JD 122). Yemeni cases also reported the highest per capita income (JD 47), while Somali and Sudanese cases reported the lowest (JD 36) (figure 12).

Figure 12: Total case income and income per capita (JD)



INCOME SOURCES

Income sources were divided into three categories: work, humanitarian assistance and other.

Work

Overall one in five non-Syrian refugee cases (20 percent) had a working member: one in four male-headed cases (24 percent) had a working member in the household compared with a much lower figure among female-headed cases (6 percent). Almost no cases with a member with a disability (1 percent) had a working member compared with one in five (22 percent) among cases without a disability. Higher proportions of cases with a married (22 percent) or single head (21 percent) had a household member working than cases with a divorced (12 percent) or widowed head (2 percent).

More than half of Yemeni (56 percent) and Sudanese cases (51 percent) refugees had a working member in their case, compared with smaller proportions of Somali (25 percent) and Iraqi refugees (13 percent) (Table 5). The average total monthly amount generated from work was JD 38, With the highest average reported among Yemeni (JD 120) and the lowest among Iraqi cases (JD 24).



Table 5: Income sources by nationality

	Income sources	Iraq	Somalia	Sudan	Yemen
Work	Work	13%	24%	51%	56%
Humanitarian assistance	Cash from aid organisations	18%	25%	14%	5%
	UNHCR assistance	10%	39%	18%	7%
Other	Gifts from family/relatives	13%	1%	5%	10%
	Credits/borrowing money	9%	7%	8%	6%
	Remittances	9%	0%	0%	1%
	Sale of assets	4%	0%	0%	0%
	Informal small commerce	1%	0%	6%	0%
	Pension	7%	0%	0%	0%
	Savings	5%	0%	1%	1%

Humanitarian assistance

Cash from humanitarian assistance was the second most common source of income for the refugees, with 16 percent of cases citing it and no significant difference observed between man- (18 percent) and female-headed cases (16 percent). Large cases (30 percent) and cases with high dependency ratios (41 percent) were more likely to cite cash from aid organizations as their main source of income than small cases (13 percent) and those with low dependency ratios (14 percent). Cases with a disability were more likely to report cash from aid organizations (26 percent) as their income than were cases with no disability (15 percent).



One in four Somali refugee cases reported cash from aid organizations as their main source of income, followed by 18 percent of Iraqi and 14 percent of Sudanese cases. The average amount of income generated from this source was JD 132, with Yemeni cases citing the highest amount (JD 146) and Somali cases the lowest (JD 119).

UNHCR serves as the primary provider of cash assistance for these populations. Nearly four in ten (39 percent) Somali refugee cases received assistance from UNHCR, with lower figures among Sudanese (18 percent), Iraqi (10 percent) and Yemeni cases (7 percent). Somali refugees were also more likely to receive assistance from other aid actors (15 percent), followed by Sudanese and Iraqi refugees (9 percent). The most common type of aid provided was cash intended for meeting refugees' health and basic needs. Somali cases were more likely to receive cash assistance (35 percent) than Sudanese (18 percent), Iraqi (12 percent), and Yemeni cases (7 percent). The average amount of UNHCR assistance varied by nationality, with Somali cases citing the highest among (JD 67) and Yemeni cases the lowest (JD 14). In FGDs, Iraqi women mentioned that the medical assistance provided by UNHCR had limited coverage.

Among the cases reporting the receipt of cash from aid organizations as a source of income, cases with a disability were more likely to receive assistance for health care (30 percent) than those without a disability (10 percent). Iraqi cases were more likely to receive health assistance (15 percent) than Sudanese cases (2 percent). In qualitative FGDs with Iraqi men, the organization Caritas was mentioned as a provider of one-off support for rent along with assistance for medical and educational services. Smaller organizations such as Aloun and Sasha were also mentioned as providing medical and cash assistance.

Jordan's Ministry of Social Development reported that only one non-governmental organization (NGO) has a programme – International Relief and Development has a project financed by UNHCR – that provides aid to Yemeni, Somali and Sudanese refugees.⁷ While other NGOs assist these refugees, their coverage is much lower than needed. Humanitarian assistance appears to have limited coverage among these refugees, whose precarious access to employment and aid requires them to diversify their income sources.

Other sources

Other than work and humanitarian assistance, sources such as remittances, credit and gifts also often contribute to refugees' income.

Twelve percent of non-Syrian refugee cases relied on gifts from family and friends as a source of income. This figure was higher among cases with a disability (21 percent) and those headed by a single person (16 percent). Gifts from family were also cited as a source of income by 13 percent of Iraqi and 10 percent of Yemeni refugees. The average amount received from family and friends was JD 87. Among cases receiving gifts from family and friends, Yemeni cases reported the highest average amount (JD 149) and Somali cases the lowest (JD 15).

Approximately 8 percent of cases were dependent on remittances for their incomes, with a higher percentage observed among those with a divorced head (21 percent). Nearly 9 percent of Iraqi cases relies on remittances. In FGDs, Iraqi women and men confirmed that remittances from family and friends served as a vital contribution to their incomes.

Credits and borrowing served as an income source for 8 percent of refugee cases. One in ten male headed cases used credit or borrowing, compared with 1 percent of female-headed cases. Large cases were more likely to use credit, borrowing or savings as a source of income than small cases. A higher proportion of cases with debt of at least JD 200 reported credit and borrowing as a main source of income (48 percent) than those without debt (2 percent). Cases with a married head were more likely to cite credit and borrowing as a source of income (15 percent) than those with an unmarried head (8 percent). Iraqi (9 percent) and Somali (8 percent) cases had the highest percentages using credit or borrowing as a means of income.

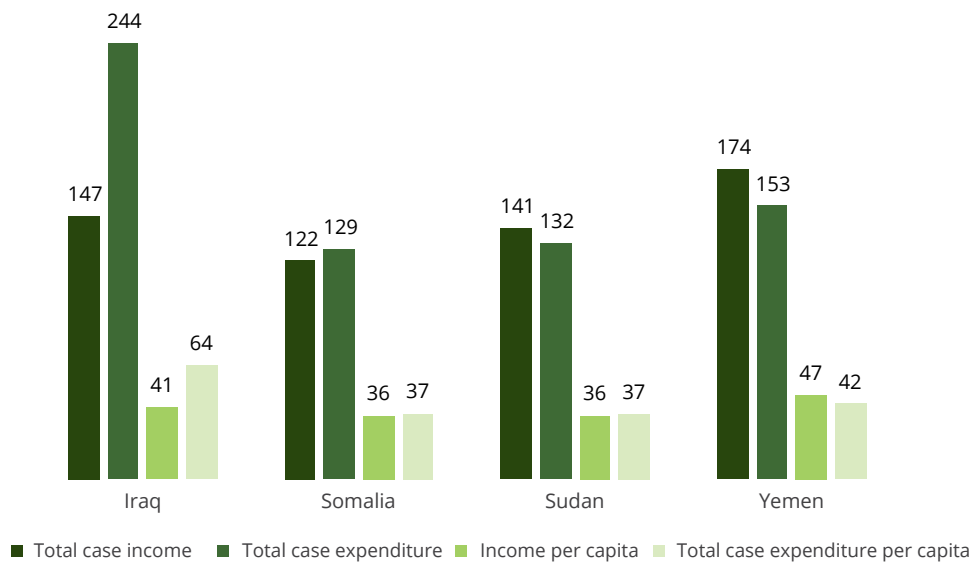
⁷ Mennonite Central Committee. 2017. -On the Basis of Nationality – Access to assistance for Iraqi and Other asylum-seekers and refugees in Jordan, p.29 <https://reliefweb.int/sites/reliefweb.int/files/resources/On%20the%20Basis%20of%20Nationality.pdf>.

Among cases that cited credit or borrowing as a source of income, the average amount received JD 221. The highest average amount was among Yemeni cases (JD 250) and the lowest among Somali cases (JD 73). During FGDs, refugees indicated that life in Jordan is very expensive, especially as their incomes are limited, they therefore often need credit in order to maintain their basic needs.

EXPENDITURES

Expenditure provides information that increases understanding of the economic vulnerability of a population according to whether their income meets their expenditure needs and the approximate gap if it does not. On average, cases spent JD 226 per month, or JD 60 per capita. Male-headed cases had higher monthly expenditure (JD 242 or JD 63 per capita) than female-headed cases (JD 179 or JD 49 per capita). Male-headed cases spent more on both food and non-food expenses.

Figure 13: Average Monthly Income v. Expenditure (total & per capita) (JD)



The expenditures of non-Syrian refugee cases aligned with their incomes except among Iraqi cases whose expenditure was higher than their reported income in both total and per capita terms (figure 13). Higher expenditure among Iraqi cases could explain why they had higher debt levels than other nationalities.

Cases with a married head had higher monthly expenditure (JD 354 or JD 79 per capita) than those with a single head (JD 115 or JD 39 per capita) – both food and non-food expenditures are double in cases headed by a married person. Expenditure increases with case size: large and medium-sized cases had expenditure of approximately JD 495 or JD 80 per capita compared with JD 152 or JD 51 per capita among small cases. Large cases spent more on education (JD 18 per capita) compared with medium-sized (JD 8 per capita) or small cases (JD 1 per capita).

Cases with a disability spent an average of JD 35 per capita per month, slightly more than half of what cases without a disability spent (JD 63). Non-food expenses were double among cases without a disability, which could be because cases with a disability receive more support from family and friends in order to compensate for their lack of income.

Cases headed by a person with a higher level of education spent more per month (JD 94 per capita) than those headed by a person who were illiterate (35 JD); had no formal education but could read and write (JD 38); or had primary education (JD 35). Cases headed by a person with higher education levels spent twice as much on both food and non-food items than those with limited education. For example, cases headed by a person with primary education or less spent JD 15 per capita on food, while those

with a university-educated head spent JD 32. These figures are alarming as they suggest that even among refugee cases with an educated head only about JD 1 per capita per day is spent on food. A potential explanation for the low expenditures is the external support that these cases receive from family, friends or organizations, but all of these expenditure levels are well below the current national poverty line of JD 68.⁸

Iraqi refugee cases had higher expenditures than refugees of other nationalities. Iraqi cases spent an average of JD 224 per month (JD 64 per capita) compared with JD 129 (JD 37 per capita) among Somali cases.

When expenditures are disaggregated by food and non-food items, the monthly food expenditure of both Sudanese and Somali cases is approximately JD 14 per capita, less than JD 0.50 per day (table 6). Iraqi cases had the highest food expenditures per capita (JD 23), followed by Yemeni cases (JD 17). Total per capita non-food expenditures were similar among Yemeni, Somali and Sudanese cases, at between JD 22 and JD 25.

Expenditure per capita	Iraq	Somalia	Sudan	Yemen
Food	23.0	13.8	14.4	17.1
Rent	19.7	16.9	9.9	10.8
Medical/health	4.1	1.3	4.5	3.0
Utilities	4.2	2.9	2.9	3.0
Transportation	3.7	0.5	2.5	3.2
Debt repayment	0.1	0.1	0.9	2.2
Education	4.8	0.2	0.4	0.5

NON-FOOD EXPENDITURES

When non-food expenditures are disaggregated, per capita rental expenses were far lower among Yemeni (JD 11) and Sudanese cases (JD 10) than Iraqi (JD 20) and Somali cases (JD 17). Three in four cases (76 percent) shared accommodation with other cases, which helps to explain their low rental expenditures. The majority of Sudanese (63 percent) and Yemeni cases (52 percent) lived with others in order to reduce rental costs. Average health expenses per capita varied by nationality: Somalis spent JD 1.3 while Sudanese spent JD 4.5. All nationalities spent an average of JD 3–4 per capita per month on utilities. Iraqi cases reported the highest per capita education expenditures (JD 4.8), while Yemeni cases had the highest per capita debt repayment expenditures (JD 2). Transportation expenditures per capita fluctuated from JD 0.5 to JD 3.7.

⁸ Department of Statistics. Absolute Poverty Line by Governorate and year. http://jorinfo.dos.gov.jo/PXWeb2014R2/Table.aspx?layout=tableViewLayout2&px_tableid=Table2.px&px_path=Pov-erty_Poverty%20Indicators&px_language=en&px_db=Poverty&rxid=e0c35eac-d04f-4689-ace3-8f29bf1f19da.

Table 7: Average shares of monthly expenditures by nationality

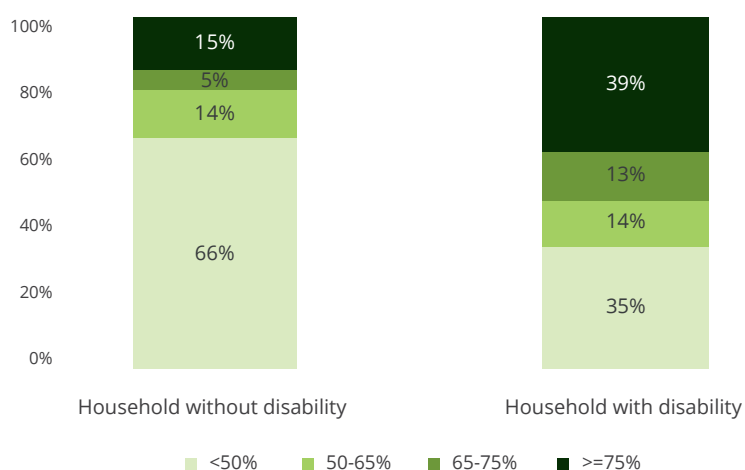
Average share of total expenditure	Iraq	Somalia	Sudan	Yemen
Food	44%	36%	46%	45%
Rent	21%	45%	26%	23%
Health	7%	2%	6%	5%
Utilities	4%	5%	5%	4%
Transportation	7%	2%	8%	8%
Water	2%	3%	3%	2%
Education	3%	1%	1%	1%
Debt repayment	0%	0%	2%	3%
Other	13%	5%	4%	8%

The majority of expenditures were spent on food (44 percent) and rent (22 percent). Sudanese, Yemeni and Iraqi cases reported the highest monthly expenditure shares on food, while Somali cases had the largest expenditure share on rent (45 percent) (table 7).

FOOD EXPENDITURE

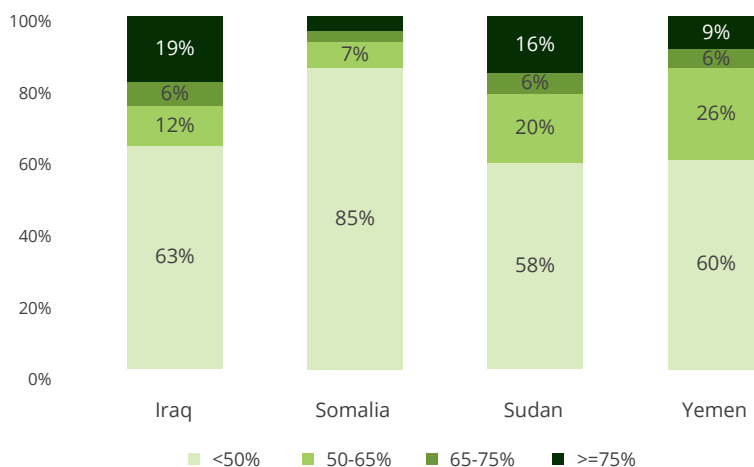
The food expenditure share is an indicator used in the calculation of the food security index. One reason that smaller cases reported higher levels of food insecurity is because of their economic vulnerability, which is largely associated with their high food expenditure share. One in five small cases (21 percent) spent more than 75 percent of their expenditures on food compared with 12 percent of large cases. Approximately four in ten cases with a disability spent more than 75 percent of their expenditures on food (figure 14).

Figure 14: Food expenditure share by disability



Low expenditure coupled with a high food expenditure share affects households' food security status. For example, more than four in ten Sudanese and Yemeni cases spent more than 50 percent of their expenditures on food items (figure 15).

Figure 15: Food expenditure share by nationality



In FGDs, refugees were asked about their quality of life in Jordan compared with in their country of origin. Sudanese refugees mentioned that their low incomes and the high prices in Jordan, including for food, compromised their purchasing power. One male participant said that the amount his case spent on food in Jordan for a month would be enough for more than three months in Sudan.

One Yemeni man participating in an FGD reported that two years previously the situation in Jordan had been much better and the average JD 7 per capita per day that refugees received allowed them to satisfy their basic needs. Now that prices had increased, refugees were finding it far more difficult to satisfy their needs. He indicated that the quality of food was lower than it used to be and that refugees could no longer afford the quality of food that they used to buy. Some FGD participants reported that they had stopped smoking and did not buy new clothes in order to reduce their expenditure.

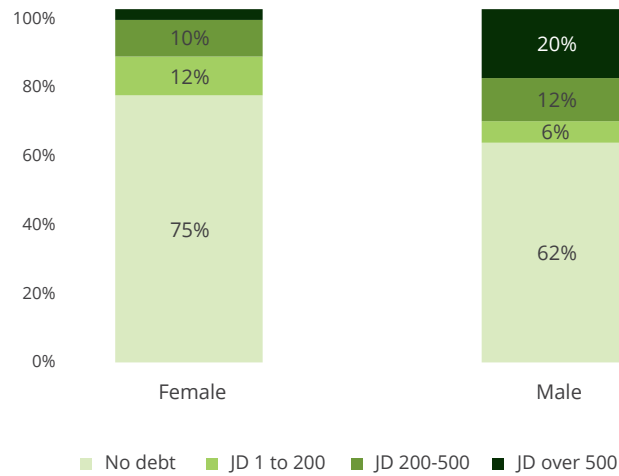
Somali FGD participants reported an increase in food prices, which meant that they were spending more on food. To satisfy their basic needs, more refugees were seeking jobs and eating cheaper food, especially very cheap local foods such as falafel, hummus and fava beans.

ASSET DEPLETION – DEBT

When income and coping strategies are not sufficient for meeting basic needs, debt often serves as a measure for covering household expenses. Debt levels can also reflect the economic vulnerability of a population, although the most vulnerable people often have no access to credit.

More than one in three refugee cases (35 percent) were in debt. A higher proportion of male-headed cases were in debt (38 percent) than female-headed cases (25 percent) (figure 16). The average amount of debt varied significantly by sex of household head, male-headed refugee cases reported an average amount of JD 1,960, while female-headed cases reported JD 335. One in five male-headed cases had more than JD 500 worth of debt, while three in four female-headed cases (75 percent) reported no debt. This could be because access to credit is more difficult for women to obtain in general, particularly in marginalized population groups such as refugees.

Figure 16: Level of debt by sex of head of case



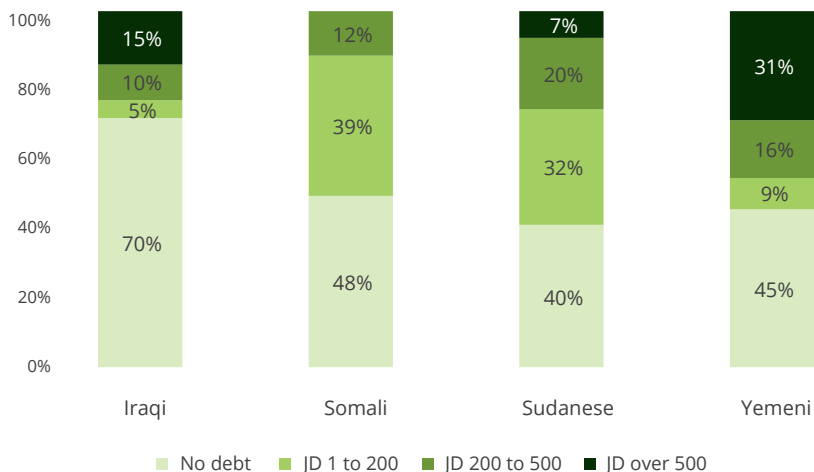
A higher proportion of cases headed by a married person were in debt (54 percent) than cases headed by a single person (17 percent). On average, cases with a married head had more than JD 2,000 of debt while those headed by a single person had less than half this amount (JD 900). It is not surprising that larger cases were more likely to have debt than small cases. On average, large cases had double the amount (JD 3,137) of debt that small cases had (JD 1,545). Nearly half of large cases (49 percent) had more than JD 500 of debt.

Cases headed by a person with a low level of education were more likely to be in debt. For example, 60 percent of cases whose heads had no formal education were in debt compared with fewer than one in four cases headed by a person with a university degree. A higher proportion of cases with a disability were in debt (42 percent) than those without (34 percent).

The majority of Sudanese, Somali and Yemeni refugee cases were in debt (figure 17). Sudanese refugees were more likely to be in debt (60 percent) compared with Iraqi cases (30 percent). However, Iraqi (JD 2,065) and Yemeni cases (JD 1,144) had larger debts than Sudanese (JD 290) and Somali cases (JD 134). This can be linked to the fact that Yemeni refugees often incur debt in order to pay costly medical expenses.

Regarding levels of debt, 31 percent of Yemeni and 15 percent of Iraqi cases had more than JD 500 of debt. Somali (40 percent) and Sudanese cases (32 percent) were more likely to have debt of up to JD 200.

Figure 17: Proportion of cases with debt



The primary reasons for refugees to have debt were in order to cover expenditures related to food (for 24 percent of cases), rent (19 percent), health (11 percent) and utilities (11 percent). Food expenditure was the main reason for both male- (27 percent) and female-headed cases (15 percent) to be in debt. The next most common reasons for debt among male-headed cases were rent (22 percent) followed by utilities (14 percent); the equivalent figures among female-headed cases were lower, with 11 percent incurring debt in order to cover rent and 2 percent for utilities. In addition, 12 percent of male-headed cases were in debt because of health expenses. Nearly half of large cases with debt cited food as their main reason for incurring debt compared with only 18 percent of small cases. More than one in four large cases (26 percent) with debt were in debt because of health expenses.

Almost half of Somali refugee cases (48 percent) were in debt in order to pay for food. This was also a prominent reason among Sudanese (44 percent) and Yemeni cases (43 percent). Nearly four in ten Sudanese (38 percent) and one in four Yemeni cases were in debt because of rental expenses; this reason for debt was less common among Iraqi and Somali cases (17 percent each). Yemeni (17 percent) and Sudanese refugee cases (16 percent) also indicated health expenses as a reason for debt, and nearly one in five Sudanese cases (16 percent) were in debt because of water expenses.

The source of refugees' debt varies. Half of male-headed cases with debt obtained credit from relatives (20 percent), friends (20 percent) or shop owners (10 percent). Sudanese (41 percent) and Yemeni cases (35 percent) tended to receive credit from friends, whereas shop owners were a main source of credit for Somali cases (37 percent). Iraqi cases with debt commonly received credit from their families (17 percent), while 15 percent of Sudanese cases with debt borrowed from their accommodation owners (table 8).

Sources of debt	Iraq	Somalia	Sudan	Yemen
Relatives	17%	9%	13%	22%
Friends	13%	20%	41%	35%
Shop owner	6%	37%	19%	18%
Landlord	4%	2%	15%	7%
Community members	0%	2%	3%	3%
Employer	0%	3%	1%	4%
Utility companies	0%	0%	2%	0%
Other	1%	0%	0%	0%

EMPLOYMENT AND SKILLS

In order to enhance understanding of the economic situation of these refugee groups, cases with a working member (20 percent) were asked about the type of work that they were engaged in, their access to legal work, exploitation in the workplace and whether they had unused skills and what types of skills.

The majority of working individuals were engaged in temporary employment (67 percent), three in ten had obtained regular work (30 percent), while 3 percent were engaged in seasonal work. Temporary work was most commonly cited by Sudanese cases (83 percent), followed by Iraqi (67 percent), Somali (66 percent) and Yemeni cases (64 percent). One in three working Iraqi and Yemeni refugees had regular work (33 percent each). The highest proportion of refugees engaged in seasonal work were among Somali (14 percent) and Sudanese cases (11 percent).

EMPLOYMENT

Employment sectors

The most common sectors of employment for working men and boys were administrative and support services (21 percent), transportation and storage (16 percent), construction (14 percent) and accommodation and food services (14 percent) (table 9).

Rank	Sectors of work	% of working males in each sector
1	Administrative and support service	21%
2	Transportation and storage	16%
3	Construction	14%
4	Accommodation and food service	14%
5	Trades (electrician, plumber, carpenter)	11%
6	Manufacturing	8%
7	Wholesale and retail (trade and repair)	8%

For working women and girls, the most common employment sectors were cleaning, housekeeping and gardening (30 percent), administrative and support services (27 percent) and wholesale and retail (24 percent) (table 10). Men and boys reported a higher total average income from work (JD 180 per month) than women and girls (JD 127).

Rank	Sectors of work	% of working females in each sector
1	Cleaning, housekeeping, guarding	30%
2	Administrative and support service	27%
3	Wholesale and retail (trade and repair)	24%

Working Sudanese refugees were most frequently employed in the sectors of transportation and storage (30 percent), construction (18 percent) followed by agriculture (14 percent). In FGDs with Sudanese refugees, participants reported that they were trained and had experience and skills in agriculture, but that Sudanese men and boys in Jordan were more likely to work in construction, the transportation of vegetables, and other goods to markets and security, as guards. While Sudanese women and girls worked mainly in beauty centres and as cleaners. Sudanese FGD participants explained that their use of all coping strategies (consumption- and livelihood-based) depended on the season because construction work was more likely to be available in the summer, which meant that they had less money in the winter when they were more likely to need to resort to coping strategies.

Working Iraqis were most frequently employed in the administration and support services sector (38 percent) (table 11). In FGDs, Iraqi women indicated that accessible work opportunities in Jordan are in cleaning, restaurants, tailoring, beauty centres and shops.

Working Yemenis were most frequently employed in manufacturing (24 percent) and accommodation and food services (24 percent). In FGDs, Yemeni women reported that they tended to work as cleaners, workers in restaurants and construction and as guards or gardeners.

Working Somalis were primarily engaged in domestic work, including housekeeping, cleaning and guarding (34 percent) followed by construction (28 percent).

Table 11: Sectors of work among working refugees by nationality

Sectors of work by nationality	Iraq	Somalia	Sudan	Yemen
Agriculture	0%	0%	14%	7%
Construction	13%	28%	18%	11%
Manufacturing	0%	0%	5%	24%
Wholesale (trade and repair)	13%	0%	6%	6%
Transportation	13%	0%	30%	13%
Accommodation and food service	8%	17%	9%	24%
Administration and support service	38%	3%	4%	1%
Education	4%	0%	1%	2%
Human health/social work	0%	7%	1%	4%
INGOs	0%	0%	1%	0%
Trades (electricians, plumbers, carpenters)	13%	10%	9%	4%
Housekeeping, cleaning, guarding	4%	34%	4%	2%
Other	0%	0%	1%	2%

The total average monthly income generated from work varied by nationality. Working Yemenis reported the highest average income (JD 212) while Sudanese refugees reported the lowest (JD 143).

Access to work permits

One in four working refugees (25 percent) had a legal work permit. Yemeni refugees had the greatest access to work permits (44 percent), followed by Iraqis (21 percent), while only 3 percent of working Sudanese and Somali refugees had work permits, even though Sudanese refugees had the second highest proportion of cases with a working member (51 percent).

The majority of working individuals reported that they did not have a work permit because refugees of their nationality do not have access to them (61 percent). This reason was most commonly cited by Sudanese (88 percent) and Iraqi refugees (75 percent). According to a report by the Mennonite Central Committee, the Jordan Compact does not cover non-Syrian refugees making access to legal employment more challenging.⁹ The second reason for these refugees not having work permits is because of financial barriers (13 percent), particularly among Somali (38 percent) and Yemeni refugees (29 percent). In FGDs all non-Syrian refugees mentioned a dire need for access to legal work permits in order to enable them to better provide for their basic needs.

⁹ Mennonite Central Committee. 2017. *On the Basis of Nationality – Access to assistance for Iraqi and Other asylum-seekers and refugees in Jordan*, p. 16. <https://reliefweb.int/sites/reliefweb.int/files/resources/On%20the%20Basis%20of%20Nationality.pdf>.

Exploitation

Among employed refugees, a majority (80 percent) faced exploitation in the workplace. Employed Sudanese and Iraqi refugees indicated that they were paid only after long delays (12 percent). Sudanese refugees reported that they were forced to work longer hours than originally agreed (16 percent). One in five working Somali refugees were not paid for the work they completed (20 percent), which also occurred among working Sudanese and Iraqi refugees. In FGDs with Sudanese men, quantitative findings were verified, and participants explained that their work as unskilled labourers made them subject to abuse of power and to being paid less, sometimes not being paid at all and often being forced to work longer hours. In an FGD with Yemeni men, participants also reported that they worked longer than the legal number of hours because they did not have access to legal employment and were sometimes forced to work up to 15 hours a day.

SKILLS

Use of skills

One in four working refugees (26 percent) indicated that their current work reflected their previous skills and experience. This was particularly the case of working Iraqi (29 percent) and Sudanese refugees (24 percent). However, the majority of employed refugees were working in sectors that did not make use of their previous skill sets. In FGDs with Iraqi refugees indicated that their current work was not related to their skills, as most of this group had high levels of education and good professions in Iraq, such as medicine and engineering in both the public and private sectors.

Employed refugees with other skills

A minority of working non-Syrian refugees (14 percent) had skills or experience in a sector other than that they were working in. This percentage was higher amongst Sudanese and Somali refugees (20 percent).

Among the refugees reporting unused skills, working Somalis (50 percent) and Iraqis (33 percent) reported skills in trades and in wholesale (retail and general shops) (25 percent of Somalis and 33 percent of Iraqis) (table 12). During FGDs it was reported that, as well as Iraqi men with highly specialized skills as physicians and engineers, Somalis also had specialized skills in education, working as teachers or professors for example (25 percent). Sudanese refugees commonly reported unused skills in agriculture, such as cropping and livestock (74 percent). Working Yemeni women reported skills as secretaries and tailors and experience of work in the public and education sectors.

Table 12: Unused skills among working refugees by nationality

Unused skills	Iraq	Somalia	Sudan	Yemen
Agriculture, forestry, fishing	0%	0%	74%	9%
Construction	33%	0%	6%	14%
Manufacturing	0%	0%	3%	0%
Wholesale (retail, trade and repair)	33%	25%	3%	5%
Accommodation and food service	0%	0%	0%	9%
Administration / support service	0%	0%	3%	18%
Education	0%	25%	3%	14%
Human, health and social work	0%	0%	3%	9%
Trades (electrician, plumber, carpenter)	33%	50%	3%	18%
Other	0%	0%	0%	5%

Employed women more commonly cited education (46 percent) as a sector in which they had unused experience or skills, followed by trades (36 percent). Women with experience in education had worked as teachers and professors while those with skills in trades focused on tailoring, textiles, footwear and leather. Working men reported unused experience in construction (24 percent) and specialist skills in engineering and trades (24 percent), carpentry and wholesale and retail (21 percent) and agriculture (17 percent).

Skills of non-working refugees of employment age

Non-working refugees were asked questions regarding their skills and their reasons for not working in order to improve understanding of the situation of these refugees and potential opportunities and solutions for them.

The main reasons why individuals of employment age were not working were lack of a work permit and not wanting to work without one (41 percent); child care and household responsibilities (19 percent); and pregnancy, injury or disability (14 percent). In addition, a small proportion of non-working individuals indicated that they were currently enrolled in education (5 percent) or that there was a lack of job opportunities for people with their skills (4 percent).

It is worth noting that refugees who are apprehended while working without a legal work permit are subject to severe penalties.¹⁰ In all qualitative FGDs, refugees indicated that some of them did not work because they did not want to be apprehended by the authorities as the penalties are severe.

The proportions of refugees lacking work permits and not wanting to work without one varied significantly by sex and nationality with 73 percent of men and boys citing this as a reason for not working compared with 31 percent of women and girls. Iraqis more commonly cited this as a main

¹⁰ Mennonite Central Committee. 2017. *On the Basis of Nationality – Access to assistance for Iraqi and Other asylum-seekers and refugees in Jordan*, p. 16. <https://reliefweb.int/sites/reliefweb.int/files/resources/On%20the%20Basis%20of%20Nationality.pdf>

reason for not working (54 percent), followed by Sudanese (49 percent), Yemenis (37 percent) and Somalis (29 percent).

Almost half of non-working women and girls of working age (47 percent) cited child care responsibilities as a major barrier to their access to the labour market while no non-working men or boys reported this reason. More than one in five non-working Iraqi (23 percent), Somali (22 percent) and Sudanese refugees (24 percent) indicated child care responsibilities as hindering their access to jobs.

Approximately one in five Yemeni (22 percent), Sudanese (22 percent), Somali (21 percent) and Iraqi refugees (19 percent) were not working because of disability, injury or illness. While the acceptance of jobs that did not match their skills was most commonly mentioned by Somali (20 percent) and Sudanese refugees (15 percent).

More than one third (36 percent) of non-working refugees of working age had skills in a specific sector. Non-working Iraqis had the highest proportion of skilled individuals (38 percent). The primary sectors of their unused skills were trades (23 percent) followed by education (17 percent) (table 13). Non-working Sudanese refugees more commonly had skills and experience in agriculture (50 percent) and construction (20 percent); non-working Yemenis reported skills in transportation and storage (22 percent) or human health and social work (22 percent); and non-working Somalis were most likely to have experience and skills in wholesale (67 percent) followed by trades (33 percent). In FGDs, Somali participants reported that women and girls had skills in tailoring and men and boys in crafts, while Somalis of both sexes had skills in food processing and production.

Table 13: Sectors of unused skills among non-working refugees by nationality

Sectors where non-working individuals have skills	Iraq	Somalia	Sudan	Yemen
Agriculture, forestry, fishing	4%	0%	50%	0%
Construction	9%	0%	20%	11%
Manufacturing	1%	0%	0%	6%
Wholesale (retail, trade, repair)	10%	67%	0%	0%
Transportation/storage	5%	0%	0%	22%
Accommodation and food service	5%	0%	0%	0%
Administrative and support service	9%	0%	10%	11%
Public administration and defence	3%	0%	0%	0%
Education	17%	0%	5%	17%
Human, health and social work	12%	0%	0%	22%
Trades (electrician, plumber, carpenter)	23%	33%	10%	6%
Other	6%	0%	5%	6%

Non-working men and boys had experience and skills in trades (21 percent) and wholesale and retail (15 percent) (table 14). Whereas high proportions of non-working women and girls had skills in education (29 percent), health and social work (26 percent) and trades (25 percent).

Table 14: Sectors of unused skills among non-working refugees by sex		
Sectors where non-working individuals have skills	Female	Male
Agriculture	1%	6%
Construction	7%	10%
Manufacturing	0%	2%
Wholesale (trade, repair)	0%	15%
Transportation and storage	0%	8%
Accommodation and food service	7%	4%
Administrative and support service	4%	12%
Public administration and defence	0%	4%
Education	29%	10%
Human health and social work	26%	4%
Trades (electrician, plumber, carpenter)	25%	21%
Other	4%	8%

ACCESS TO SERVICES

Non-Syrian refugees were also asked about their access to basic services such as shelter, health care, water and education, and the barriers to their access to such services.



SHELTER

Given that there are no formal camps for non-Syrian refugees in Jordan, the majority of these refugees live in urban areas where shelter is essential, especially for the most vulnerable cases. The average monthly expenditure on rent was JD 65 per case or JD 18 per capita, accounting for approximately 18 percent of cases' monthly expenditure. The average expenditure and share of expenditure on rent increased to more than double this amount (JD 149 and 43 percent) when data on only the cases that reported rental expenditures were analysed.

On overall average, Iraqi cases reported the highest monthly rental expenditure (JD 71 or JD 20 per capita), while Sudanese reported the lowest (JD 34 or JD 10 per capita). Among Iraqi cases, the average expenditure share on rent was half (21 percent) that of Somali cases (45 percent). Among Iraqi cases with rental expenses average monthly rental costs reached JD 180 or JD 50 per capita, approximately 46 percent of total expenditure. The equivalent figures among Sudanese cases were JD 48, JD 14 per capita and 33 percent.

The majority of refugees resided in rented apartments (90 percent), with small proportions living in apartments that they owned (5 percent) or squatting illegally (5 percent). Iraqi cases had the highest proportion of illegal squatters (6 percent), followed by Yemeni (3 percent) and Sudanese cases (2 percent). A small proportion of Sudanese cases lived in rooms in shared accommodation (7 percent), as did Yemeni refugees (3 percent). Three in ten Yemeni cases reported no door to their accommodation, as did approximately one in five Sudanese (22 percent) and Somali cases (19 percent).

Almost all interviewees had electricity in their accommodation, but, 5 percent of Somali cases did not. Most cases had exclusive use of a toilet or latrine, but cases with a disability (31 percent) were less likely to have such access than those without a disability (69 percent).

Almost half of Somali refugees (47 percent) did not have a signed rental agreement, followed by 40 percent of Sudanese and 38 percent of Yemeni cases. Refugees of all nationalities indicated that they were unable to pay rent at times: this was cited by a majority of Sudanese cases (62 percent, and also by Yemeni (50 percent) Iraqi (49 percent) and Somali cases (43 percent). These figures were higher among cases with a divorced head or at least one disabled member (68 percent). When refugees were unable pay their rent, they agreed with the property owner to pay at a later stage. Small proportions of Sudanese (3 percent) and Yemeni refugees (2 percent) indicated that they had shown their documents to the accommodation owner.

Among all nationalities a proportion of refugee cases had moved at least once. The reasons for moving were because of eviction by the property owner (40 percent), in order to reduce rent (36 percent) and because of the poor quality of the accommodation (25 percent). Cases with debt (37 percent) and those with a divorced head (24 percent) were more likely to move than cases with a married head (percent and those without debt (8 percent).

Support for rent and improved shelter was one of the main unmet needs cited by this population (22 percent). Male-headed cases were more inclined to cite shelter as a major unmet need (25 percent) than female-headed cases (13 percent). Higher proportions of Yemeni (37 percent) and Sudanese refugees (35 percent) cited support for rent and improved shelter as their main unmet need. In FGDs, participating men and women reiterated the need for support for rent and improved shelter.

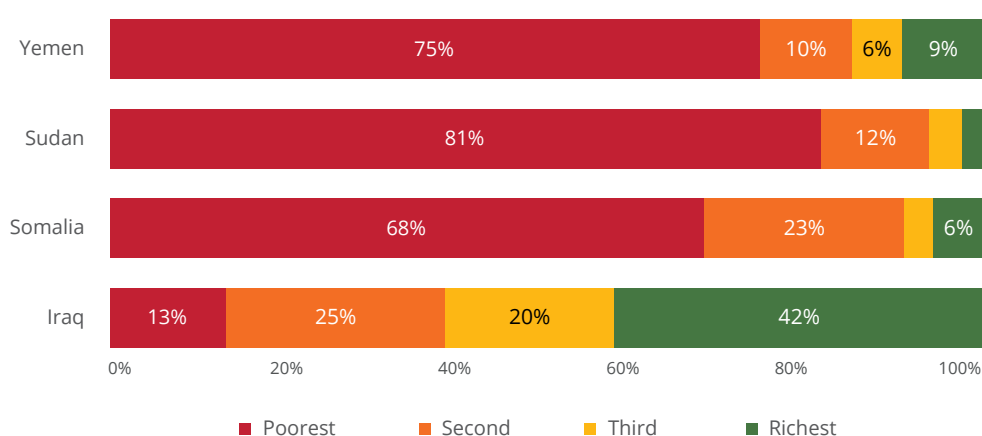
To increase understanding of the living standards of these refugees, they were asked about their possession of selected household assets. Overall, the majority of cases had access to essential assets, but nearly one in three refugee cases had mattresses rather than beds.

When data on access to assets were disaggregated by nationality some variance was observed (table 15). For example, 20 percent of Yemeni and 16 percent of Iraqi cases did not have a mattress. The majority of Somali, Sudanese and Yemeni cases did not have a water heater in their home. Most Sudanese (63 percent) and Yemeni cases (60 percent) did not have a heater. Almost half of Sudanese and Yemeni cases (46 percent for each) did not possess a refrigerator. While the majority of cases

overall had access to a washing machine, only a minority of Sudanese cases did (44 percent). In FGDs, Sudanese participants indicated that they sold winter items such as blankets and heaters after the cold months in order to provide some income.

Assets	Iraq	Somalia	Sudan	Yemen
Mattress	84%	93%	93%	80%
Beds	67%	64%	69%	63%
Winter clothes	93%	93%	89%	86%
Blankets	95%	91%	96%	93%
Refrigerator	88%	65%	54%	54%
Kitchen stove	94%	93%	94%	83%
Kitchen utensils	91%	89%	91%	81%
Water heater	77%	11%	23%	28%
Table, chairs	73%	30%	30%	20%
Sofa set	73%	33%	38%	30%
Heating	87%	51%	37%	40%
Air conditioner	91%	50%	35%	35%
Washing machine	85%	66%	44%	53%
TV	92%	52%	65%	60%
Computer	20%	0%	3%	4%
Motorised vehicle	5%	0%	1%	1%

Figure 18: Wealth index by nationality



A wealth index was devised based on refugees' access to assets. By nationality, it can be observed that Iraqi refugees had the highest proportion of cases ranking in the richest quartile (42 percent) (figure 18), while Sudanese refugees had the largest percentage of cases in the poorest quartile (81 percent), followed by Yemeni (75 percent) and Somali refugees (68 percent). Similar proportions of Iraqi (25 percent) and Somali cases (23 percent) were categorized in the second quartile of the wealth index, while Iraqi refugees had the largest proportion of cases in the third quartile (20 percent). Access to assets amongst the Iraqi population can explain why these refugees overall fare better than the other

non-Syrian refugee populations in terms of access to food and the use of coping strategies. On the other hand, the prevalence of food insecurity among Sudanese refugees can be explained by the high economic vulnerability of this group, which contributes to their poor access to food and their high use of coping strategies and share of expenditure allocated to food.

WATER, SANITATION AND HYGIENE

In a water scarce country such as Jordan, it was essential to inquire about refugees access to water, sanitation and hygiene services. On average, refugee cases spent JD 4.5 per capita per month on access to water, roughly 2 percent of their total monthly expenditure. This figure increases to a total JD 12 (approximately 5 percent of total monthly expenditures) among cases that reported having water expenses. The highest total expenditures on water were among Iraqi (JD14 per capita per month) and Sudanese cases (JD12).

The majority of refugees (92 percent) had access to sufficient water for drinking, cooking, washing and toilet purposes. Higher proportions of cases that did not have sufficient access to water were found among male-headed cases (10 percent) and cases headed by a person with a low level of education, with figures of 31 percent among cases whose head lacked formal education but was literate and 17 percent among those whose head had some primary education.

Cases with higher levels of debt were more likely to report obstacles to their access to sufficient water. For example, among cases with JD 200–500 of debt, one in five (20 percent) did not have sufficient water compared with 7 percent of cases with no debt. Nearly one in ten Sudanese (11 percent), Somali (10 percent) and Iraqi cases (9 percent) did not have access to sufficient water.

The main reason for poor access to water was interruption of the supply by the accommodation owner (9 percent). Refugee cases with a disability were more likely to cite this reason (20 percent).

Nearly all refugee cases obtained water via municipal pipes or public water trucks (98 percent). The second main source of water was from shops (31 percent). Approximately one third of Sudanese, Yemeni and Iraqi cases obtain water from shops (table 16) and 7 percent of Sudanese cases obtain water from private water trucks.

Sources of water	Iraq	Somalia	Sudan	Yemen
Municipal/piped water	99%	98%	95%	94%
Shop/market	32%	9%	33%	31%
Private	1%	0%	7%	5%
Rain water	0%	0%	0%	1%
Informal	1%	0%	0%	0%

Cases headed by a person with no formal education (15 percent) or a divorced person (7 percent) and those with debt (6 percent) were more likely to obtain water from private sources.

Approximately 11 percent of refugee cases faced at least one day per month with no water. Male-headed cases were more likely to experience water shortages than female-headed cases.

HEALTH CARE

Health care is a fundamental need for all, especially for displaced population groups, that tend to be more vulnerable. Refugees were therefore asked about their access to health care and their average expenditure on health in order to improve understanding of any challenges they face in obtaining the attention that they require.

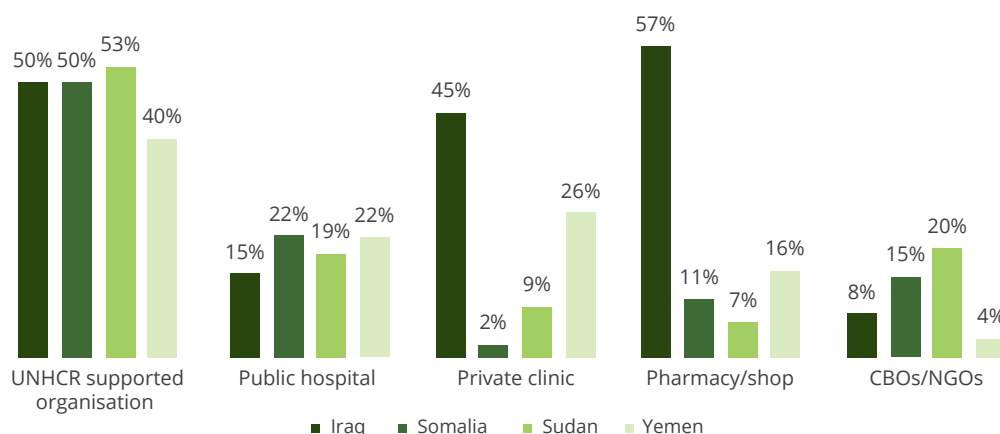
The average amount spent by a non-Syrian refugee case on health care was JD 13 per month (JD 4

per capita), approximately 6 percent of their total monthly expenditure. Among cases that reported spending on health care this average amount more than doubles to JD 36 (JD 10 per capita and 14 percent of total expenditure). Sudanese cases reported the highest monthly health expenditure at JD 50, followed by Yemeni (JD 43), Iraqi (JD 31) and Somali cases (JD 18).

The majority of refugee cases (97 percent) requiring health or medical treatment in the six months prior to the interview reported that they had been able to obtain the treatment they needed. Cases with a medium dependency ratio (12 percent) and large cases (7 percent) reported the most frequent challenges with access to health care and medical attention when needed.

The main health care facilities to which refugees had access were UNHCR-affiliated clinics (49 percent of cases requiring medical attention), pharmacies (49 percent) and public clinics (40 percent). Nearly half of cases (49 percent) obtained health care at an UNHCR-affiliated organization. Higher proportions were observed among cases with a divorced head (65 percent), with a disability (63 percent) and headed by a person with no formal education (62 percent). Half of Sudanese, Iraqi and Somali cases had access to health assistance from an UNHCR-supported organization (figure 19).

Figure 19: Medical access by nationality



Almost half of refugee cases (49 percent) went to a pharmacy or a shop for their health care needs. The proportions were higher among cases headed by a person with a higher level of education (63 percent), those with a higher dependency ratio (57 percent) and those without debt (54 percent). More than half of Iraqi cases (57 percent) received health care from a pharmacy or shop.

A higher proportion of refugee cases used private clinics (39 percent) than public clinics (16 percent). Private clinics were more likely to be used by cases headed by a person with a university degree (62 percent). Iraqi cases were more likely to go to a private health clinic (45 percent) than Yemeni cases (26 percent).

Less than one in five cases went to a public clinic when health care was needed (16 percent). The percentages were higher amongst cases headed by a widowed (37 percent) or divorced person (25 percent) than among those headed by a married (17 percent) or single person (11 percent). The highest proportion visiting public health clinics was among Somali and Yemeni cases (22 percent), followed by Sudanese (19 percent) and Iraqi cases (15 percent).

Health care was received from community-based organizations or NGOs by 8 percent of refugee cases. The highest proportions were among Sudanese (20 percent) and Somali cases (15 percent). Nearly one in five cases with a disability obtained medical and health care from a community-based organization or NGO.

Among refugees who were unable to obtain health care in the six months prior to the interview, the main reason for this lack of access was costs, as observed among Yemeni (95 percent), Somali (86 percent) and Sudanese cases (77 percent). Among Iraqi refugees who lacked access to required medical attention, the main reasons were that the relevant medical service was not available (66 percent) and

long waiting times (33 percent). Prior to February 2018, vulnerable non-Syrians had access to primary, secondary and tertiary medical care supported by UNHCR in urban areas, but these services are no longer available.¹¹ Apart from Iraqis with legal residency rights, all these non-Syrian refugee populations are subject to the rates charged to foreigners for access to Ministry of Health facilities. The services of the Jordan Health Aid Society are available to these Refugees, but the clinics of the society are limited in scope; for example, there is only one clinic in Amman.¹²

While refugee cases reported few challenges with access to health care when needed, health care was ranked as a top unmet need by more than one in four cases (26 percent). This need was ranked higher among cases with a disability (46 percent), a divorced (47 percent) or and widowed head (37 percent) and a female head (40 percent). By nationality, a higher proportion of Iraqi cases listed medical or health care support as their primary unmet need (29 percent).

In FGDs, Yemeni men and women cited assistance for health as a top unmet need. In qualitative sessions, Sudanese and Iraqi refugees explained that free medical services were needed as they are extremely expensive in Jordan. Iraqi men asked for regular assistance in order to cover the costs of therapy for chronic diseases, as UNHCR does not provide health assistance to refugees who are educated.

EDUCATION

On average, cases spent JD 20 per month (JD 4 per capita) on education related expenses. Among cases reporting educational expenses, the average was JD 149 or JD 29 per capita, accounting for 19 percent of total expenditures.

Approximately 22 percent of cases had a child of school age (aged 5–17 year). Among cases with school-age children 23 percent had at least one child who was not attending formal education (table 17). The highest proportion of cases with school-age children was among Iraqi refugees. The primary reasons for children not being in formal education were financial constraints (for 7 percent of cases) and safety concerns (7 percent).

Table 17: School attendance by nationality

	Iraq	Somalia	Sudan	Yemen
Total proportion of cases with school aged children	24%	19%	10%	13%
Proportion of cases with school aged children with at least one child not attending school	25%	4%	10%	5%

In FGDs, all nationalities reported a need for educational services and support for their children, particularly among Sudanese and Yemeni FGD participants who mentioned that education is extremely important in their culture. Sudanese participants cited the need for access to kindergartens, while Iraqi men and women asked for support with educational services and facilities, especially for after-school hours.

REASONS FOR LEAVING THE COUNTRY OF ORIGIN

The main reason why these refugees had left their country of origin was because of war. A high proportion of Iraqi cases (67 percent) also indicated that they fled as a result of persecution. A lack of basic services in their home countries was also cited by Iraqi (26 percent) and Yemeni refugees (13 percent). In FGDs with Iraqi women, religious persecution was cited as a main cause for leaving. Yemeni men and women FGD participants indicated that their motivation was to search for functioning health

¹¹ UNHCR, 2018. *Fact sheet – Jordan January 2018*. https://reliefweb.int/sites/reliefweb.int/files/resources/FactSheetJordanFebruary2018-FINAL_0.pdf.

¹² Mennonite Central Committee. 2017. *On the Basis of Nationality – Access to assistance for Iraqi and Other asylum-seekers and refugees in Jordan*, p. 16. <https://reliefweb.int/sites/reliefweb.int/files/resources/On%20the%20Basis%20of%20Nationality.pdf>:18

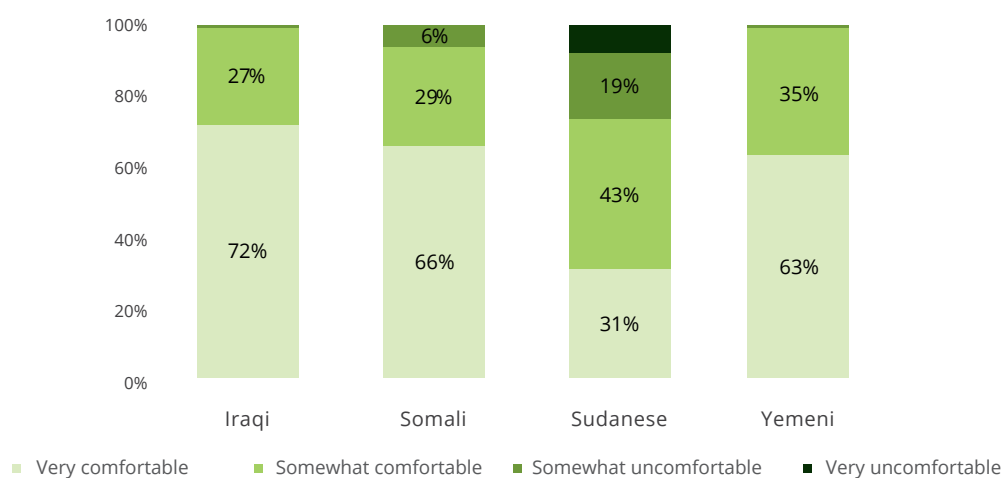
and education services and to escape violence. Yemeni men explained that when they left Yemen there were no electricity supplies, phone connections or open hospitals, and malaria and cholera were common. Sudanese FGD participants explained that their motivation for seeking refuge in another country was to escape from insecurity, mass killings, theft and rape.

The majority of refugees did not transit through another country, but reached Jordan by air transport. One in five Somali cases reported that they passed through another country. Jordan was selected as the destination country because of several factors, including that it was regarded as a safe country that was easy to enter. In FGDs with Yemeni women, participants gave the same reasons and also mentioned that at the time of their displacement their families had thought that they would have access to work in Jordan.

SOCIAL COHESION

Refugees were asked about their interactions with Jordanians in order to increase understanding of the challenges that they may encounter in their communities. The majority of refugees reported “very comfortable” interactions with Jordanians (69 percent), followed by nearly three in ten reporting “somewhat comfortable” interactions. However, more than one in four Sudanese refugees have either “very uncomfortable” (9 percent) or “somewhat uncomfortable” (19 percent) interactions. Sudanese refugees had the highest proportion reporting interactions with Jordanians as “somewhat comfortable” (42 percent), followed by Yemeni, Somali and Iraqi refugees.

Figure 20: Social cohesion by nationality



Almost one in five Sudanese refugees (19 percent) had experienced a dispute with a Jordanian. The main reasons for such disputes were discrimination, bad treatment or racism (79 percent), followed by competition for jobs and personal issues (each with 12 percent).

Sudanese refugees were more likely to report discrimination, forms of racism, harassment, discrimination from neighbours, accommodation owners, employers or aid workers.¹³ In FGDs, Sudanese men mentioned that they had limited interactions with Jordanians and tended to stay among themselves. Some of the interactions they had involved being insulted on the streets about the colour of their skin.

Yemeni women reported feeling safe in Jordan and not experiencing discrimination other than in the area of work. Yemeni men stated that they felt part of the community and got on very well with their neighbours.

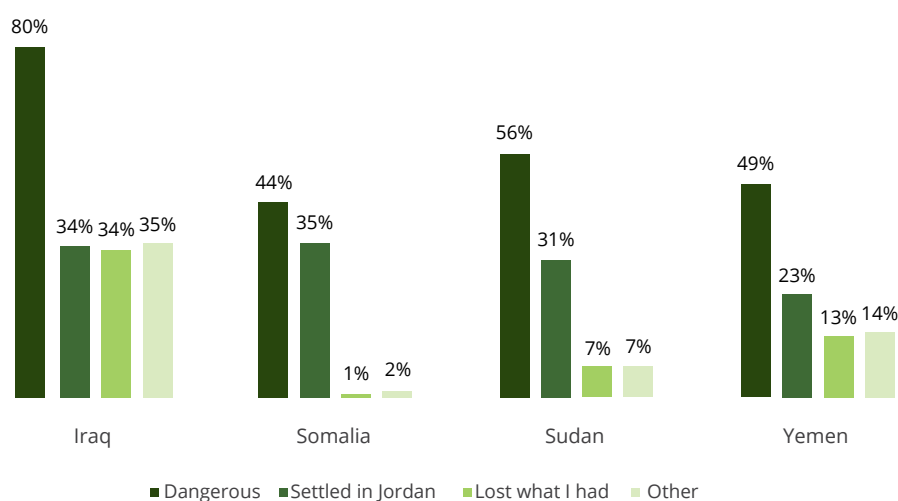
¹³ Mennonite Central Committee. 2017. *On the Basis of Nationality – Access to assistance for Iraqi and Other asylum-seekers and refugees in Jordan*, p. 31. <https://reliefweb.int/sites/reliefweb.int/files/resources/On%20the%20Basis%20of%20Nationality.pdf>.

FUTURE PLANS

Refugees were asked about their intentions and plans. At the time of the interviews, most respondents were not considering returning to their country of origin (92 percent). Nearly all Iraqi refugee cases (98 percent) would not consider returning to Iraq, and neither would the majority of Somali (75 percent), Sudanese (71 percent) and Yemeni cases (60 percent), although one in four Yemenis would consider returning. The primary condition for returning was stability in the country of origin as mentioned by one third of Yemeni cases (34 percent), followed by Sudanese (22 percent) and Somali cases (17 percent).

The most common reason why these refugees would not consider returning to their country of origin was because of dangerous conditions (74 percent). The majority of Iraqi (80 percent) and Sudanese refugees (56 percent) concurred with this statement, as did smaller proportions of Yemeni (49 percent) and Somali refugees (44 percent).

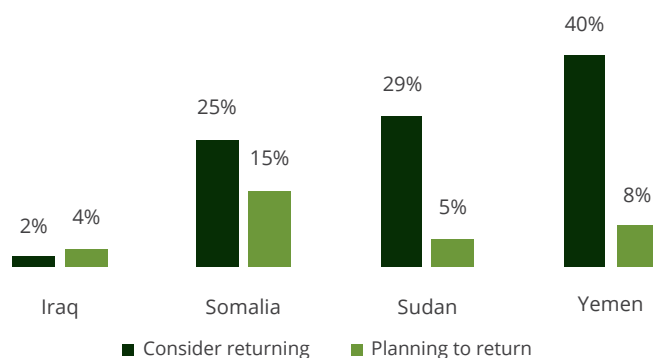
Figure 21: Reasons for not returning to home country



Approximately one third of Somali (35 percent), Iraqi (34 percent) and Sudanese refugees (31 percent) reported they were not considering return because they were settled in Jordan. This reason was given by a smaller proportion of Yemeni refugees (23 percent). Refugees also indicated that they were not considering return because they had lost what they had in their country of origin. This reason was given by more than one third of Iraqi refugees (34 percent), followed by Yemeni (13 percent) and Sudanese refugees (7 percent).

When asked whether they planned to return to their country of origin a minority of refugees indicated that they did (4 percent). The highest proportion of refugees indicating this response were among Somali cases (15 percent), followed by Yemeni cases (8 percent).

Figure 22: Intentions of return by nationality

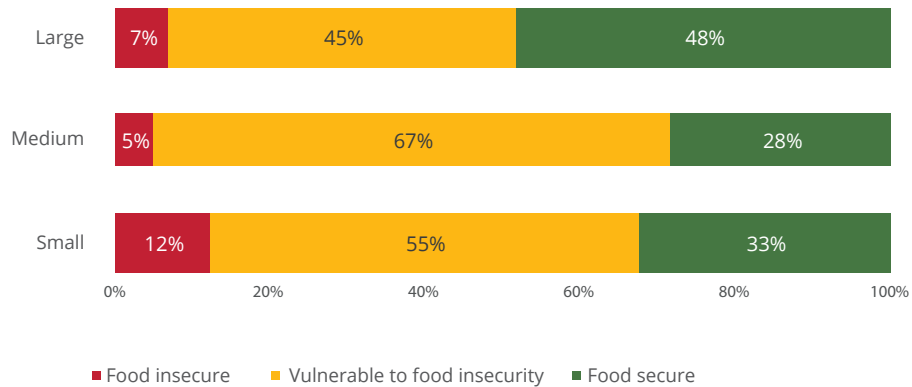


WHO IS FOOD-INSECURE?

From an examination of the characteristics of these refugee cases aimed at identifying who is more likely to be food-insecure, it is apparent that these populations have various yet similar reasons for their vulnerabilities. Among non-Syrian refugees, those most likely to be food insecure are those in small cases that are in the lowest wealth quartile and have medium to low amounts of debt.

Smaller cases were more likely to be food-insecure (12 percent) or vulnerable to food insecurity (55 percent) than large size cases (of which 7 percent are food-insecure and 45 percent vulnerable to food insecurity). This is because access to food was more challenging for small cases, with 17 percent having poor or borderline food consumption compared with only 2 percent of large cases; and because smaller cases were more economically vulnerable – one in four small cases spent more than 75 percent of their monthly expenditures on food compared with 12 percent of large cases.

Figure 23: Food security index by case size



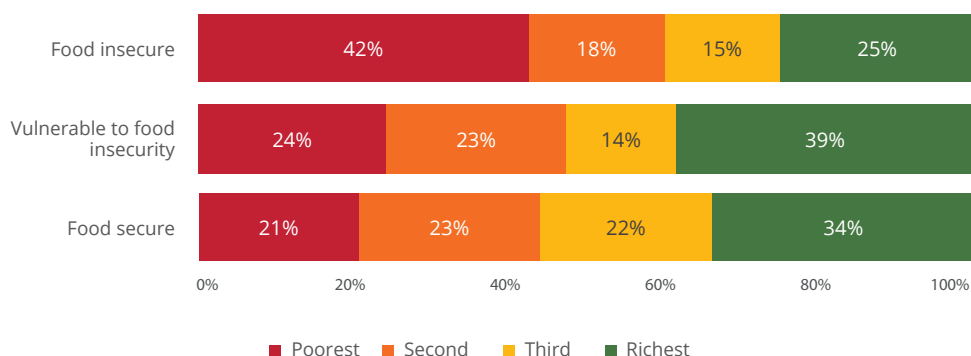
Cases with low to medium levels of debt were more likely to be food-insecure (24 percent) than those with no debt (9 percent), while cases with high levels of debt were less likely to be food-insecure (6 percent) than those with no debt (9 percent). Cases with small amounts of debt had lower levels of food consumption, with 30 percent having poor or borderline consumption compared with 13 percent among cases with no debt or 5 percent among those with more than JD 500 in debt. As mentioned earlier, access to credit plays a role in allowing cases to maintain some level of food security.

Figure 24: Food security by debt levels



Refugees that are food-insecure are likely to be in the poorest wealth quartile. The majority of food-insecure cases (60 percent) were in either the poorest (48 percent) or the second poorest quartile (18 percent). The majority of food-secure cases were in the richest (34 percent) or the third quartile (22 percent).

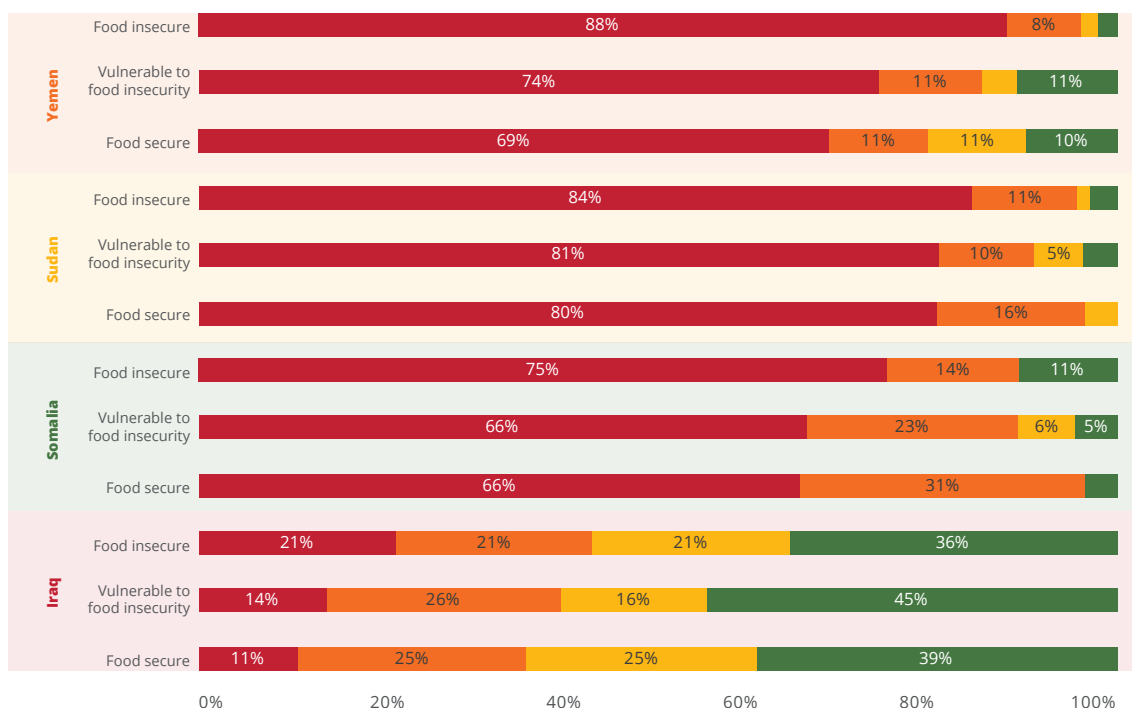
Figure 25: Food security index by wealth index



When food security and wealth index are examined by nationality, it is apparent that wealth has a smaller role in food security classification among Iraqi refugees. Iraqi refugees had a higher proportion of cases in the richest and third quartiles than the other three nationality groups.

For all nationalities, a larger proportion of food-insecure cases were in the poorest quartile than of cases that were either vulnerable to food insecurity or food-secure. For example, among food-insecure Yemeni cases, 88 percent were in the poorest quartile compared with 69 percent of food-secure cases. Similarly, the proportion of Yemeni cases in the richest wealth quartile decreased with food insecurity levels. Among food-secure Yemeni cases, 10 percent were in the richest quartile compared with only 2 percent of food-insecure cases. It can therefore be observed that wealth affects food security levels.

Figure 26: Wealth index by food security and nationality



CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

Iraqi cases

Nine percent of the population was food-insecure. Out of the four non-Syrian refugee populations assessed, these cases reported the lowest prevalence of food insecurity because they had better food consumption and less use of livelihood coping strategies than the other populations. A major factor that makes this population somewhat vulnerable is its high monthly food expenditure share: one in five cases (19 percent) spent 75 percent of their monthly expenditures on food. Iraqi refugees also have low levels of engagement in the workforce: minorities of Iraqi cases were working (13 percent) or receiving humanitarian assistance (18 percent), which means that they were required to diversify their income sources through remittances, gifts from family and friends, pensions and savings. On average, Iraqi cases had high levels of debt, which averaged JD 2,065 among those with debt, with 15 percent of cases having more than JD 500 in debt. Therefore, while this population was observed to fare better than the other non-Syrian refugees, it still has specific vulnerabilities.

Sudanese cases

Nearly one in four Sudanese cases were food-insecure (24 percent), which is the highest level of food insecurity amongst the non-Syrian refugee populations assessed. The reason for the high prevalence of food insecurity among Sudanese cases, which was 10 percent higher than that among Syrian refugees in Jordanian host communities, is because of their low consumption of nutrient-rich food groups such as proteins, dairy, pulses: four in ten Sudanese cases had poor or borderline food consumption. In addition, 40 percent of Sudanese cases spent more than 50 percent of their monthly expenditures on food. This population had the second lowest overall income and one of the lowest levels of expenditure. One factor that prevented this population from improving its food security was the barriers that Sudanese refugees faced in obtaining access to credit, which can serve as a substitute in the absence of a safety net that enables vulnerable populations to satisfy their basic food and non-food needs. While Sudanese cases reported the second highest use of credit or borrowing as an income source (8 percent), the average amount of debt among this population was low, which may be because they were unable to acquire sufficient amounts of credit. Sudanese refugees were also more likely to use consumption-based coping strategies than any other population, a factor that constrains their access to food. Sudanese refugees reported the second highest levels of engagement in work (half of cases), which is not surprising given their limited access to humanitarian aid (14 percent). However, the work they obtained was informal, temporary or seasonal and therefore often not a reliable source of income. Sudanese refugees do not have work permits, which makes them extremely vulnerable to exploitation from employers and places them at high risk should they be apprehended working illegally. In addition, these refugees appear to be more subject to racial discrimination in their host communities, which increases their vulnerability.

Somali cases

Somali refugees reported the second lowest level of food security, with 23 percent of cases being food-insecure. As observed among Sudanese refugees, Somali cases also had poor access to nutrient-rich foods. In addition, this population was more likely to use livelihood-based coping strategies (three in four cases) and reported the highest use of emergency coping strategies for ensuring that their basic food needs were met. This group has low access to the informal labour market: only one in four Somali cases had a working member and only one in four cited cash from aid organizations as a source of income. Somali refugees reported the lowest levels of income and expenditure, signifying their economic vulnerability and limited ability to cope with an external shock, such as a medical condition.

Yemeni cases

Fifteen percent of this population was food-insecure. This level of food insecurity, which is comparable to that of Syrian refugees in host communities, was due to several factors:

- 1) low food consumption, with one in four Yemenis having poor or borderline food consumption;

- 2) the use of livelihood-based coping strategies by a majority of these refugees in order to meet food needs, which can have adverse effects in the long term;
- 3) high levels of debt – three in ten Yemeni cases had more than JD 500 of debts. Although credit can help people in need to improve their immediate access food – as observed among Iraqis cases – the large debts of the Yemeni refugees made them vulnerable to external shocks;
- 4) the highest level of workforce engagement (56 percent) of any non-Syrian refugee population, which is not surprising given the low access to humanitarian assistance (5 percent) Yemeni cases, which was similar to that observed among Sudanese cases. The high level of engagement in the workforce on a temporary basis (66 percent) among working Yemenis makes them subject to exploitation and exacerbates their vulnerability with the risk that they are apprehended without work permits by the authorities; and
- 5) income and expenditures – while Yemenis reported the highest incomes, their food expenditure shares were also high, similar to those observed among Sudanese cases.

RECOMMENDATIONS

1. **Raise awareness of the vulnerabilities of non-Syrian refugees.** There are gaps in the data on the vulnerabilities of non-Syrian refugees in Jordan. The CFSVA findings reported in this document should be used to generate greater awareness of the food security and vulnerabilities of these populations among humanitarian actors, donors, United Nations agencies, international NGOs and national community-based organizations. The main findings should be discussed and shared with core actors in relevant forums.
2. **Advocate against the earmarking of funding based on nationality.** As recommended in the report of the Mennonite Central Committee,¹⁴ humanitarian actors should work together on advocacy for greater flexibility in the targeting of beneficiaries for programme interventions. Assessment results should be used by United Nations agencies to shift the focus of humanitarian assistance so that it is based on vulnerability not nationality.
3. **Establish a working group targeted for these populations:** Based on sector-specific vulnerabilities, United Nations agencies and NGOs should create a working group to assess the feasibility of targeted areas of intervention that address the vulnerabilities of these populations.
4. **Advocate for the inclusion of non-Syrian refugees in the formal economy.** United Nations agencies and international NGOs should work with donors in order to advocate for access to safe and dignified employment opportunities for these refugees, many of whom are unlikely to return to their countries of origin. The Jordan Compact could serve as the initial entry point for work on this issue.
5. **Improve the design and targeting of livelihood initiatives by basing them on the skills and work experience of these populations.** The data on work and skills gathered for this CFSVA should be used to inform the development of livelihood initiatives for non-Syrian refugees in areas that are of interest to Jordanian communities. For example, Iraqi refugees are highly skilled and have work experience in engineering, Sudanese have skills in agriculture and Yemenis have experience in artisanal crafts.



¹⁴ Mennonite Central Committee. 2017. *On the Basis of Nationality – Access to assistance for Iraqi and Other asylum-seekers and refugees in Jordan*. <https://reliefweb.int/sites/reliefweb.int/files/resources/On%20the%20Basis%20of%20Nationality.pdf>.

**VULNERABLE
JORDANIANS
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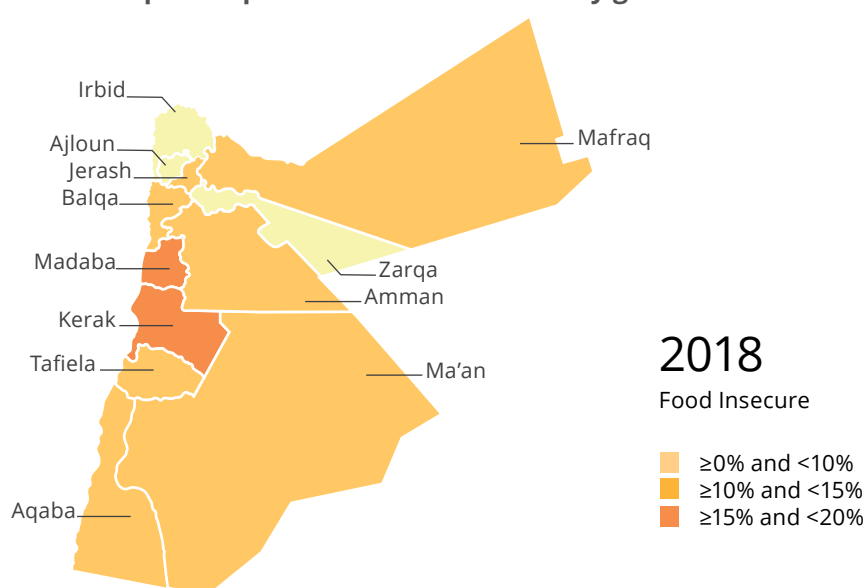
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EXECUTIVE SUMMARY

The fourth World Food Programme (WFP) Comprehensive Food Security and Vulnerability Assessment (CFSVA - previously Comprehensive Food Security Monitoring Exercise) is the first to assess vulnerable Jordanian households. The assessment is based on interviews with 4,241 households receiving support from the National Aid Fund (NAF) and complementary qualitative data gathered through focus group discussions. The surveys were conducted in April and May 2018 in partnership between WFP and REACH.

The NAF is the Government of Jordan's main poverty reduction programme, supporting over 90,000 households through cash-based transfers, either on monthly basis, in emergency situations or for physical rehabilitation, with up to a maximum of 200 JD per household per month. The CFSVA is representative for the population of NAF beneficiaries at governorate level.

Map 1: Proportion of food insecure by governorate



Overall, seven out of ten vulnerable Jordanian households were vulnerable to food insecurity (59 percent) or food insecure (11 percent), with the highest proportion of food insecure households observed in Kerak and Madaba (17 percent). Amman had the highest proportion of food secure households (34 percent), but the share of food insecure households was also significantly higher than the average (14 percent), pointing towards inequalities likely due to the combination of high living costs on the one hand and better livelihood opportunities on the other. No statistically significant differences in terms of food security were observed between male- and female-headed households, there is however a correlation between household size and food insecurity, which could be expected given the assistance cap of four members per household. This is in turn reflected in income per capita, which is almost JD 20 higher per person in small households compared to large (JD 64 versus JD 45).

Around two out of ten households are unable to maintain adequate dietary diversity (21 percent) and consume amounts of food that are categorised as 'borderline' or 'poor' (17 percent). A majority of households use several coping mechanisms to deal with shortage of food, most commonly choosing less preferred and expensive food (77 percent), reducing the number of meals (54 percent) and limiting the size of portions (51 percent). Three out of four households resort to using longer-term coping mechanisms to meet food needs, such as taking on dangerous or degrading work and reducing essential non-food expenditures, for example education or medication.

Households headed by men are in general larger in size than female-headed households and a larger proportion of them include working members (34 percent versus 20 among female-headed). Households with working members have significantly higher income levels than non-working (JD 82 per capita compared to JD 49). The average income per capita reported is lower than the expenditure, which on average is JD 64 per capita and despite the assistance from the NAF lower than the Jordanian poverty line of an income of JD 68 per capita. Almost half (48 percent) are considered economically

vulnerable as per the Food Expenditure Share indicator, i.e. spending more than 50 percent of their disposable income on food items.

Type of occupancy greatly affects households' expenditure patterns and overall financial situation. One in four households rent their accommodation and 17 percent reported that they borrow money to pay for it. On average tenants spend JD 78 per month on rent and in total 42 percent of their disposable income on accommodation, compared to 15 percent among home owners and households residing illegally – for example in informal tented settlements – indicating a significant financial burden. However, households residing illegally reported the highest levels of food insecurity among all sub-groups assessed. Overall, paying for food was the single most reported reason for incurring debt (reported by 43 percent of households).

Reflecting the targeting model of the NAF, only one in four households reported generating income through one or more working members in the month prior to the survey, and these individuals were most often employed in the public sector or different types of trades, e.g. electricians and plumbers. Most non-working households referred to physical inability (56 percent) and only one in five to lack of job opportunities. Reported levels of skills were very low, including among the able-bodied.

Apart from better access to food, the main 'unmet need' reported by vulnerable Jordanians related to inadequate housing (reported by 43 percent of households). Living conditions are in general simple regardless of the type of occupancy, with limited access to typical household assets.

However, with the exception of households residing illegally, e.g. in informal tented settlements or abandoned houses, almost all households reported having access to water and sanitation facilities. While 93 percent in need of healthcare services in the past six months prior to the survey had accessed care, some incurred major debts as a result.

One in five households with school-aged children had at least one child not attending. Early marriage and safety concerns were cited as main reasons. In households with children in school, education-related costs amounted on average to 14 percent of their total expenditure.

With the majority of households found to be vulnerable to food insecurity (59 percent) and more than one in ten (11 percent) food-insecure – figures warrant regular and systematic monitoring of food security levels among vulnerable Jordanians. It is necessary to complement the CFSVA with vulnerability analysis of the general Jordanian population, and especially the vulnerable not covered by social safety nets. A key document in this regard will be the Government of Jordan Household Income and Expenditure Survey (HIES), expected to be published in 2019.

Small but consistent differences were observed between more food-secure smaller households, often headed by a single woman, and less food-secure larger male-headed households living outside major urban areas. Type of occupancy is directly correlated to food insecurity as tenants allocate almost half of their expenditure to housing and the poorest of the poor are found among households residing illegally, among which almost 30 percent reported 'poor' or 'borderline' food consumption levels.

On basis of the findings presented, it is recommended that WFP, NAF and other entities consider:

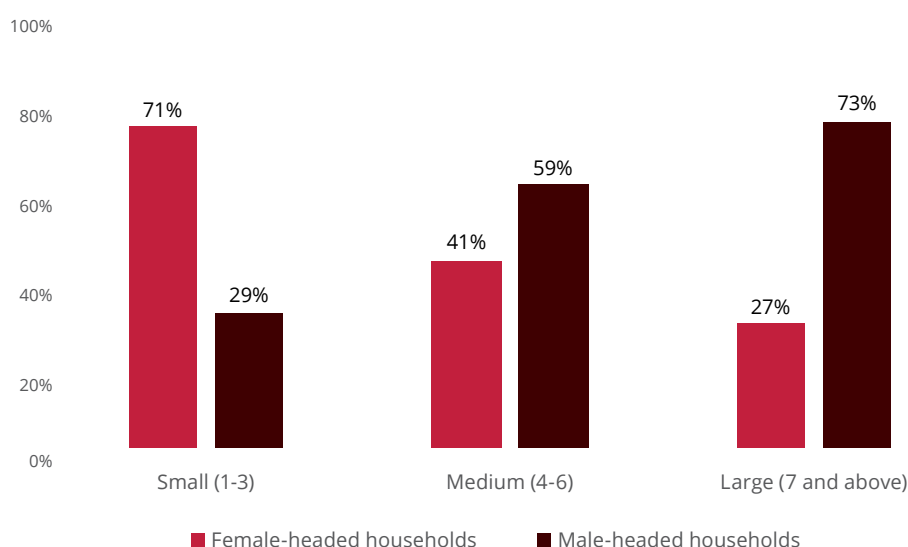
- Prioritizing additional support for households in informal/illegal types of housing;
- Exploring development initiatives to support graduation out of poverty and the NAF, to allow for greater safety net coverage of vulnerable Jordanians over time;
- Make use of the "window of opportunity", i.e. the implementation of a national social protection strategy and the expansion of NAF, to improve the efficiency of food-based aid programmes and ensuring harmonisation and complementarity, e.g. through improved targeting; and
- Expanding the coverage of vulnerable Jordanian households in food security and vulnerability assessments, informed by the CFSVA and the upcoming HIES.

INTRODUCTION

This chapter provides an overview of the food security situation of vulnerable Jordanian households supported by the National Aid Fund (NAF). In 2017, NAF's regular financial aid programme supported 92,000 households with monthly cash of JD 45 per household member for up to four members. The World Bank is currently working with NAF on exploring how to expand the assistance programme in order to include an additional 85,000 households over the coming two years.

At the time of the survey in April and May 2018, a household was deemed eligible for NAF if its monthly per capita income was below the poverty line (JD 68), it met the property and vehicle ownership test, and it belonged to one of the defined demographic groups such as households with elderly members or those with a permanent disability or households headed by a single woman.

Figure 1: Household size by sex of household head



A total of 4,241 households were interviewed in a sample that was representative at the governorate level.¹ In each of the following sections, key indicators have been disaggregated and analysed by a standard set of variables,² and unless otherwise stated the findings presented are statistically significant and representative of the wider population of interest³ – NAF beneficiaries throughout Jordan.

Focus group discussions (FGDs) with women and men NAF beneficiaries were conducted in order to inform the quantitative data collection and, after the survey was completed, to provide a follow up on the findings of preliminary analysis.

LIMITATIONS

The latest available poverty data at the time of the survey were based on the Government of Jordan's 2010 household income and expenditure survey, which predates the arrival of a majority of the Syrian refugees currently present in the country. As an updated survey representative of all the Jordanian population was at the final stages of data collection, it was decided to focus the CFSVA on vulnerable Jordanian households and to base sampling on the NAF beneficiary list rather than outdated maps of poverty pockets. There will therefore be an information gap with regards to vulnerable Jordanians who are not included in the social safety net. This group is expected to be covered by the 2018 household income and expenditure survey, to which the CFSVA will provide important complementary information and potentially an indication of the effectiveness of the NAF in terms of food security.

¹ Between 299 and 386 interviews were conducted in each governorate and data were weighted in accordance with the size of the population of interest in each governorate.

² These variables are: governorate (all 12); household size (small, medium or large); sex of the household head; households with or without members with disabilities; marital status of household head (married, divorced/separated, widowed, single); debt levels (no debt, less than JD 200, JD 200–500 or more than JD 500); and dependency ratio (less than 1, 1–1.5 or more than 1.5).

³ Statistically significant at 95 percent confidence level (p-value <= 0.05).

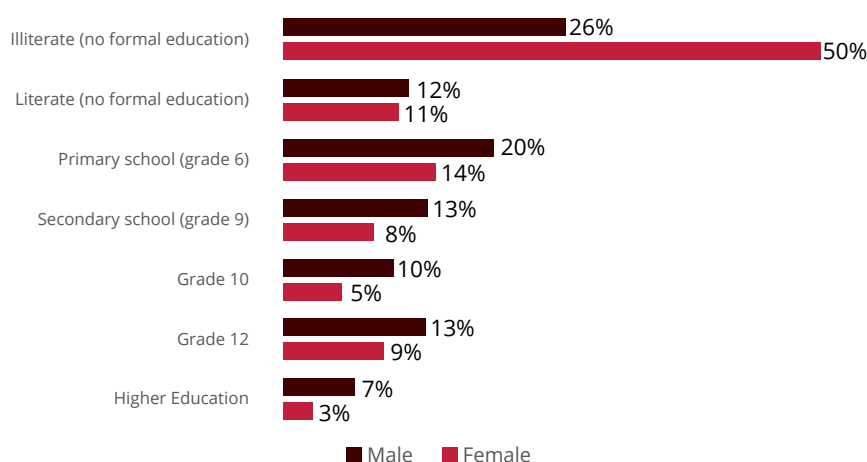
DEMOGRAPHICS

This section provides an overview of vulnerable Jordanian households targeted by the NAF. Demographics reflect the targeting criteria and households headed by a single woman or with elderly members or those with disabilities are overrepresented compared with the general Jordanian population.

In 2018, a majority (56 percent) of the vulnerable Jordanian households targeted for the NAF were headed by female of whom almost two out of three (63 percent) were widows, 15 percent were divorced or separated, and 13 percent were single. Female-headed households had an average of 3.1 members; the corresponding figure among male-headed households was 5.4. Among male heads of household, 92 percent were married, and the economic dependency ratio was significantly higher, with each working member financially providing for 1.1 other members, compared with 0.7 in female-headed households. Although a large share of the Jordanian population are not nationals only 2 percent of households included non-Jordanian members.

Six out of ten vulnerable Jordanian households are categorized as “small” (one to three members), two out of ten as medium-sized (four to six members) and two out of ten as large (seven members or more). Also reflective of NAF targeting is the high proportion of small households headed by female (71 percent). Among medium-sized and large households the figures were 41 and 27 percent respectively. Two percent of all households included at least one woman who was pregnant at the time of the survey.

Figure 2: Household education level by sex

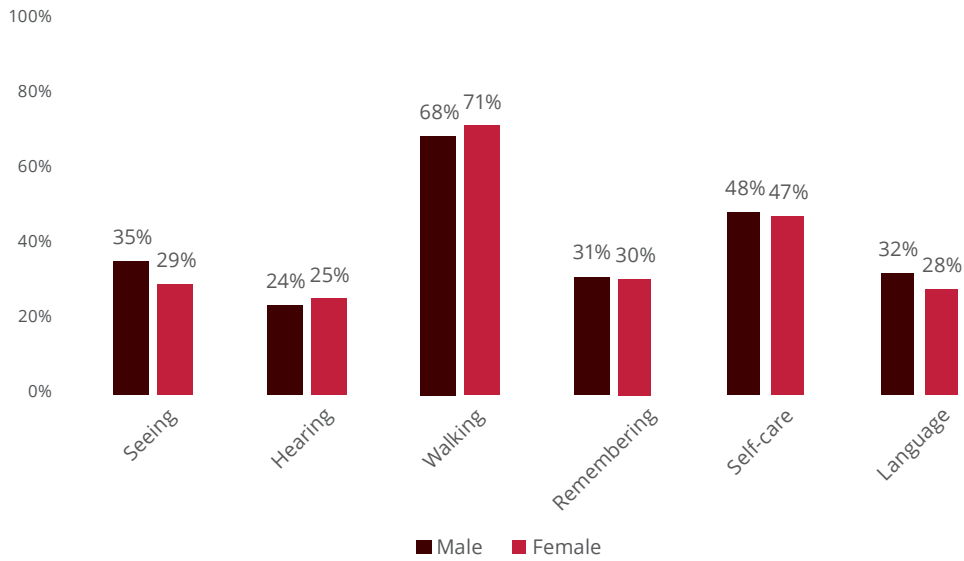


A majority of female household heads (61 percent) had no formal education, and half were completely illiterate; 14 percent completed sixth grade of school; and very few (3 percent) had some form of higher education. Higher education was also uncommon among male heads of household (7 percent), but the average educational level was higher with six out of ten (58 percent) male heads of household having completed at least sixth grade.

Geographical differences were also observed, with significantly higher levels of illiteracy in southern, less populated governorates (in Ma’an, Tafilah and Kerak about 50 percent of household heads were illiterate), while households in northern governorates with larger urban areas (Amman, Irbid and Zarqa) were more often headed by individuals who had completed ninth grade 9 or more.

WFP used the Washington Group set of questions in order to identify household members with disabilities. High proportions were observed in both female-headed (33 percent) and male-headed households (43 percent), which again reflects NAF targeting of households with members with disabilities and the larger average size of male-headed households. Many households had several members with disabilities and individual members with several disabilities. The most commonly reported difficulties were related to mobility (69 percent) and self-care (47 percent) (see figure 3), which in many cases are linked to age.

Figure 3: Type of disability by sex of household head



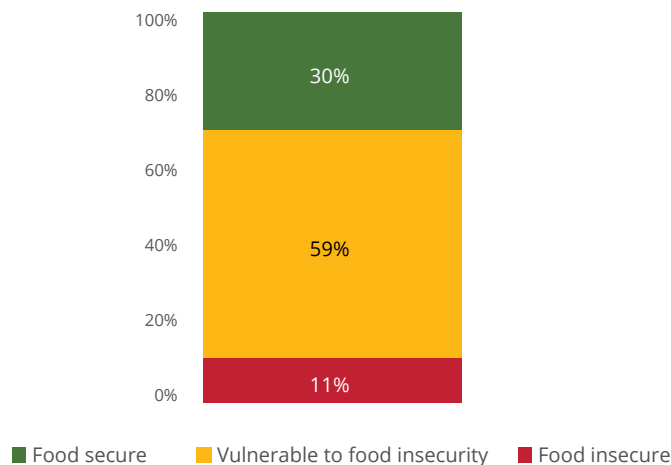
FOOD SECURITY

This section assesses the food security of vulnerable Jordanian households using the food security index (FSI), a composite indicator that aggregates three measures: food consumption score, food expenditure share and the use of livelihood-based coping strategies. Each of these is assessed in the following sections. Further details on the composition and construction of the food security index and other indicators can be found in the methodology section.

FOOD SECURITY INDEX

At the time of the survey, a majority (70 percent) of vulnerable Jordanian households were food-insecure or vulnerable to food insecurity as measured by the food security index indicator. Throughout the country and including both female- and male-headed households, six out of ten (59 percent) households were classified as vulnerable to food insecurity and one in ten (11 percent) as food-insecure. Three in ten were considered food-secure.⁴

Figure 4: Food Security Index

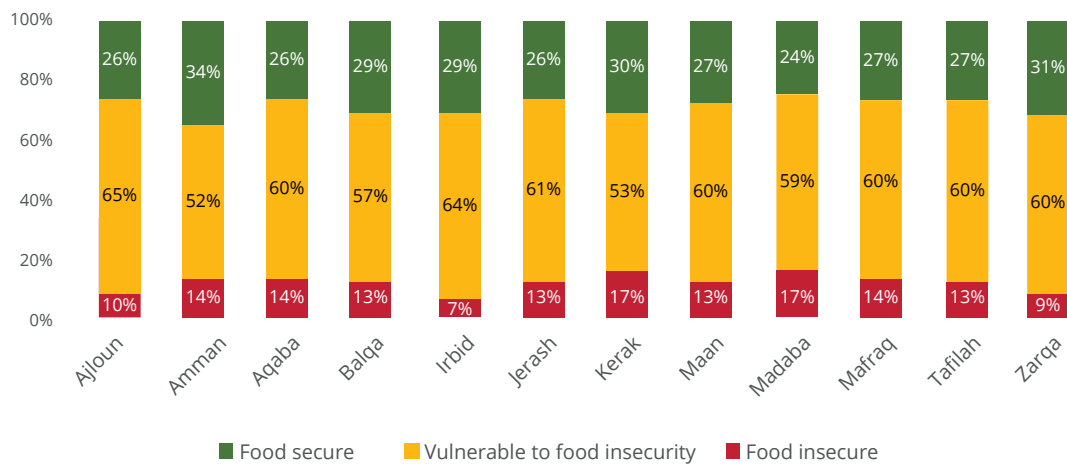


⁴ It is important to note that the generally high cost of living in Jordan forces many vulnerable households to spend a high proportion of available funds on non-food items such as rent and transport, which reduces the food expenditure share indicator and drives the overall food security index down.



The proportion of food insecure households was higher than the national average (11 percent) in nine out of twelve governorates. Lower proportions of food insecurity in the populous governorates of Irbid and Zarqa reduced the average. In both governorates, however, vulnerability to food insecurity was reported at higher levels than the national average (59 percent). From the governorate of Amman, relatively high levels of both food-insecure (14 percent) and food-secure households (34 percent versus the national average of 30 percent) were reported, likely reflecting better economic opportunities and challenges related to the high cost of living in Amman.

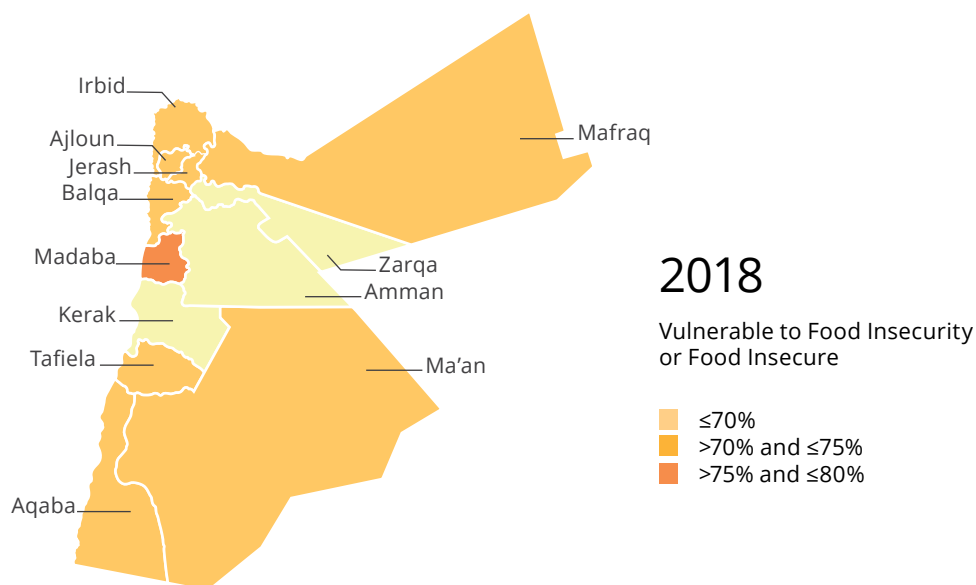
Figure 5: Food Security index by governorate



There was no statistically significant difference between female- and male-headed households in terms of the food security index, but among respondents, female-headed households were more food-insecure than male-headed households in more remote areas of the country such as the governorates of Tafilah (17 percent versus 9 percent), Kerak (18 percent versus 14 percent) and Ajloun (12 percent versus 8 percent). In more densely populated governorates such as Amman, Mafraq and Zarqa, differences between male- and female-headed households were marginal.

Disaggregated by household composition variables, the food security index results were relatively similar among households categorized according to standardized thresholds. Medium-sized households with between four and six members and large households with seven members or more were slightly more likely to be vulnerable to food insecurity (medium-sized) or food-insecure (large) than small households with between one and three members. This could be expected given the NAF assistance cap of four members per household in the regular financial aid programme.

Map 2: Proportion of vulnerable to food insecurity or food insecure by governorate



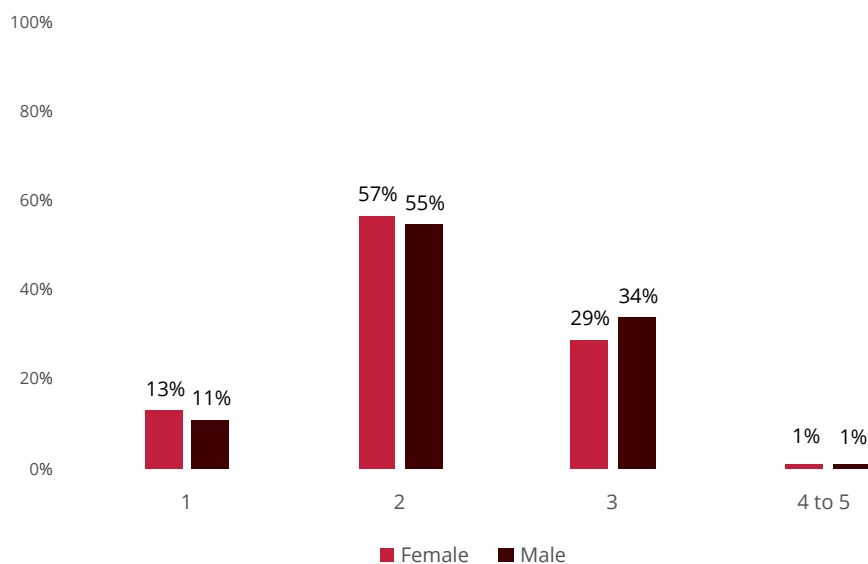
FOOD CONSUMPTION

This section reports on the quantity and quality of food consumed by vulnerable Jordanian households by looking at the food consumption score (FCS) and the dietary diversity score indicators. The food consumption-based coping strategies used to maintain food consumption levels are also assessed.

FOOD CONSUMPTION SCORE

To assess access to food at the household level, WFP collects information on the frequency and adequacy of food consumption. In addition to the number of meals consumed in a day, households are asked about the consumption of a set of 12 food groups during the seven days prior to the interview. Each food group is weighted by its nutritional composition and the total score is used to categorize households as having an “acceptable”, “borderline” or “poor” FCS.

Figure 6: Number of meals consumed during the day prior to the interview

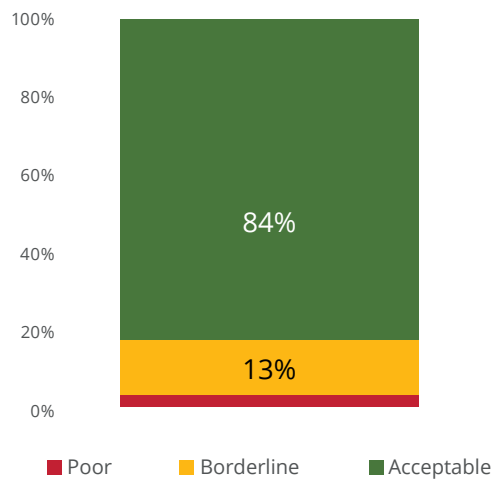


The number of meals consumed per day reflects contextual and cultural aspects as much as access to food and is an important complement to the FCS indicator. A majority of both male- (55 percent) and female-headed households (57 percent) reported having consumed two meals during the day prior to the interview; 29 percent of female- and 33 percent of male-headed households had consumed three, while about one in ten households reported having eaten only once.

More than nine out of ten households (92 percent) reported that the amount of food that they consumed during the previous seven days reflected their regular consumption pattern, 4 percent reported eating less than usual and 4 percent had eaten more food than usually available during the recall period.

Among vulnerable Jordanians, 84 percent had an acceptable FCS, 13 percent borderline and 3 percent poor. The average numbers of meals consumed on the day prior to the interview were 2.3 among households with acceptable FCS, 1.9 among borderline households and 1.7 among poor, indicating that issues with food consumption are related more to the quality than the quantity of food consumed.

Figure 7: Food consumption groups



Among the one in six households in the borderline and poor FCS categories, the consumption of highly weighted food groups such as meat, fish, eggs, pulses and dairy products was significantly lower than among households with acceptable FCS. It should be noted however that meat and fish consumption is relatively low among all vulnerable Jordanian households (see figure 7). Data on these two food groups are compiled and calculated together with data on eggs in the FCS model and it is the consumption of eggs, pulses and dairy products that is the main driver of the observed differences.

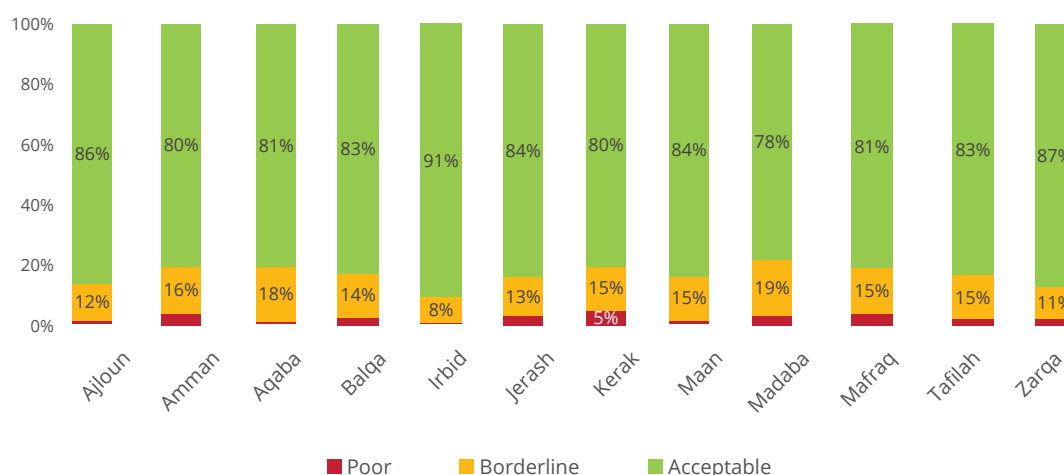
Households with borderline FCS consumed these three food groups an average of once per week, while among households with poor FCS, the consumption of the three food groups and fruit was minimal. Among these households, not even staple foods such as bread were consumed on daily basis.

Table 1: Household food consumption by food groups

Food group	Percentage of household consuming	Average times consumed per week
Meat, eggs or fish	95%	4.0
Meat	79%	1.3
Eggs	83%	2.6
Fish	32%	0.6
Dairy products	88%	3.6
Pulses	82%	2.3
Main staples	100%	6.9
Cereals	100%	6.8
Tubers	86%	2.6
Vegetables	98%	4.5
Fruits	50%	1.0
Sweets	94%	6.0
Oils	99%	5.9
Condiments	98%	5.9

As opposed to the other variables tested for – such as sex of household head, household size, presence of members with disabilities – there were statistically significant differences in food consumption patterns among governorates. For example, in Irbid 91 percent of households had acceptable FCS compared with 78 percent in Madaba, which also had the highest proportion of households with borderline FCS (19 percent). Kerak had the highest proportion of households with poor FCS (5 percent), followed by the densely populated governorates of Amman and Mafraq (4 percent).

Figure 8: Food consumption groups by governorate



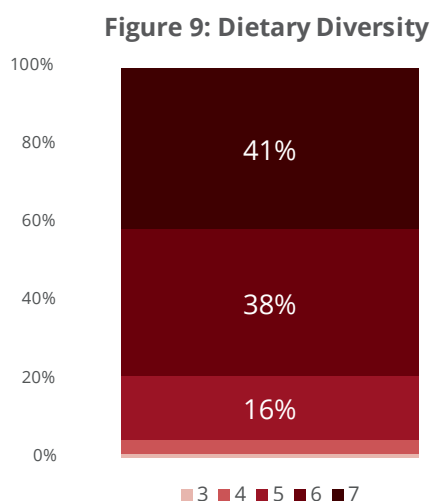
The primary method of acquiring food from all groups was purchase with cash. In order to obtain most food groups however, a significant proportion of households relied on credit, such as for tubers (13 percent), vegetables (16 percent), eggs (12 percent) and meat (11 percent). High proportions of

households did not consume fish (64 percent), fruit (49 percent) and meat (21 percent) at all, which is likely to reflect financial restrictions on access to food but could also be related to preferences and dietary choices.

When asked about their three main unmet needs, more than half (53 percent) of the vulnerable Jordanian households mentioned food in terms of quantity, one in four (26 percent) reported that they would like access to food of better quality and one in five (19 percent) said that they require better access to cooking fuel and/or gas and electricity.

DIETARY DIVERSITY

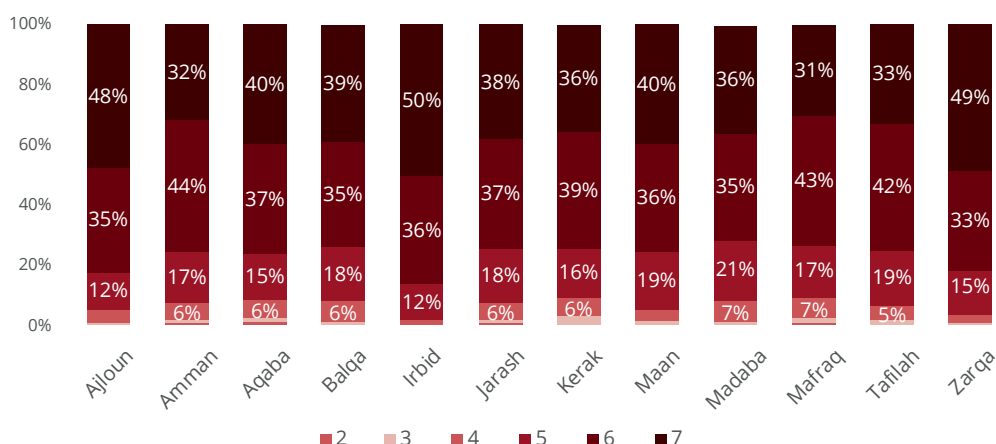
The dietary diversity indicator is based on the frequency of consumption of the seven different food groups (see Methodology section for more information) in the week prior to the survey and is used to categorizes households as consuming a “sub-optimal” diet when five or fewer groups were consumed and an “optimal” diet when six or more groups were consumed. Overall, eight out of ten households (79 percent) consumed an optimal diet, and 21 percent a sub-optimal one.



The variations among governorates were significant, with the governorates of Irbid and Zarqa driving the average dietary diversity up while in Madaba almost three out of ten households consumed a sub-optimal diet. As Amman is among the governorates with the highest proportion of households with sub-optimal diets, the issue appears to be related more to accessibility, for example prices, than to the range of commodities to which households have access.

In addition to the governorate level there were also statistically significant differences in dietary diversity among households when disaggregating by, for example, dependency ratio (the higher number of dependent household members, the lower the diversity) and debt level (the higher debt, the lower the diversity).

Figure 10: Dietary diversity by governorate



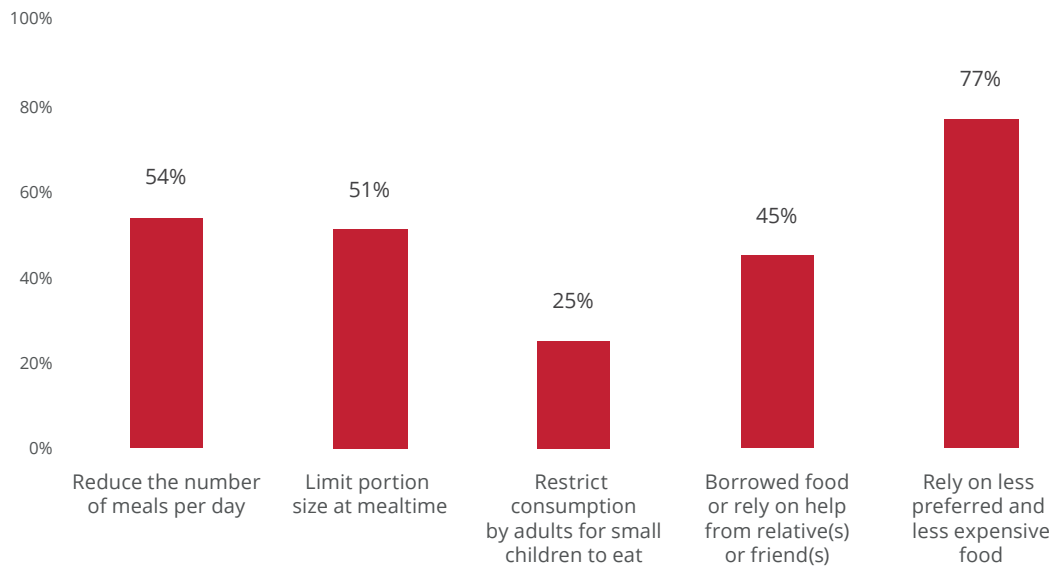
In line with the food security index results, sub-optimal diets were more common among large households, which are more often headed by a male, than among small and medium-sized households. Households with members with disabilities consumed less diversified diets (24 percent were sub-optimal) than households where no members had disabilities (19 percent). No significant differences between male- and female-headed households were found.

FOOD CONSUMPTION-BASED COPING STRATEGIES

Food consumption-based coping strategies are frequently utilized by a high proportion of vulnerable Jordanian households in order to deal with constraints affecting their access to food. Overall, 77 percent of households reported relying on less preferred or less expensive food compared with their regular standards in the week prior to the interview on an average of four of the seven days in order to mitigate a lack of access to food. This was also frequently highlighted in FGDs with both men and women NAF beneficiaries. About half also reported reducing the number of meals per day (54 percent), limiting portion sizes (51 percent) and relying on other sources in order to meet food needs (45 percent). One in four households reduced food consumption for adults so as to meet the needs of children in the household. This strategy was reported more frequently among medium-sized (37 percent) and large (47 percent) households where the average numbers of children are higher. Borrowing food from other households was the only one of the five standard strategies used to calculate WFP's corporate reduced coping strategy index (see Methodology section for information on this indicator) that was more commonly used by small households (25 percent) than medium-sized and large households (20 percent).



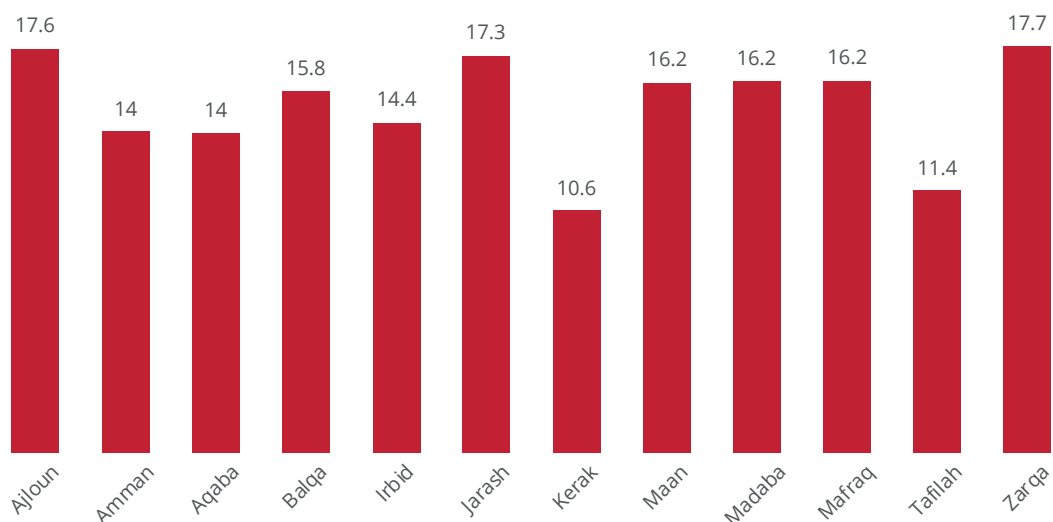
Figure 11: Utilisation of consumption- based coping strategies



In addition to the five standard strategies respondents were asked about collecting food waste as a strategy for coping with food shortages. Households taking part in FGDs prior to the quantitative data collection had mentioned this as an increasingly common strategy among vulnerable Jordanian households and 3 percent of households reported having used this coping strategy in the previous seven days.

Geographically, reduced coping strategy index figures are higher – indicating that households depend more on coping strategies in order to meet food needs – in the northern governorates of Ajloun, Jarash and Zarqa, which are among the governorates with the highest average numbers of members per household and the highest proportion of households headed by men. In addition, food-based coping strategies were more frequently used by households with higher levels of debt and economic dependency ratios.

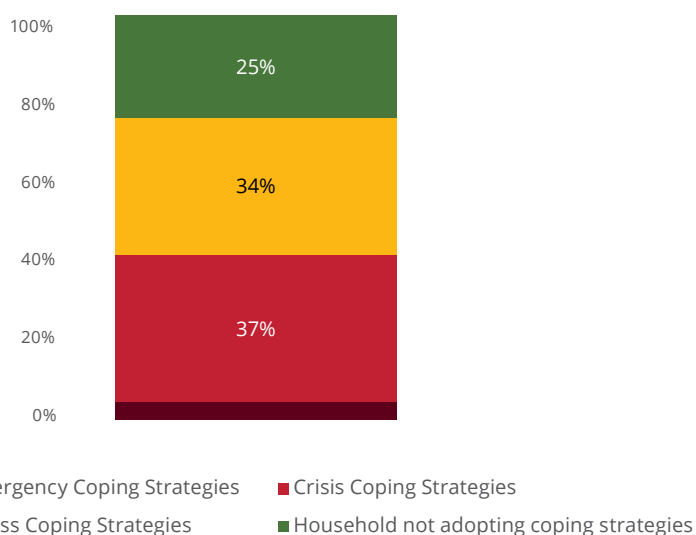
Figure 12: Consumption- based coping strategy index by governorate



LIVELIHOOD-BASED COPING STRATEGIES

The livelihood-based coping strategy index measures what households do when they lack access to sufficient food. As access to services and food insecurity worsens, households are forced to resort to more severe livelihood-based coping strategies. Context-relevant strategies are grouped according to their severity: stress, crisis and emergency.⁵ See the methodology section for more details on the livelihood-based coping strategy indicator.

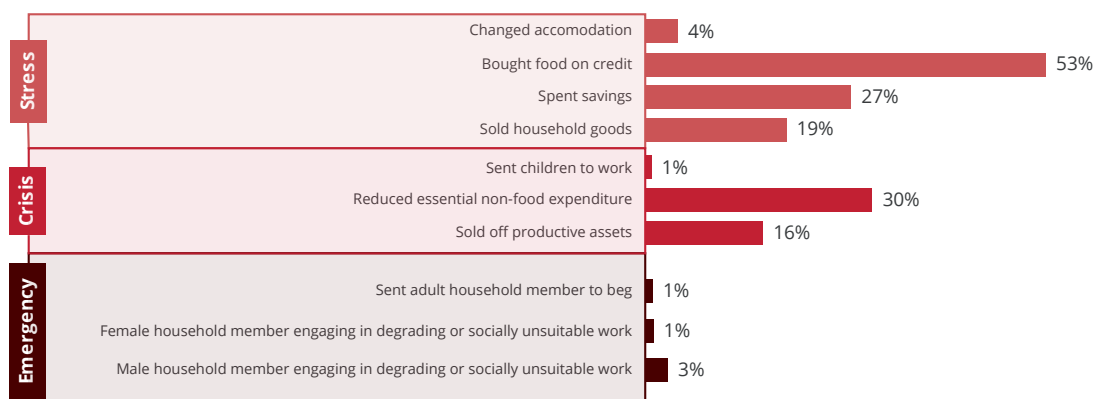
Figure 13: Livelihood coping strategies



LIVELIHOOD-BASED COPING STRATEGY INDEX

Among vulnerable Jordanians, only one in four households managed to meet their food needs without adopting any livelihood-based coping strategies; 34 percent use “stress” strategies and 37 percent respectively “crisis” strategies; and 4 percent reported using strategies classified as “emergency”. Figure 13 breaks down reported use by strategy and shows that more than half of households bought food on credit or borrowed money for purchasing food from sources other than relatives or friends. The second most commonly reported strategy, and the driver of the high use of crisis strategies, was reduction of essential non-food expenditure such as medical, transport and education fees. The emergency strategies, engagement in dangerous or degrading work by men and boys in the household was the most commonly used (3 percent).

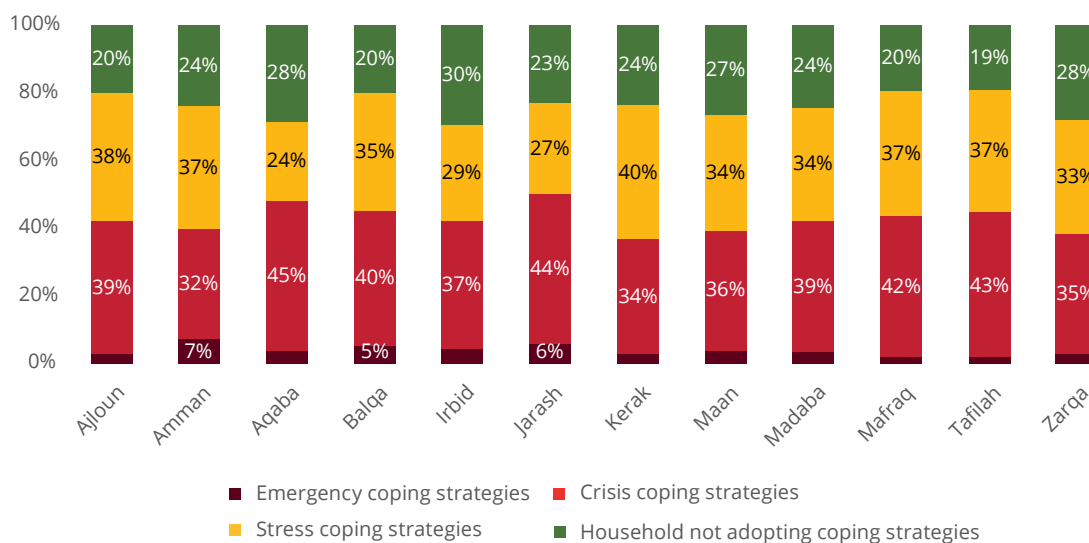
Figure 14: Proportion of households utilising livelihood coping strategies



⁵ Maxwell, D. and Caldwell, R. 2008- *The Coping Strategies index Field Methods Manual* second edition. Cooperative for Assistance and Relief Everywhere. https://documents.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp211058.pdf?_ga=2.92225242.1550886739.1545911047-163325202.1541357826.

The use of livelihood-based coping strategies differed among the 12 governorates, with 80 percent of households in Ajloun, Balqa, Mafraq and Tafilah using these strategies and 70 percent in Irbid. The use of crisis coping strategies, especially reducing essential non-food expenditure, was alarmingly high in all governorates, particularly Aqaba and Jerash, Tafilah and Mafraq. The highest proportion of households using emergency coping mechanisms was observed in Amman and is related to income generating opportunities: 6 percent of households reported having man and boy members engaging in high-risk jobs and in 2 percent of households children were working.

Figure 15: Livelihood coping strategies by governorate



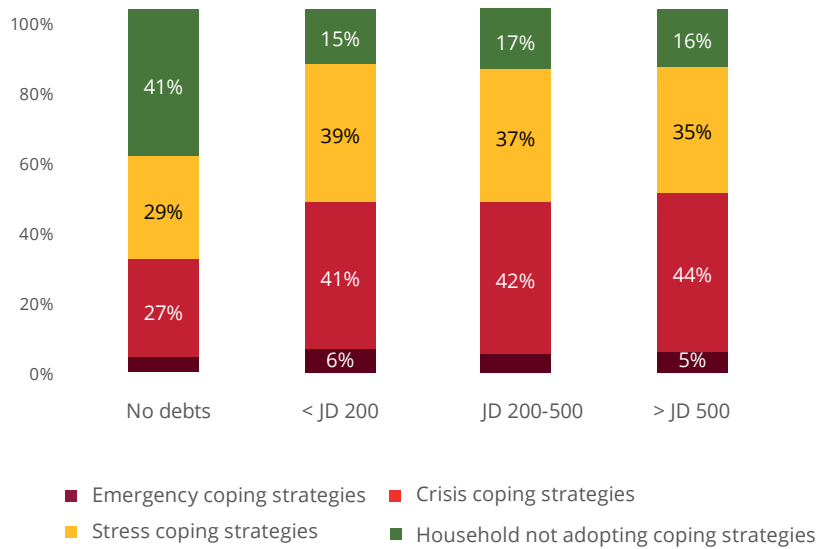
Differences in the use of livelihood-based coping mechanisms were observed in all the variables controlled for. While some differences were only marginal, for example that between male- and female-headed households, others were more distinct.

Household size. All levels of coping mechanisms, from stress to emergency, were used more frequently among medium-sized and large households than small ones. Medium-sized households used stress-level strategies to the highest extent, while large households more often use crisis-level strategies in order to meet their food needs.

Marital status. Single individual households were using crisis-level strategies more than average (44 percent), but three in ten households of single-person households (29 percent) did not use any long-term coping strategies. The apparent inequality among single-person households could be linked to large variations in the complementary, family-based safety nets available to these households. It is important to note that 88 percent of vulnerable single-person households were single women.



Figure 16: Livelihood coping strategies by level of debt



Debt level (see figure 16). As reported for other food security indicators, there was a significant difference in the use of livelihood-based coping strategies between households with no debt, 41 percent of which did not adopt livelihood coping strategies, and households with debt, but among households with debt, no major differences related to the amount of debt were observed.

INCOME AND EXPENDITURE

This section analyses the income levels of vulnerable Jordanian households and outlines the most common sources of income and expenditure patterns for food and non-food items. In addition, households' access to credit and their debt levels are assessed.

The World Bank recently reclassified Jordan as an upper-middle-income country⁶, but major macroeconomic challenges remain and are inevitably linked to overall food security. Living costs are generally high and increasing, with an inflation rate of 5.3 percent in the year between August 2017 and August 2018, while economic growth in the second quarter of 2018 was 2.1 percent compared with the same period in 2017, according to figures from the Department of Statistics.⁷⁸

The national poverty line at the time of the survey was the equivalent of a monthly income of JD 68 per capita,⁹ and an income that is less than this is one of the eligibility criteria for NAF inclusion. Assistance through the NAF accounts for the predominant share of disposable income for vulnerable households, and is the only source of income for many. Even so, 75 percent of households receiving assistance from the NAF still fall below the poverty line. The targeting model used for the NAF takes into consideration social and economic characteristics such as asset ownership, the presence of elderly members or members with permanent disabilities in the household. Many households lack able-bodied members and rely solely on the NAF assistance. Targeted households received JD 45 per household member per month for a maximum of four members. The complex set of exceptions and requirements that are in place could affect assistance levels, but nine out of ten households received JD 180 or less per month. As shown in figure 17, medium-sized households reported receiving an average of JD 108 per month, while large households received an average of JD 98 per month.

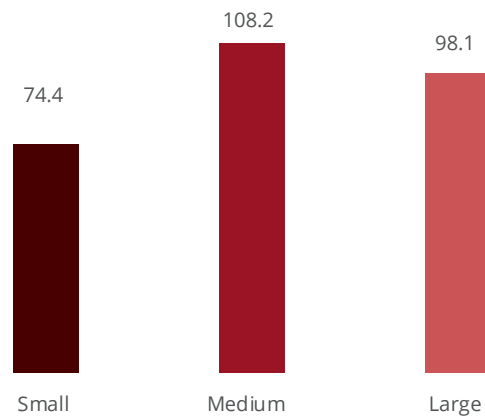
⁶ World Bank. 2018. New country classifications by income level 2018--2019. <https://blogs.worldbank.org/opendata/new-country-classifications-income-level-2018-2019>.

⁷ Department of Statistics. 2018. Price indices 2018. <http://dosweb.dos.gov.jo/economic/price-indices/table-price-indices/>.

⁸ *The Jordan Times*. 2018. GDP up by a modest 2.1% in second quarter. <http://www.jordantimes.com/news/local/gdp-modest-21-second-quarter>.

⁹ Based on 2010 Household Income and Expenditure Survey, see DoS website for more information

Figure 17: Average NAF assistance by household size (JD)

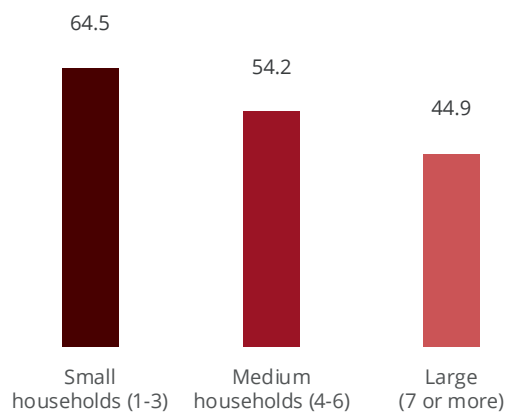


INCOME

The average income per vulnerable Jordanian household, including NAF assistance, was JD 221 per month, or JD 57 per capita, which is JD 11 below the poverty line and can be compared to the national minimum wage, which was raised from JD 190 per month to JD 220 in 2017.

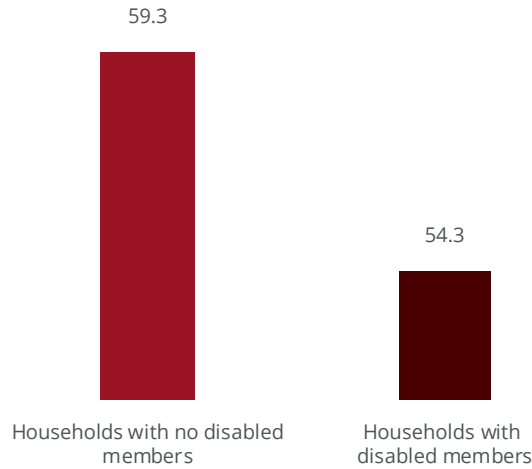
Residents in Amman governorate reported the highest average income per capita of JD 62 per month, which was still well below the national poverty line. In general, income levels were higher in northern governorates such as Ajloun (JD 61 per capita per month), Irbid and Mafrq (JD 58). With the exception of Tafilah (JD 58 per capita per month), households in southern governorates reported the lowest income levels, such as in Ma'an (JD 50 per capita per month) and Aqaba (JD 52). In Ma'an and Aqaba, figures indicated no or very limited income in addition to the NAF.

Figure 18: Income per capita by household size (JD)



As a result of the assistance cap of four members per household, there are major differences in per capita monthly income when data are disaggregated by household size. Small households – the majority of which are headed by a female – reported an average of JD 64, compared with JD 54 among medium-sized and JD 45 among large households. In NAF-assisted households receiving JD 45 per member per month for up to four members, the assistance served as a critical safety net.

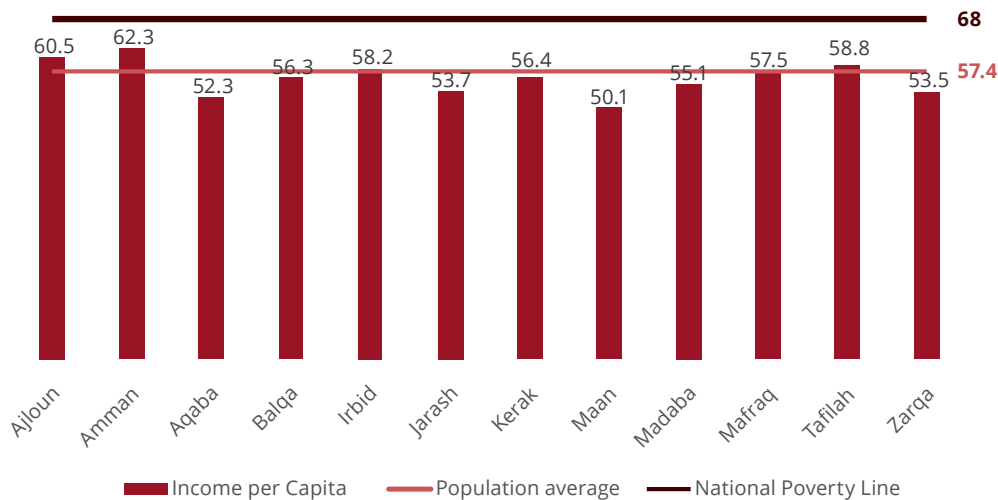
Figure 19: Income per capita in households with/ without disabilities (JD)



The previously highlighted link between the sex of household head and household size is reflected when income data are disaggregated by sex and marital status of household head: the average incomes per member were JD 61 in female-headed households and JD 53 in male-headed households. Income per capita levels were higher in households with a divorced, single or widowed head than in those with a married head, which were often larger, headed by a male and had a higher economic dependency ratio.

Households with members with disabilities reported an average of JD 5 less income per member per month (JD 54) than households where no member had a disability (JD 59).

Figure 20: Income per capita by governorate (JD)



Households without debt earned an average of JD 61 per member per month – JD 4–8 more than households with debts, depending on the level of debt: households with less than JD 200 in debt had a monthly per capita income of JD 53; those with debts of JD 200–500 and income of JD 53; and those with debts of more than JD 500 an income of JD 57.

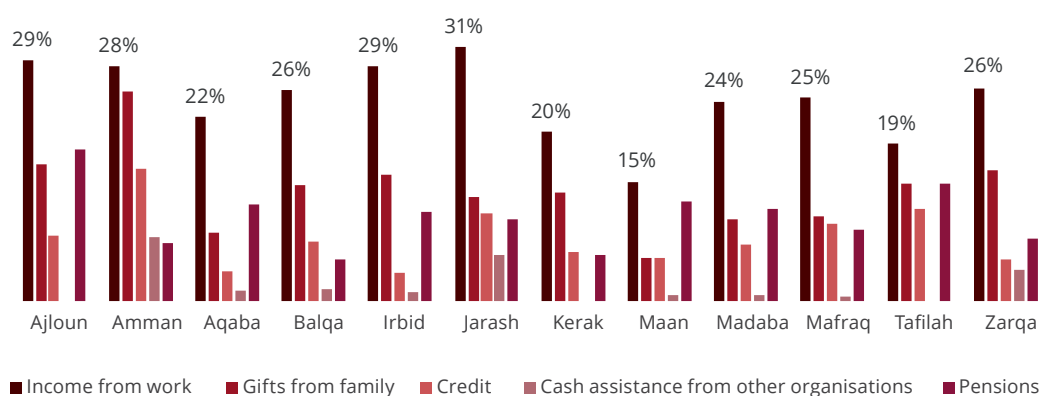
Income sources

Households targeted for NAF assistance often lack able-bodied members and the assistance constitutes the main share of their economies. Some households reported additional income sources however, and this section provides an overview of the most common of these. Some of the categories included

in the survey, such as income from selling in-kind assistance or assets or from remittances, were reported by a very small proportion of households and are therefore excluded from the following presentation of findings.

Table 2: Income sources	
Income sources	2018
National Aid Fund (NAF)	100%
Work	26%
Family gifts	16%
Pensions	8%
Credit borrowing	8%
Other organization cash assistance	3%

Figure 21: Income sources per governorate (excluding NAF)



In addition to NAF assistance approximately one in four households (26 percent) had generated income from work in the 30 days prior to the survey. Households were more active in the labour market in governorates with major urban areas, such as Amman with 28 percent of households generating income from work and Irbid with 29 percent, or in close to those, such as Jerash (31 percent) and Ajloun, (29 percent). In southern governorates livelihood opportunities are scarcer and significantly fewer households reported income from work in Ma'an (15 percent), Tafilah (19 percent), Kerak (20 percent) and Aqaba (22 percent). For more information on work, see the section on Employment and skills.

Major differences were observed in relation to other demographic variables, again mainly driven by the links between household size and sex of household head and NAF assistance levels. The proportion of male-headed households with working members (34 percent) was higher than that of female-headed households (20 percent). This in turn helps to explain why only 7 percent of small households had working members, while more than half (55 percent) of large households reported income generated from work.

The average income in households with working members was JD 82 per member per month, compared with JD 49 in households not reporting any income from work. The average total income from work in households with working members was JD 304. Among participants in the survey, those residing in the governorates with the lowest proportion of households with working members reported the

highest income levels, of JD 391 per month in Ma'an and JD 344 in Tafilah. The lowest income levels were observed in Jarash (JD 253 per month), Zarqa (JD 284), Irbid and Amman (JD 300). This reflects the higher competition for jobs in more populous governorates with high concentrations of refugee populations, however differences were not statistically significant.

A 2015 study by the International Labour Organization¹⁰ on the impact of the arrival of Syrian refugees on the Jordanian labour market showed that Syrian refugees were willing to work under conditions, including salary levels, that Jordanians considered unacceptable. Based on the differences in income from work observed in this assessment, this appears still to be the case. Working Syrian men reported earning JD 155 per month and female JD 78 (see chapter on Syrian refugees). However, it does not seem to have any major impact on social cohesion as reported by vulnerable Jordanians. Overall, only 1.4 percent said that they had a strained relationship with refugees from the Syrian Arab Republic or other countries. Respondents living in the governorates where the majority of refugees live, which coincide with the locations where lower salary levels were reported, and those reporting a "bad" or "very bad" relationship with refugees cited salary levels and unfair access to assistance as the main reasons. Three in four households reported having a "neutral" relationship with refugees, 19 percent a "good" one and 5 percent a "very good" one.

Other sources of income that were frequently reported include pensions (reported by 18 percent of households in Ajloun) and financial support from family members not living in the household (25 percent in Amman). While pensions were more often received by male-headed households, assistance from other family members (excluding remittances, which were reported in very few cases) were more common in smaller, often female-headed households.

Credit (reported by 8 percent of households) and cash assistance from other organizations than WFP (3 percent) such as the Zakat Fund, which provides cash assistance and in-kind food distributions, were two other sources of income reported at notable levels for the 30 days prior to the survey. Both were overrepresented in Amman, where credit was reported by 16 percent of households and cash assistance by 8 percent, which may reflect better access to services, but also higher costs of living and therefore a greater need to borrow money in order to manage expenses. Nationwide, 13 percent of households reported receiving in-kind food assistance from Tkiyet Um Ali, the national non-governmental charity-based organization that serves vulnerable families in Jordan; its beneficiaries are more often food-secure than food-insecure.

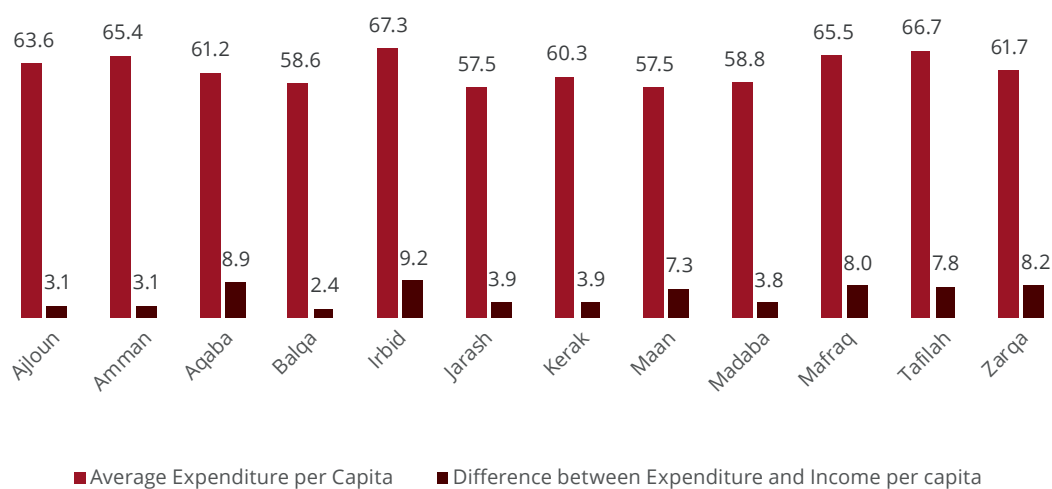
EXPENDITURE

At the national level, average expenditure among vulnerable Jordanian households was JD 64 per capita per month. This is JD 6 higher than the per capita income and a direct indication of the difficulties that households face in meeting basic needs, despite NAF assistance. Data on expenditure reflect those on income and show higher expenditure per capita among smaller female-headed households (single, widowed, divorced or separated) with lower economic dependency ratios. However, no statistically significant relationship was observed between expenditure and household debt levels.

Reported expenditure per capita was higher than income levels in all 12 governorates. In six governorates – Ajloun, Amman, Balqa, Jerash, Kerak and Madaba – the difference between expenditure and income was less than JD 4. In the remaining six governorates, however, it was JD 7–9, indicating greater difficulties in meeting needs in these governorates. However, this could be the result of the common tendency to overreport expenditure and underreport income, and is not reflected by debt levels in these governorates.

¹⁰ International Labour Organization. 2015. *Impact of the influx of Syrian refugees on the Jordanian labour market: Findings from the governorates of Amman, Irbid and Mafraq*. https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_364162.pdf.

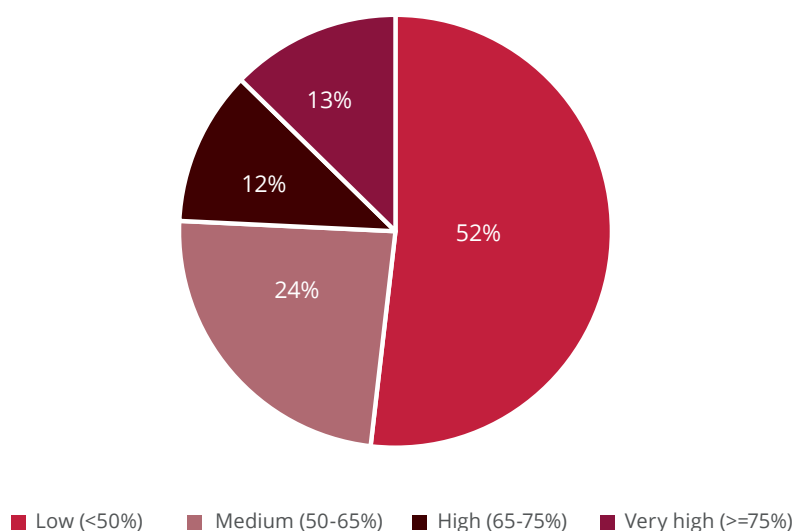
Figure 22: Expenditure per capita by governorate (JD)



Food expenditure

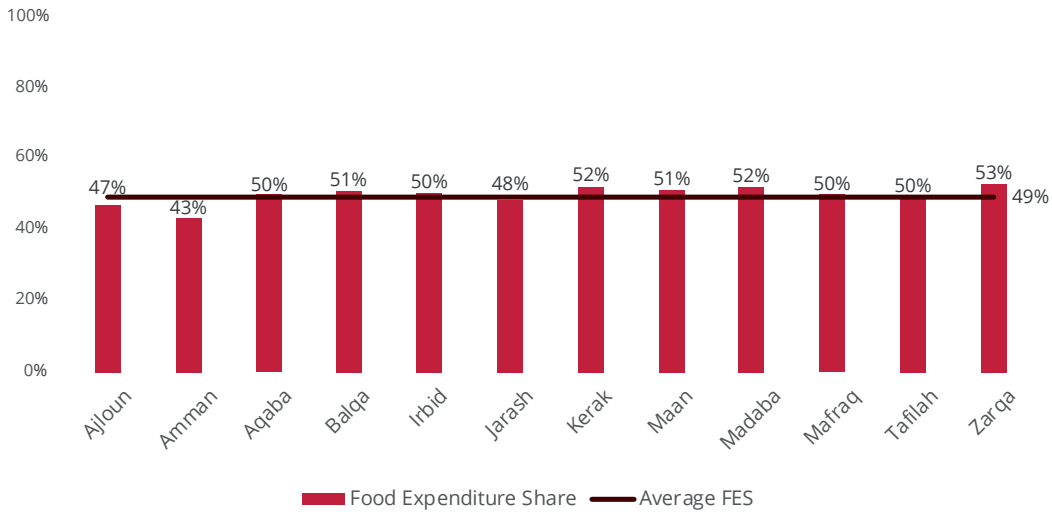
The proportion of their disposable income that households spend on food in relation to other goods and services – the food expenditure share – serves as an indication of economic vulnerability and is one of the three indicators (alongside the FCS and the reduced coping strategy index) that are used to calculate the food security index (see previous section on the food security index). A high food expenditure share indicates vulnerability to food insecurity, regardless of consumption level.

Figure 23: Household food expenditure share by category



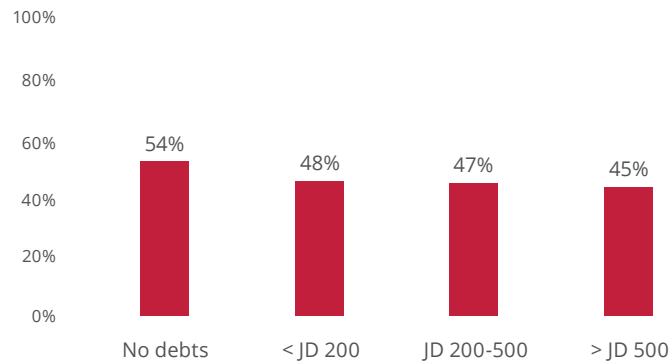
The food expenditure share of most households (52 percent) fell into the “low” category, spending less than half of their disposable incomes on food; approximately one quarter (24 percent) were in the “medium” category, spending between 50 and 65 percent of their incomes on food; one in eight (12 percent) were in the “high” category, spending between 65 and 75 percent; and a similar proportion (12 percent) were in the “very high” category, spending 75 percent or more. It is important to note that high costs of living, especially in larger cities, may reduce these proportions and that households were having to take special measures in order to meet their food needs, as reflected in the high usage of food consumption-based and crisis-level livelihood-based coping mechanisms.

Figure 24: Food expenditure share by governorate



Food expenditure shares were relatively consistent among governorates, with the exception of Amman, where only 43 percent of household income was spent on food, compared with the national average of 49 percent. The Amman figure is the result of a combination of lower expenditure on food (at JD 26 per capita compared with the national level of JD 29) and higher expenditure on non-food items (at JD 40 compared with JD 35 nationally) (see following subsection on Non-food expenditure).

Figure 25: Food expenditure share by level of debt



The average food expenditure share was relatively consistent at about 50 percent when data were disaggregated by standard demographic variables. No differences were observed related to the sex of the household head or the presence of household members with disabilities. Households without debt had higher per capita income levels and spent a higher proportion of their incomes on food, 54 percent compared with 45–48 percent among households with debt, which correlates with the expenditure on debt repayment of these households.

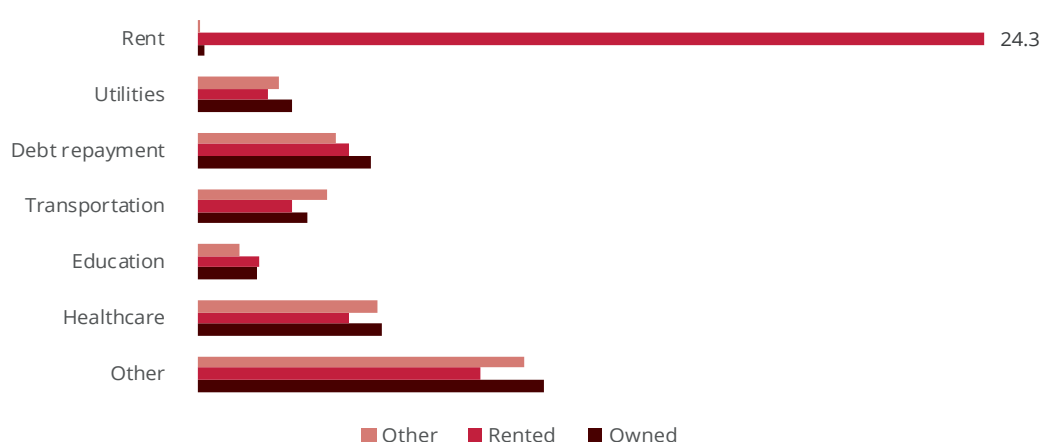
Non-food expenditure

Of the total expenditure that vulnerable Jordanian households spend on items other than food, the highest proportion was spent on utilities (12 percent), followed by rent, health and debt repayments (7 percent). The low average expenditure on rent is explained by the high proportion of households (71 percent) that own their homes. Another 10 percent that do not own their homes reported not paying rent (bringing the total to 81 percent) and either living rent-free legally or illegally or incurring debt.

The type of occupancy and the resulting monthly expenditure on rent is the main differentiator in expenditure patterns among vulnerable Jordanians with regards to both food and non-food items and services. Overall expenditure among households renting their homes was JD 12 per member per month higher than among home owners (JD 73 versus JD 61), and the shares spent on non-food items were 49 percent among home owners compared with 68 percent among households renting their homes. Households that pay spent roughly half of their non-food expenditure on rent (JD 24 per person and month), causing significantly different financial situations among vulnerable Jordanian households.

Table 3: Households share of expenditure on non-food items	
Non-food item expenditure	%
Utilities	29%
Rent	17%
Health and medication	16%
Debt repayment	15%
Transportation	10%
Other	8%
Education	5%

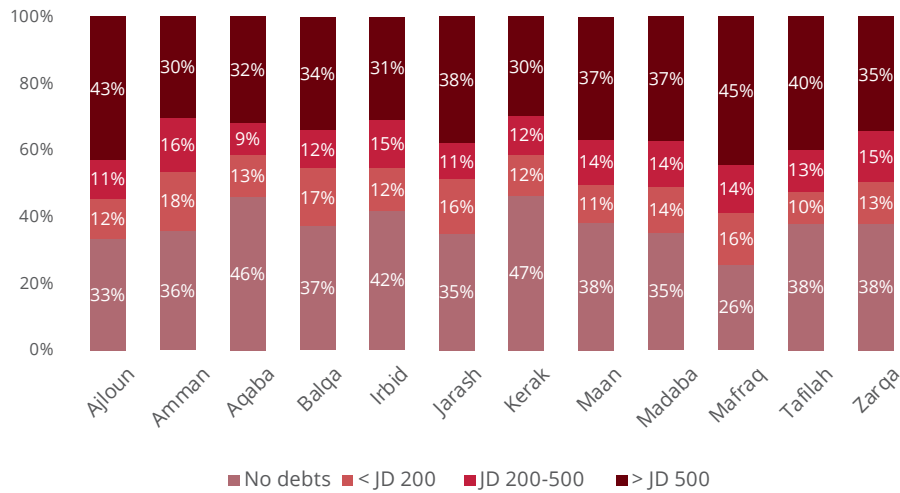
Figure 26: Expenditure on non-food items by type of occupancy (JD)



DEBT

A majority of vulnerable Jordanian households were indebted (62 percent): 28 percent have debts of less than JD 500 and 34 percent debts of more than JD 500; 38 percent of households reported having no debts at the time of the survey in the second quarter of 2018. Among households with more than JD 500 in debt the average debt per household was almost JD 4,000 and close to JD 6,000 in Mafraq, the governorate with the highest average debt level.

Figure 27: Level of debt by governorate

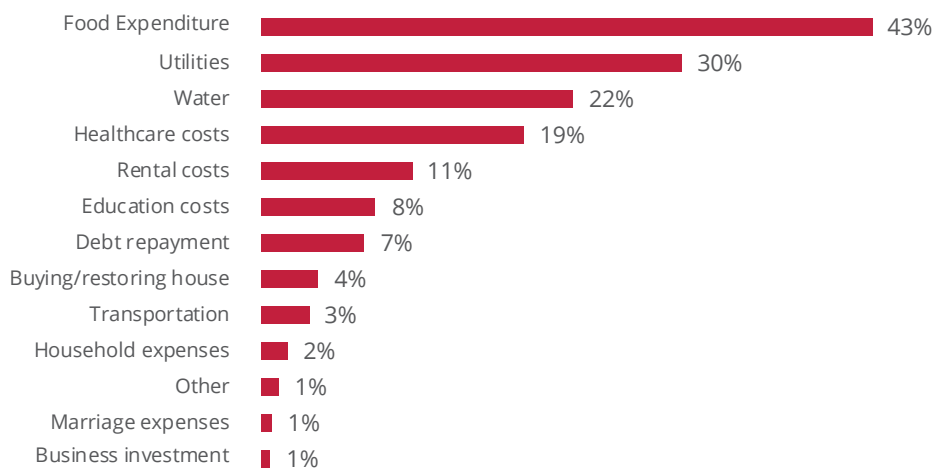


Geographical differences in debt levels were observed mainly in the two largest categories of households in terms of debt: those with more than JD 500 in debt and those with no debts. Households were more likely to be free of debt in Kerak (47 percent), Aqaba (46 percent) and Irbid (42 percent), while high levels of debt were most common in Mafrqa (45 percent of households), Ajloun (43 percent) and Tafilah (40 percent). Larger male-headed households were more indebted than smaller female-headed households, and households with disabled members were overrepresented in the group of households with JD 500 or more in debt.

Creditors and reasons for incurring debt

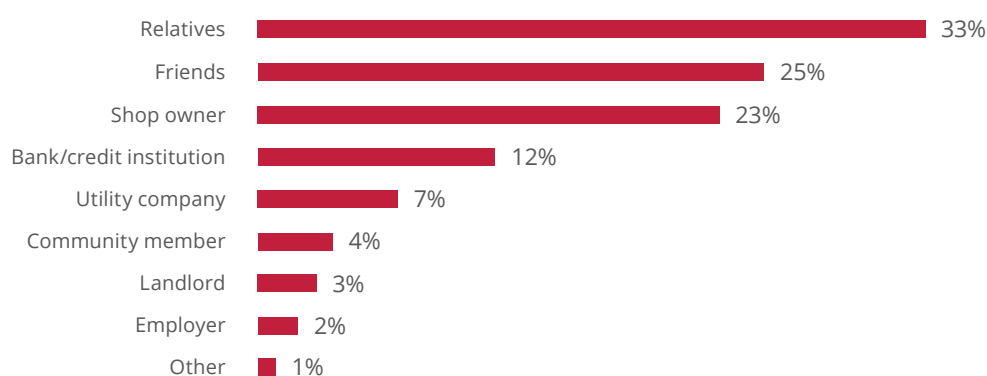
The most common reasons for incurring debt were in order to meet basic needs – food, water, utilities, health care etc. According to participants in the FGDs conducted with NAF beneficiaries following a preliminary analysis of findings, the need to borrow money to pay for utilities (or to postpone payments) is the result of high costs of living in general, and especially of rental costs for households that do not own their homes. This applies to households with both low and high amounts of debt; the latter simply have a wider range of reasons for borrowing and more creditors.

Figure 28: Reasons for incurring debt



Among households with debts, informal loans from relatives (33 percent), friends (25 percent) and shop owners (23 percent) were the most common, followed by loans from financial institutions, such as banks, which were more common among households with large debts, and member organizations of the Jordan Microfinance Network Tanmeyah, such as the Microfund for Women, which has approximately 140,000 beneficiaries countrywide. Only 4 percent of all households (10 percent of households with high debts) cited buying and/or restoring a house as a reason for incurring debt, which could indicate that many home owners have been supported through the Government of Jordan's Housing and Urban Development Corporation project Sakan Karim and the Armed Forces Officer Housing Fund, in addition to the NAF. In line with previous findings, households that do not own their homes are more financially vulnerable and more likely to incur debt in order to meet their needs.

Figure 29: Type of creditor



Costs related to health care are one of the main drivers behind high debt levels – 35 percent of households with more than JD 500 in debt had borrowed money in order to cover medical expenses or had outstanding debts to medical institutions. Cross-linkages to debt repayments were also observed in this category of households, as many had taken on additional loans in order to pay for existing ones. On a more positive note, there also appears to be some level of investment among these households with, for example, 17 percent of households with more than JD 500 in debt using their debt to pay for education.

EMPLOYMENT AND SKILLS

This section outlines findings regarding access to work opportunities and available skill sets among NAF beneficiaries. The most common work sectors and the income generated from work are highlighted. Unused skills among both working and non-working individuals are also outlined, as are the reasons for not using these skills.

The unemployment rate in Jordan in the second quarter of 2018 when CFSVA data were collected was a high 18.5 percent;¹¹ in the fourth quarter of 2017, the labour force participation rate averaged 38.1 percent, with significant marginalization of groups including women and young people.¹² As reported in the section on Income sources, only 26 percent of vulnerable households supported by the NAF had earned additional income from work in the 30 days prior to the survey.

EMPLOYMENT

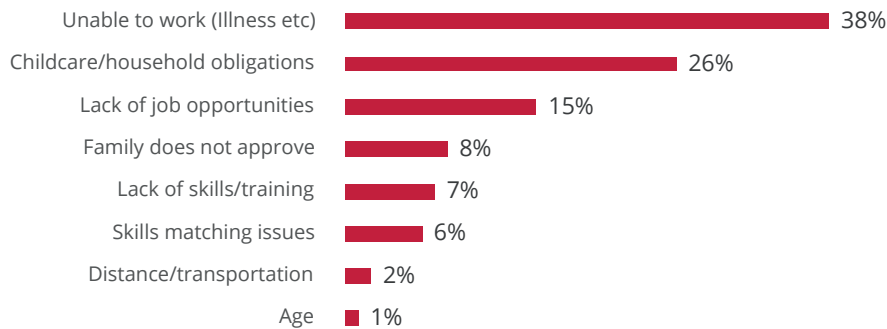
This section presents individual-level data as the ability to generate income varies within vulnerable households and questions were therefore asked regarding each member of working age. Figure 30 shows the reasons cited (multiple choice) to explain why individuals did not work in the month prior to the survey (April and May 2018). A majority of individuals (56 percent) – again reflecting NAF criteria – were unable to work for reasons that included permanent disability, illness or injury. The high proportion

¹¹ Department of Statistics. 2018. 18% unemployment Rate during the Second Quarter of 2018. http://dosweb.dos.gov.jo/empuemp_2018q2/.

¹² World Bank. 2018. Jordan's Economic Outlook – April 2018. <https://www.worldbank.org/en/country/jordan/publication/economic-outlook-april-2018>

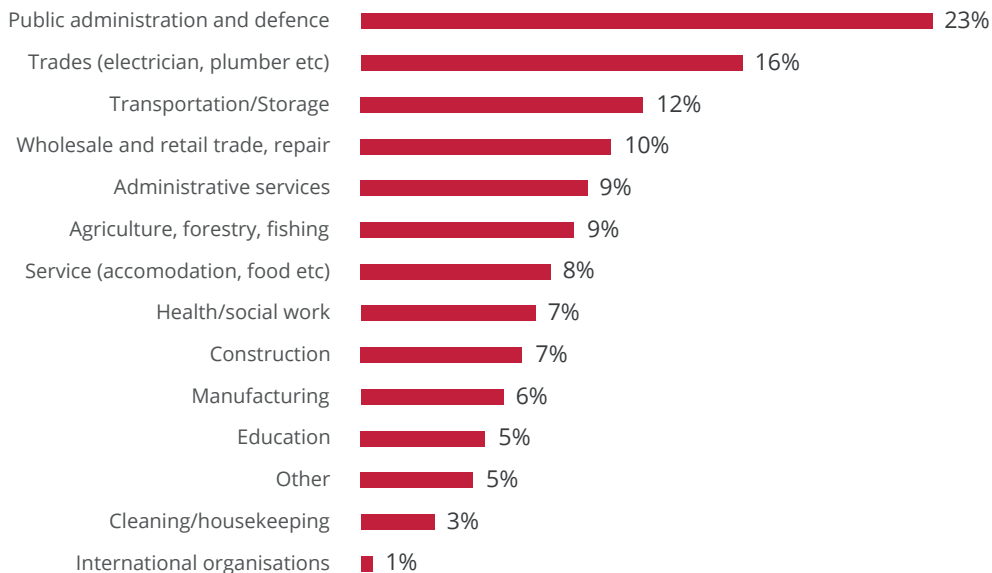
of people citing child care or household responsibilities reflects the targeting of groups such as women with children and no income-generating household members. Other factors were related mainly to general issues in the labour market, but households' income-generating abilities are also hampered to some extent by cultural factors: for example, one in eight (12 percent of individuals) mentioned that their families did not approve of them working – predominantly in male-headed households – and 17 percent mentioned a lack of incentives to work.

Figure 30: Reasons for not working in the past 30 days



Among working individuals two out of three (64 percent) reported having access to regular work, while the remaining third worked either in seasonal (8 percent) or other forms of temporary work (29 percent) such as day labour in agriculture or construction. One in five working individuals were employed in public administration or defence. This figure was significantly higher in the less populated governorates with fewer other opportunities, such as Tafilah (44 percent) and Ma'an (33 percent).

Figure 31: Sectors of work among working individuals

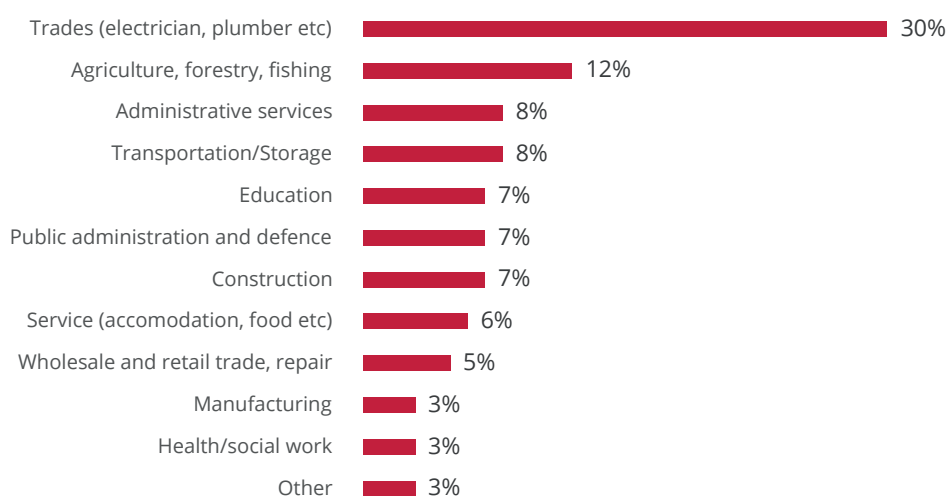


In general, exploitation at work was rarely mentioned except by the 5 percent of working individuals in Irbid, Ajloun and Jarash who were forced to work longer hours than agreed. These are governorates with high numbers of Syrian refugees who report exploitation by employers more frequently (see the section on Employment in the chapter on Syrian refugees). These figures are likely to relate to work sites where vulnerable Jordanians and Syrian refugees share similar experiences.

SKILLS

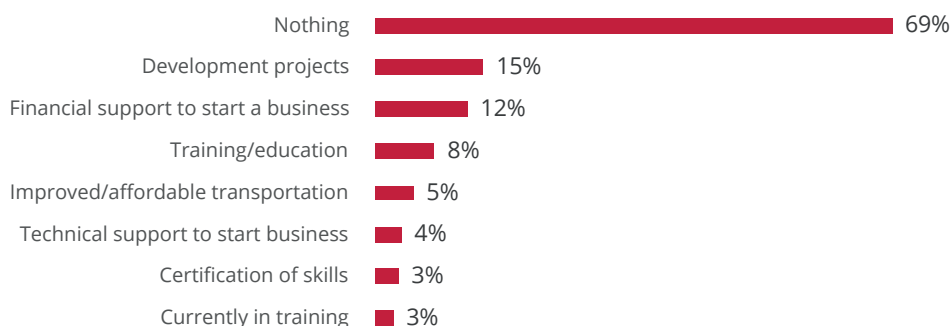
Work-related skills were in general very limited, among both households with working members and those without. This is linked to the specific vulnerabilities of NAF beneficiaries, who are targeted for assistance for reasons that are directly linked to inability to achieve and maintain self-sufficiency. Some members of households with non-working members do however have skills that they are not able to use for the reasons as listed in figure 32. Overall, 30 percent of vulnerable Jordanians had skills and/or experience in some type of trade, 12 percent in agricultural activities and between 3 and 8 percent in other sectors. Unused skills among working individuals were mainly in the sectors of trade (20 percent), transport (15 percent) and public administration (14 percent).

Figure 32: Unused skills among non - working individuals



Non-working individuals were asked what type of measures would be helpful in improving working opportunities. Almost seven out of ten (69 percent) responded that no external interventions would be helpful, reflecting the high proportion of NAF beneficiaries who are unable to work. However, proportions of households believed that development projects (15 percent), financial support for starting a business (12 percent) or support with vocational training and education would be beneficial in strengthening opportunities for work.

Figure 33: Recommended interventions to improve individual livelihoods



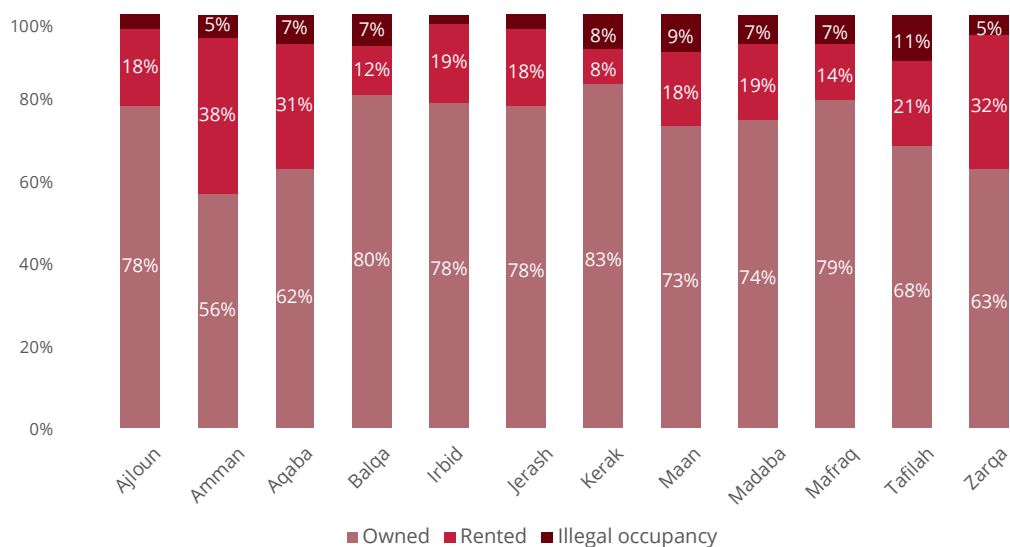
ACCESS TO SERVICES

This section provides an overview of households' access to basic services, focusing on shelter, household assets and water, sanitation and hygiene, health care and education services.

SHELTER

The vast majority (95 percent) of households throughout Jordan were living in houses or apartments, 3 percent reported having a room in a shared house and the remaining 2 percent lived in tents or other types of unfurnished shelter. These figures remained the same in all parts of the country and when data were disaggregated by demographic variables. Alternatives to houses and apartments were slightly more common in Irbid, Jarash and Zarqa, where 4–5 percent reported living in rooms in shared houses, and in Madaba, Mafraq and Aqaba, where 4 percent reported living in tents.

Figure 34: Type of occupancy by governorate



Overall, more than 7 out of 10 households (71 percent) owned their homes and nearly a quarter (24 percent) rented. The remaining 5 percent occupy accommodation illegally; of these people, the vast majority (80 percent) were occupying houses and apartments in, for example, abandoned buildings. These figures differed geographically, with rented homes more common in expensive and urban locations such as Amman (38 percent), Zarqa (32 percent) and Aqaba (31 percent). These numbers are still relatively high and, as shown in the section on Non-food expenditure, the type of occupancy is a driver of the relatively large differences in financial situations among the population group surveyed.

Figure 35: Proportion of income spent on shelter

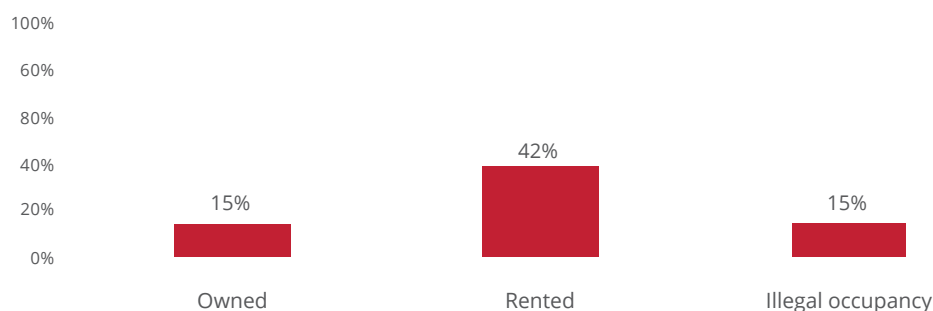
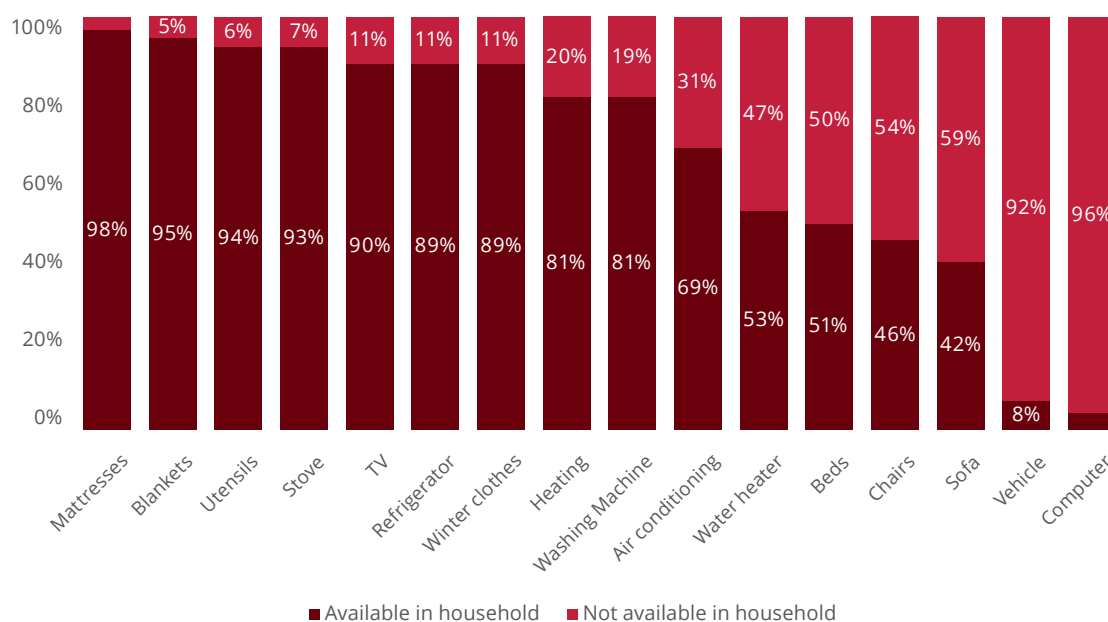


Figure 35 shows the proportions of household income spent on shelter (rent and utilities) by type of occupancy. Households renting their homes paid an average JD 78 per month on rent alone and almost three times as much of their disposable income (42 percent) on shelter in total than home owners and households occupying accommodation illegally (15 percent), not taking into consideration the risks and potential costs facing the latter group. Regarding changes in accommodation, 19 percent of tenants and 14 percent of households occupying accommodation illegally reported having been forced to move at least once prior to occupying their current residence, either by the accommodations owner or in order to reduce expenditure on rent, compared with 2 percent of home owners.

When asked about unmet needs, four in ten (41 percent) mentioned support for improving their living conditions, which was the highest figure regarding non-food needs. Countrywide 85 percent of households had between one and three rooms and 13 percent between four and six. The number of rooms was correlated with the household size and higher numbers of rooms were more common in less populated governorates such as Aqaba (19 percent of households with four to six rooms) and Ajloun (18 percent).

More than 90 percent of households lived in accommodation with doors and windows that could be used for ventilation, but pipes and other openings for ventilation were rarer (16 percent). Almost all households (97 percent) had access to electricity; the remaining 3 percent being mainly households living in tents. Among respondents living in shared accommodation, the primary reason cited for doing so was because they were living with relatives rather than, for example, attempting to reduce rental costs. Figure 36 gives an overview of the assets available to households.

Figure 36: Household possession of assets



WATER, SANITATION AND HYGIENE

Households spent an average of JD 10 per month on water and access to sufficient amounts of water was reported as an issue by 8 percent overall. While households living in tents were overrepresented, among those facing issues with water supply, 7 percent of households living in houses or apartments also reported issues, mainly related to pipes and water authorities; one in ten households reported being without potable or tap water at least one day out of the 30 prior to the survey.

More than nine out of ten households (92 percent) had access to piped or communal water or water from water trucks, with Mafraq being the only governorate with slightly poorer access (85 percent). However, 15 percent of households bought additional drinking water, indicating quality issues, although

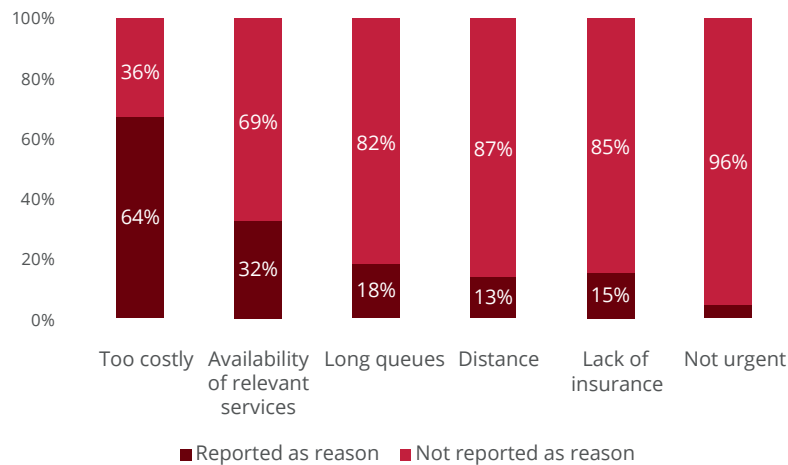
there were exceptions to this overall figure; for example, in Aqaba only 4 percent of households bought drinking water from shops. Fewer than one in ten households (9 percent) bought water delivered in trucks by individuals or companies with private wells, and 4 percent reported having access to their own well or collecting rainwater.

More than nine out of ten households (91 percent) had access to a latrine or toilet for its own exclusive use. Most of those that did not were living in shared houses or tents.

HEALTH CARE

Of households with members who required medical attention in the six months prior to the survey, 93 percent reported that they had been able to obtain health care services, although some incurred major debts as a result. Of the households with access to the care they required, nine out of ten used public clinics or hospitals and 5 percent used private institutions. Among the households that were unable to obtain health care, almost two thirds (64 percent) cited costs as one of the reasons, one third (32 percent) cited lack of relevant services and between 15 and 18 percent cited long queues, distance to the medical institution or lack of insurance. Only 4 percent chose not to seek care because needs were not urgent. Among households obtaining care, the average expenditure on health care was JD 30, equivalent to 14 percent of total expenditure. Access to health care and medication was among the most frequently mentioned unmet needs, reported by one third of households (34 percent).

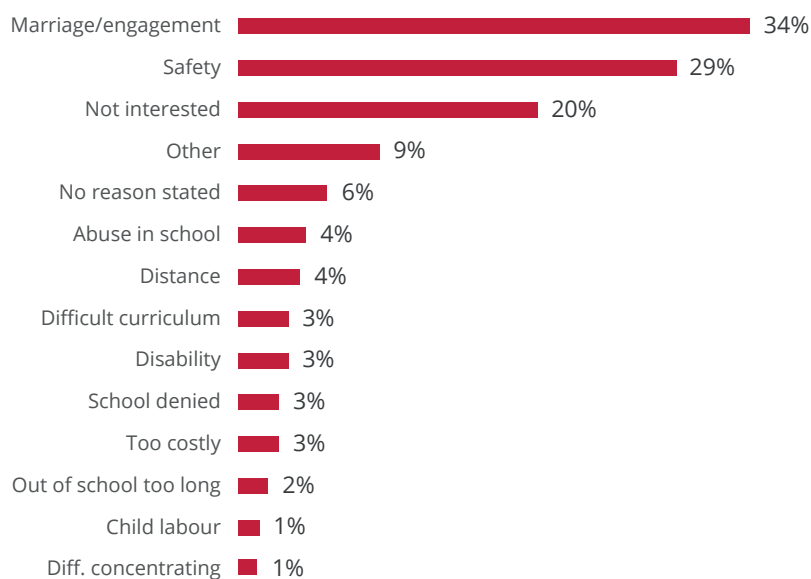
Figure 37: Reasons for not accessing required healthare



EDUCATION

Overall, 42 percent of the vulnerable households surveyed included children of school age (under 18 years of age) and in one out of five of these households (22 percent) at least one child was not attending school. The most commonly reported reasons for not attending school were child engagement or marriage (34 percent) or safety concerns (29 percent). One in five households (20 percent) reported not having an interest in education. Very few households reported having to withdraw their children because of economic constraints, including the need to send children to work, or the distance to the nearest school.

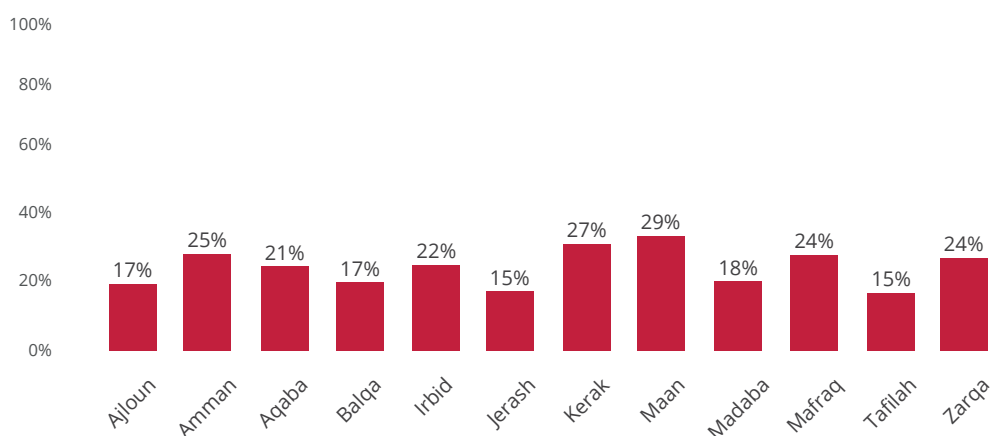
Figure 38: Reasons for children not attending school



The reasons for not attending school varied by governorate. The highest proportions of households with children out of school was observed in the southern, less populated, governorates of Ma'an (29 percent) and Kerak (27 percent), where reasons cited most often related to safety issues. In the northern governorates with high proportions of children out of school, Amman (25 percent) and Mafrqa (24 percent), marriage or engagement was more commonly cited as the reason.

Among households with educational expenses, these averaged 14 percent of total household expenditure, or JD 47 per month.

Figure 39: Proportion of households with children out of school



WHO IS FOOD-INSECURE?

The findings presented throughout this chapter on vulnerable Jordanian households show clear linkages between vulnerability and the household characteristics that are the criteria for NAF targeting. The section on overall food security levels showed that seven out of ten households were either food-insecure or vulnerable to food insecurity and that the situation varies among governorates to some extent. A higher proportion of food-insecure households were observed in governorates where a majority of households live outside major urban areas, such as in Kerak, Mafraq and Ma'an. This section explores other factors linked to vulnerability and food security, such as ownership of assets, type of occupancy, household composition and debt levels.

Figure 4: Food Security Index*

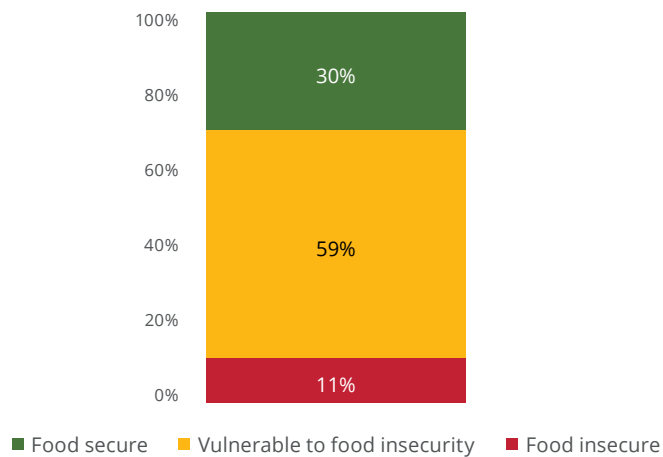


Figure 41: Food security index by type of occupancy

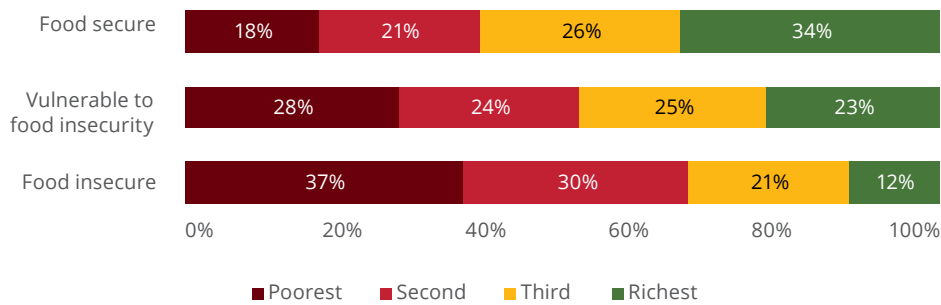


FOOD SECURITY BY WEALTH INDEX

The wealth index is based on households' ownership of assets such as refrigerators or televisions, and access to basic utilities such as heating (see Methodology section for more information). Households are categorized into wealth quartiles. As shown in figure 40, six out of ten of the households that were considered food-secure according to the food security index indicator were found to be in the highest or second highest wealth index quartile. Among the food-insecure, two out of three households (67 percent) were in the poorest or second poorest quartiles. Only 12 percent of food-insecure households were in the "richest" quartile, but a slightly higher proportion (18 percent) of food-secure households were in the poorest.

* Figure 4 first shown on page 99.

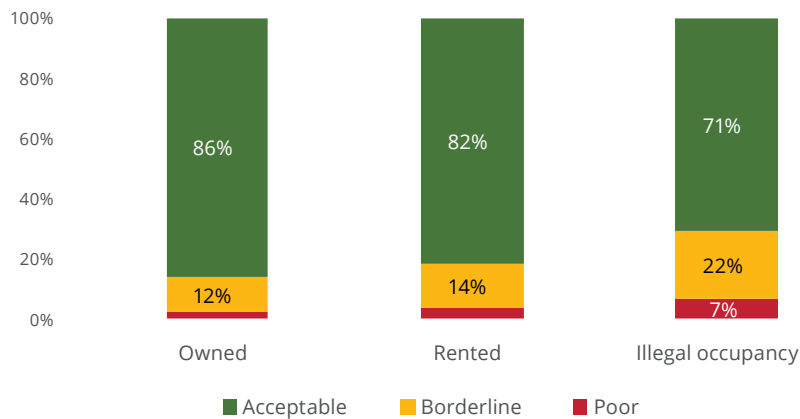
Figure 40: Food security index by wealth index



FOOD SECURITY BY TYPE OF OCCUPANCY

Accommodation is not one of the assets included in the wealth index. However, as presented in the section on Shelter, a large proportion (71 percent) of vulnerable Jordanian households owned their homes and, as reported in the section on Income and expenditure, there were major differences in expenditure patterns between households owning their homes and those paying rent, for both food and non-food items. A closer look at the relation between food security and type of occupancy is therefore warranted. However, the food security index indicator is misleading, as one of its components – proportion of expenditure allocated to food – decreases among households that rent their homes, thereby driving up the overall food security figures for this group: 80 percent of households renting their homes allocated less than half of their expenditure on food, while among home owners the equivalent figure was 42 percent. This section looks at food consumption (see figure 42) and longer-term coping strategies (see figure 43).

Figure 42: Food consumption groups by type of occupancy

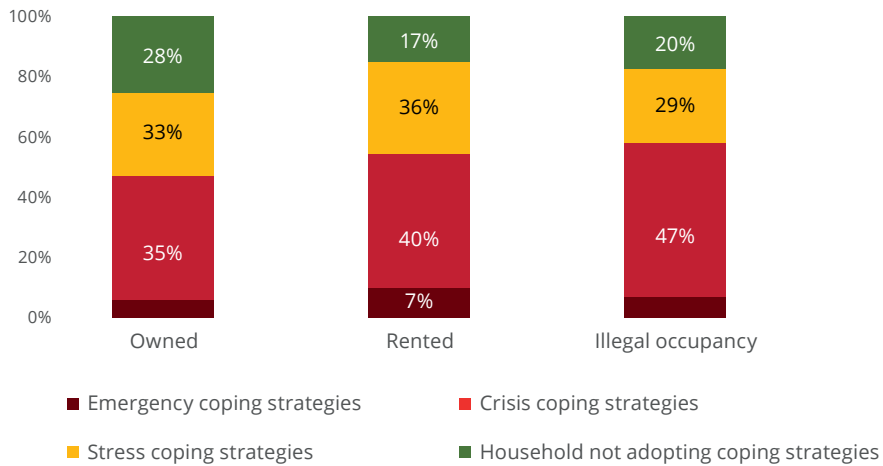


In the case of households occupying accommodation illegally, for example, in tents or abandoned houses (and usually not paying rent), the food security index indicator is more relevant and remarkable levels of food insecurity were observed: 22 percent of these households were food-insecure, 59 percent were vulnerable to food insecurity and only 19 percent were food-secure.

Households owning their homes had better access to food, with 86 percent reporting acceptable FCS, 12 percent borderline and 2 percent poor, compared with 82 percent acceptable, 14 percent borderline and 4 percent poor among households renting their homes. This reflects the JD 24 per capita monthly rental expenditure of renting households, whose overall monthly expenditure was only JD 12 per capita higher than that of home owners, thus resulting in a lower per capita availability of resources for spending on food. The small proportion of households occupying accommodation illegally were even worse off, with three in ten (29 percent) reporting either poor or borderline FCS.

The pattern repeats itself when looking at longer-term coping mechanisms (see the section on Livelihood-based coping strategies), which were used by more of the households renting their homes (83 percent) or occupying accommodation illegally (80 percent) than the home owners (72 percent). Tenants used “emergency” coping mechanisms, such as accepting degrading or dangerous work, more often (7 percent) than home owners (4 percent), and four out of ten renting households adopted “crisis” strategies, such as reducing essential non-food expenditure. One in five households renting their homes also reported that they had been forced to move prior to occupying their current residency (12 percent did so in order to reduce rental costs).

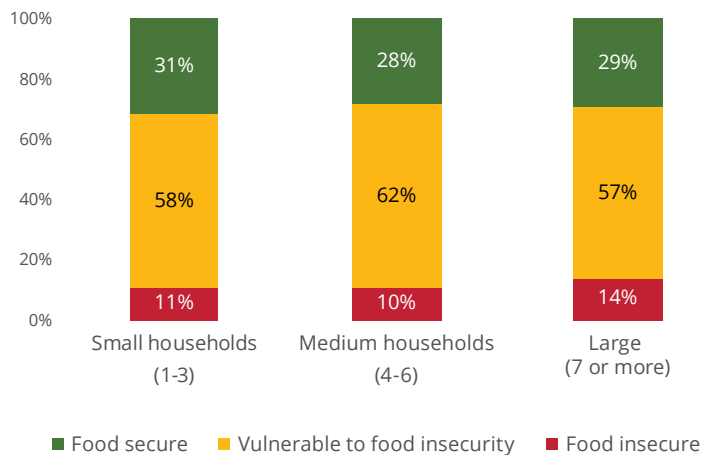
Figure 43: Livelihood coping strategies by type of occupancy



FOOD SECURITY BY HOUSEHOLD COMPOSITION

The composition of households supported by the NAF reflects the Government of Jordan’s targeting criteria. Female-headed households generally have fewer members than male-headed households, and the proportion of households with members with disabilities is high. Large households were more often food-insecure (14 percent) than small households (11 percent), which reflects the NAF assistance cap of JD 45 per household member per month for up to four members). The lower per capita assistance level in large households is to some extent compensated for by income generated from work, but the difference in total income per capita between small and large households was almost JD 20 per month.

Figure 44: Food security index by household size



However, there were no statistically significant differences observed in food security levels between male- and female-headed households, or between households with and those without members with disabilities.

FOOD SECURITY BY INCOME AND DEBT

One in four (26 percent) households reported generating income from work in addition to receiving NAF assistance. The monthly per capita income among households earning income from work was JD 33 higher (at JD 82) than among households with no working members (JD 49). Among households without working members, 12 percent were food-insecure compared with 9 percent among households with working members. This relatively small difference is explained by the fact that households without working members generally have fewer members and are better able to meet their food needs with the NAF assistance received, while larger households with working members include members who are not covered by the NAF and have overall higher costs of living, including for example education costs for children and higher costs for transport.

Figure 45: Food security index by income from work

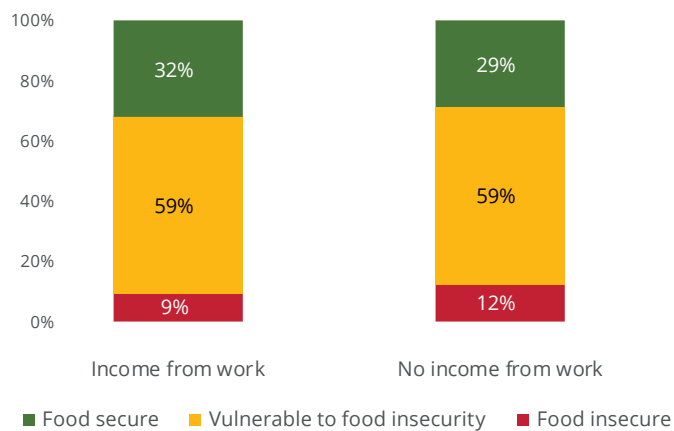
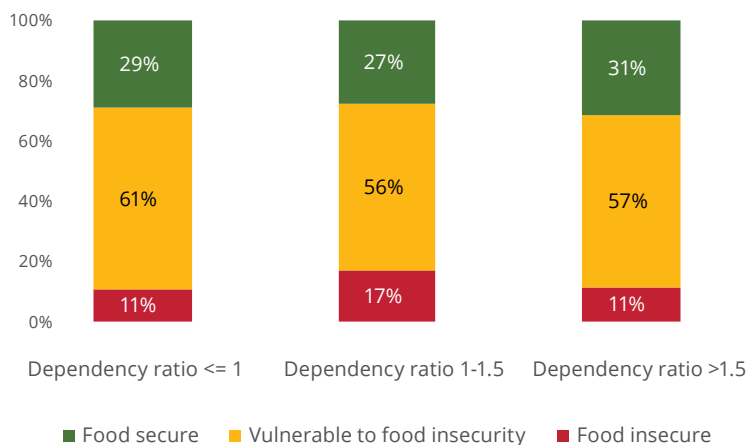


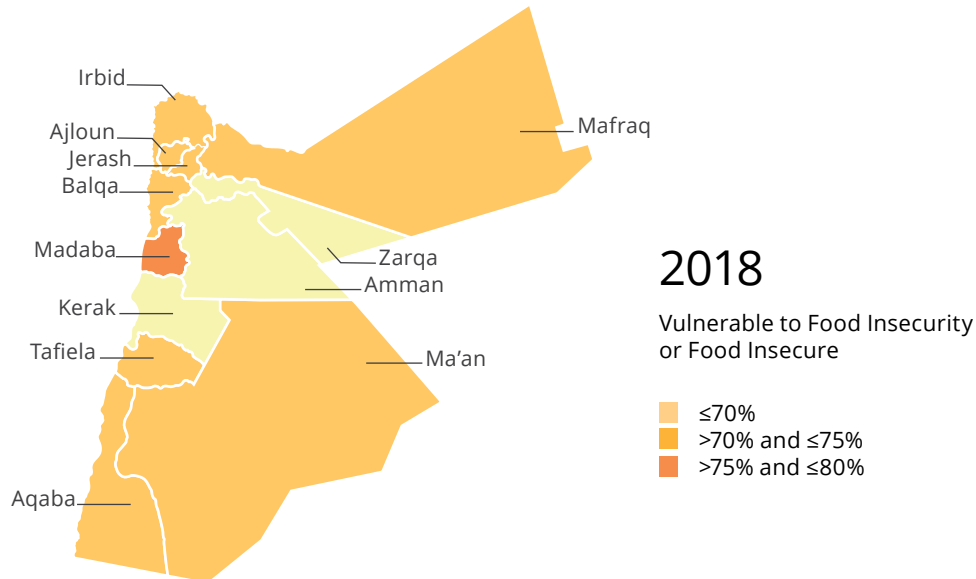
Figure 46: Food security index by level of debt



Regarding debt levels, 34 percent of households without debts were food-secure, which is a significantly higher percentage than that among households with debts. The amount of debt does not correlate with the level of food security however: regardless of whether the debt was less than JD 200, between JD 200 and 500 or more than JD 500, households with debt were all equally likely to be food-secure (26–28 percent), vulnerable to food insecurity (59–60 percent) or food-insecure (13 percent).

WHERE ARE THE FOOD-INSECURE HOUSEHOLDS?

Map 2: Proportion of vulnerable to food insecurity or food insecure by governorate



CONCLUSIONS AND RECOMMENDATIONS

Jordanian households supported by the NAF are a heterogeneous group targeted through a model that takes into consideration a range of social and economic vulnerabilities, which are reflected in the findings presented in this chapter. The majority of households were found to be vulnerable to food insecurity (59 percent) and more than one in ten (11 percent) were food-insecure – figures that warrant regular and systematic monitoring of food security levels among vulnerable Jordanians. This assessment included only households that were already enrolled in a social protection scheme and receiving substantial amounts of cash each month in addition to any other income sources. The country-wide representative overview expected to be disseminated shortly as part of the Government of Jordan's household income and expenditure survey, should therefore address the current information gap on the food security status of the general population, especially households in poverty pockets and those that are not covered by the NAF or any other social safety net.

Among beneficiaries of the NAF's regular financial aid there were relatively small but consistent differences between more food-secure smaller households, often headed by a single female, and less food-secure larger male-headed households living outside major urban areas. Significant differences in food consumption and the coping strategies used in order to meet food needs were observed between households owning their homes and those renting their homes or occupying accommodation illegally. The latter was a small proportion of households (5 percent) in a significantly worse food security situation than the average for the population, with twice as large a proportion of food-insecure households (22 percent versus 11 percent), which should be prioritized for additional assistance, for example housing support programmes.

A majority of households were unable to generate income for different reasons, such as having elderly members and members with permanent injuries or disabilities. However, in a relatively large share of households there were unemployed and unskilled members who would benefit from development initiatives, such as vocational training programmes or grants or microloans in combination with business training, in coordination with other efforts that contribute to an enhanced support mechanism for a graduation out of poverty and out of NAF assistance and allow for increased coverage by the safety net over time.

On basis of the findings presented, it is recommended that WFP and other entities consider the following proposals.

Prioritize additional support for households occupying accommodation illegally

The type of occupancy proved to have a major effect on households' ability to meet food needs. Households with no formal housing solutions, for example living in informal tented settlements or in abandoned houses, were the most food-insecure among the sub-groups assessed and are also subject to protection risks that warrant prioritization for additional support, for example through housing support programmes.

Explore development initiatives for supporting a graduation out of poverty and the NAF

As part of an improved mechanism for graduation out of the NAF into economically sustainable livelihoods, households with working-age and able-bodied members should be targeted for development initiatives focused on livelihoods and vocational skills for which there is a demand. Synergies between new and existing development and government initiatives should be explored, including in terms of cost sharing, targeting, matching of skills and provision of training services.

Make use of the “window of opportunity” to improve the efficiency of food-based aid programmes

Characteristics that were more often observed among food-insecure households include costly or illegal accommodation, large numbers of household members, occurrence of debt and lack of income-generating activities. These findings should be triangulated with findings from the Household Income and Expenditure Survey (HIES) data expected to be shared in 2019 in order to inform the targeting of initiatives led by non-governmental organizations and the Government in order to combat hunger among Jordanians, such as the National Alliance Against Hunger and Malnutrition and Tkiyet Um Ali.

The planned expansion in coverage of the NAF to an additional 85,000 beneficiaries by 2020 and the adoption of an improved targeting model will create an opportunity for other actors to address gaps in coverage by providing complementary support to households that need multi-dimensional assistance, as well as to correct inclusion and exclusion errors including those that occur as a result of the NAF expansion.

Expand the coverage of vulnerable Jordanian households in food security and vulnerability assessments

At the time of designing the CFSVA, poverty maps of Jordan were based on the Government's 2010 household income and expenditure survey. While an updated survey is expected to be published shortly, the 2018 CFSVA examined only vulnerable households targeted for the NAF. With up to date information on poverty pockets throughout Jordan, it will be possible to gain a better understanding of the food security situation of vulnerable Jordanian households not covered by the NAF or other social protection schemes.



PALESTINE REFUGEES FROM SYRIA

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EXECUTIVE SUMMARY

Since the beginning of the Syrian crisis in 2011, more than 17,000 Palestine refugees from the Syrian Arab Republic (PRS) have been admitted into Jordan. The vast majority of these refugees live in communities with host families or in rental premises. A small proportion (about 2 percent) resided in Cyber City Camp until they were transferred to King Abdullah Park in October 2016. PRS are assisted mainly by the United Nations Relief and Works Agency for Palestine Refugees in the Middle East (UNRWA) in Jordan, which provides human development and humanitarian assistance services.

The food security status of this population has never been assessed for external dissemination of findings. The inclusion of the PRS in the WFP/REACH CFSVA therefore provides an opportunity for establishing a baseline and improving understanding of the food security and vulnerabilities of this population.

Results from the assessment indicate that the majority (67 percent) of PRS were food-insecure or vulnerable to food insecurity in 2018. A higher percentage of female-headed households were food insecure (12 percent) than male-headed households (7 percent). The highest proportion of households that were food-insecure or vulnerable to food insecurity was reported among those with a head who was completely illiterate (78 percent).

As shown in map 1, the highest proportion of food-insecure or vulnerable to food insecurity households were in South Amman area (71 percent) while the lowest proportion was in North Amman area (62 percent).

While access to food was not the main constraint for this population, with nine out of ten households having an acceptable food consumption score and three in four an optimal diet, challenges arise from the relatively high food expenditure share (43 percent) and from households' reliance on livelihood-based coping strategies in order to maintain access to food, with 79 percent of PRS households using such coping strategies.

The majority of households depended on using consumption-based coping strategies in order to mitigate their challenges with accessing to food. The main staple foods were bought with cash, but households also depended on credit in order to meet their food needs. Approximately two thirds (64 percent) of PRS households mentioned food as their primary need.

The majority of PRS households (79 percent) deployed livelihood-based coping strategies in order to meet their food and other basic needs; the most prominent of these strategies was buying food on credit.

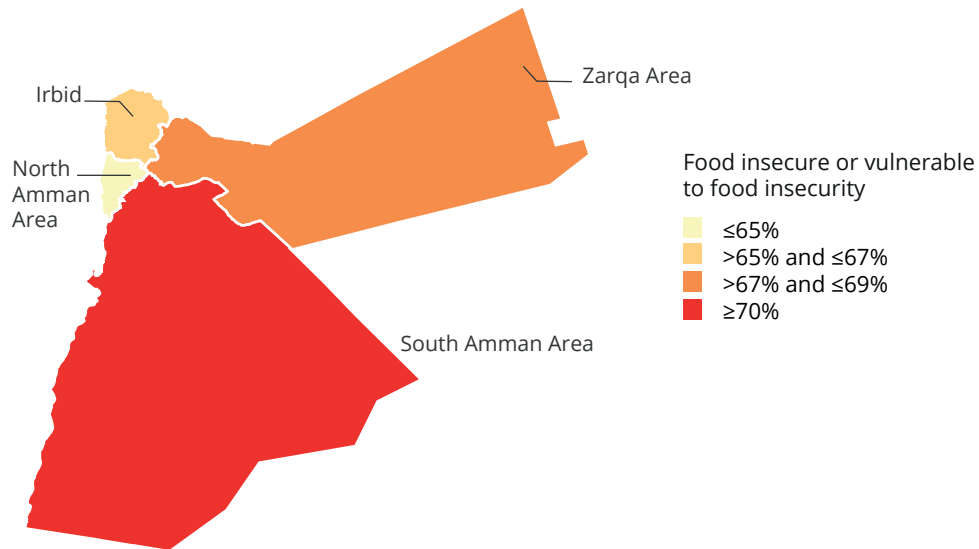
The average total income among PRS households was JD 387 per month or JD 67 per capita. Nearly four out of five households (79 percent) depended on UNRWA assistance as their main source of income; average income from this assistance was JD 106 per month. Three in five households (61 percent) cited work as an income source; average total income from work was JD 166 per month. The monthly expenditure per capita was JD 66, of which almost (39 percent) was allocated to food (approximately JD 26).

The most common type of work among PRS households was temporary employment, with the highest percentage of working members employed in trades (as electricians, plumbers, carpenters, etc.). Some PRS working members reported being subject to forms of exploitation at work.

The majority of PRS households did not report access challenges with regards to shelter, electricity, hygiene and health care and education services. However, most households (86 percent) were indebted, mainly in order to obtain food (71 percent) or meet non-food needs, such as rent (49 percent) and utilities (43 percent).

All participants in FGDs reported that living conditions in 2018 were the worst they had experienced since arriving in Jordan because of high prices, especially for food items, rent and transport of students to school; lack of job opportunities; and a decrease in assistance due to UNRWA funding crisis.

Map 1: Proportion of food insecure and vulnerable to food insecurity by UNRWA area



INTRODUCTION

PALESTINE REFUGEES FROM THE SYRIAN ARAB REPUBLIC

Since April 2014, more than 13,000 PRS have been supported by UNRWA in Jordan.¹ In 2018, there were more than 17,000 PRS in the country. The vast majority of these refugees live in communities with host families or in rented apartments. A small group of approximately 370 individuals have lived in King Abdullah Park since being transferred from “Cyber City Camp”, a government facility in Ramtha, in October 2016.

The majority of PRS were poorer than Syrians before the crisis² and have faced further negative effects through being displaced to Jordan. PRS households rely on UNRWA’s life saving, human development and humanitarian assistance, in order to cover their shelter, health care, education and water, sanitation and hygiene needs, and its support to job creation through vocational training and microfinance loans.

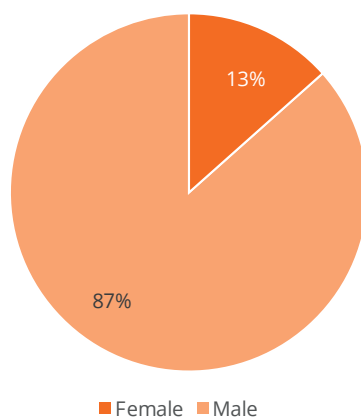
DEMOGRAPHICS

This section provides an overview of the PRS households registered by UNRWA as of 2018. Male heads of household are overrepresented in the sample compared with the overall PRS population. A majority (87 percent) of the PRS households surveyed in the CFSVA were headed by a man (figure 1). Among the 13 percent of households headed by a woman, almost half of the household heads (48 percent) were widows, 21 percent were divorced or separated and 30 percent were married.

¹ UNRWA, “PRS IN JORDAN”, <https://www.unrwa.org/prs-jordan>.

² UNRWA, 2018. *Syria regional crisis, emergency appeal 2018*. <https://www.unrwa.org/resources/emergency-appeals/syria-regional-crisis-emergency-appeal-2018>

Figure 1: Sex of the Head of Household



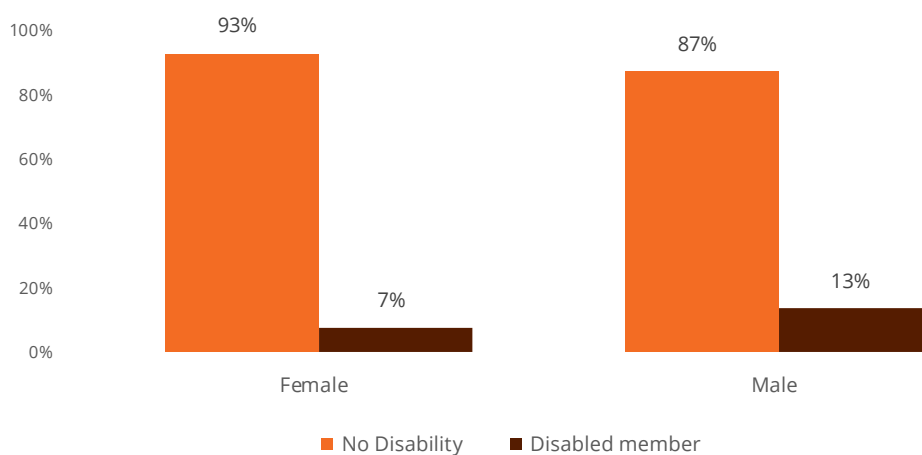
Most female heads of household (77 percent) had primary education (sixth grade) or higher, while the remainder were literate but with no formal education (10 percent) or completely illiterate (13 percent). A high proportion of men heads of households had completed at least sixth grade (nine out of ten).

The average size of PRS households was 6.1 members and the average number of children (under 18 years of age) was 2.8, accounting for fewer than half of total household members. The ratio of working-age members (aged 18 to 60 years) to non-working-age members was exactly 1:1, meaning that there was one dependant for each working-age household member.

DISABILITY

More than one in ten (12 percent) PRS households had at least one member with a disability. The proportion with disabled members was higher in large households³ (21 percent) than small⁴ (12 percent) or medium⁵ (7 percent) households. Figure 2 shows that disabilities were more common in male-headed households (13 percent) than female-headed households (7 percent).

Figure 2: Proportion of households with disability by sex of household head



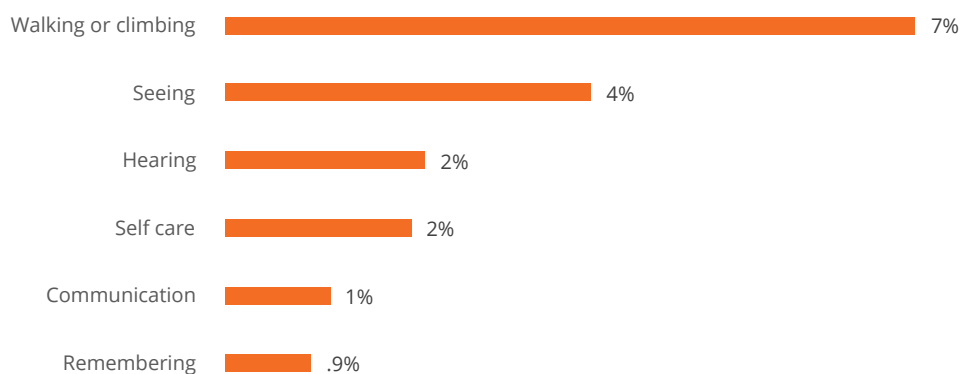
³ Households with eight members or more.

⁴ Households with one to four members.

⁵ Households with five to seven members.

The most common type of disability was related to mobility (7 percent of households), followed by sight (4 percent) and hearing and self-care (2 percent each) as shown in figure 3.

Figure 3: Type of disability amongst PRS households with disabled members

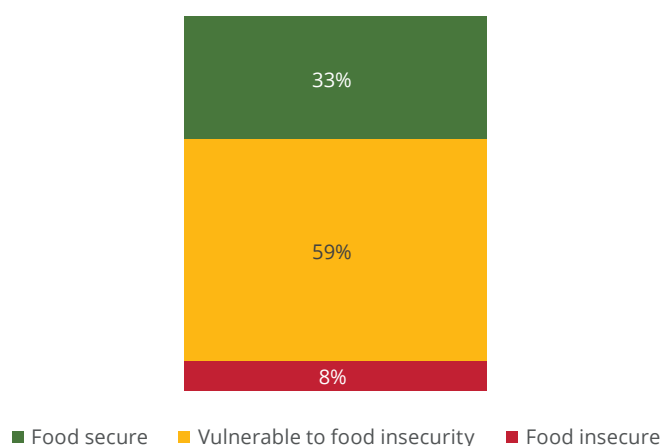


The highest proportion of households with disabled members are headed by a single person (75 percent), compared with those with a married (13 percent) or widowed head (9 percent). In addition, the majority of PRS households (63 percent) had members who were chronically ill or with serious medical conditions; again, the proportion was higher among large households (71 percent) than for small ones (53 percent).

FOOD SECURITY

This section assesses the food security of PRS. The food security index is a composite indicator that aggregates three measures: the food consumption score, the food expenditure share and the use of livelihood-based coping strategies. Further details on the composition and construction of the index and other indicators can be found in the methodology section.

Figure 4: Food security index



In 2018, a majority (67 percent) of PRS households were food-insecure or vulnerable to food insecurity (figure 4). In all four UNRWA areas – North Amman (NA), South Amman (SA), Irbid (IR) and Zarqa (ZA) – and in both female- and male-headed households, six in ten households were vulnerable to food insecurity and one in ten were food-insecure, considering the assistance received from different resources.

FOOD SECURITY INDEX BY UNRWA AREA

Figure 5: Food security index by UNRWA area

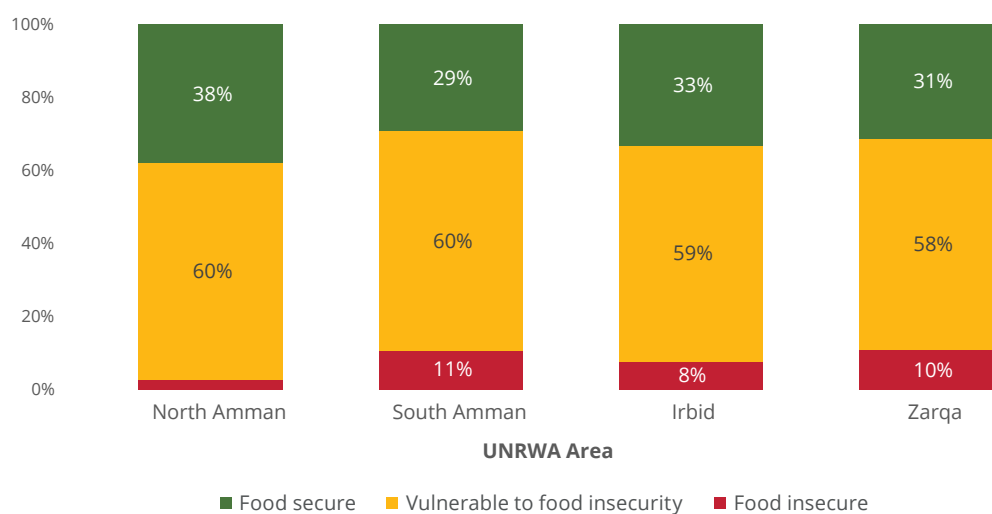
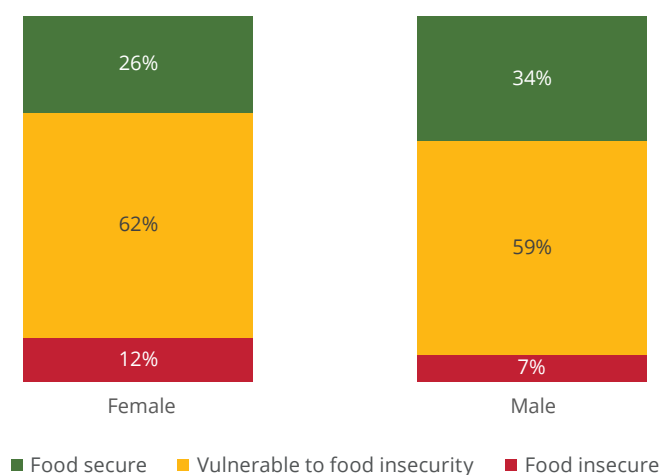


Figure 5 shows that PRS living in South Amman, Zarqa and Irbid UNRWA areas were more likely to be food-insecure and vulnerable to food insecurity than those residing in North Amman. The proportion of food-insecure households was higher than the national average (8 percent) in two of the four UNRWA areas – South Amman (11 percent) and Zarqa (10 percent) – compared with 2 percent in North Amman.

FOOD SECURITY INDEX BY SEX OF HOUSEHOLD HEAD

Figure 6: Food security index by sex of household head



PRS households headed by a woman were more likely to be food-insecure (12 percent) than households headed by a man (7 percent). More than one in three male-headed households were food-secure (34 percent) compared with 26 percent of woman-headed households as shown in figure 6.

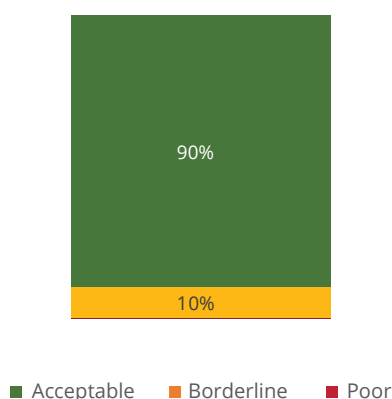
FOOD SECURITY INDEX BY TYPE OF HOUSING

PRS households living in a room in shared accommodation were less likely to be food-secure (27 percent) than those living in an apartment, villa or independent house (33 percent). Households living in makeshift shelters, basements, garages, warehouses or worksites (which accounted for fewer than 1 percent of total households) were food-insecure.

In terms of type of employment, among households headed by a person in seasonal employment 58 percent were food-secure, 33 percent were vulnerable to food insecurity and 9 percent were food-insecure; 29 percent of those with a temporarily employed head and 34 percent of those whose head was in regular employment were food-secure. The differences are due mainly to the higher income generated from seasonal employment.

FOOD CONSUMPTION

Figure 7: Food consumption groups



This section focuses on the quantity and quality of food consumed by PRS by exploring the food consumption score and dietary diversity indicators. The section also examines the consumption-based coping strategies used by PRS in order to maintain food consumption levels.

Households with a head engaged in temporary work had a lower rate of “acceptable” food consumption (85 percent) than the overall average (90 percent), while the highest proportion of households with acceptable food consumption (91 percent) was reported among those with a head engaged in seasonal work.

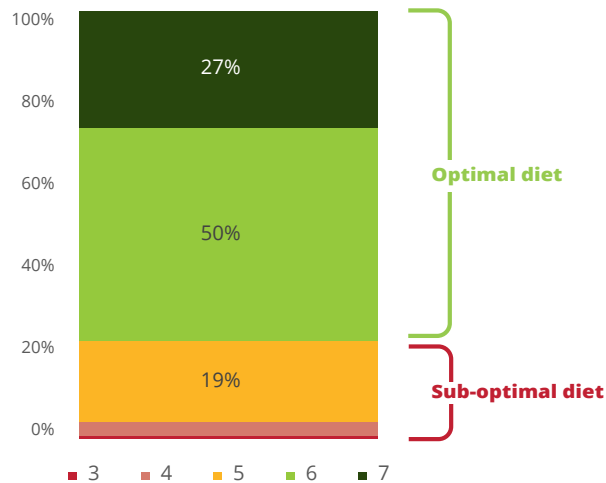
The average number of meals consumed by PRS households the day prior to the interview was approximately 2.1.

The same average number of meals (2.1) was consumed by households with “acceptable” food consumption, compared with 1.8 meals among households with “borderline” consumption and one meal per day among households with “poor” food consumption. The highest percentage of borderline food consumption was observed among PRS households that were squatting or illegally occupying someone else’s house or land (45 percent) compared to those that were renting (10 percent) and those that owned their accommodation (4 percent).

DIETARY DIVERSITY SCORE

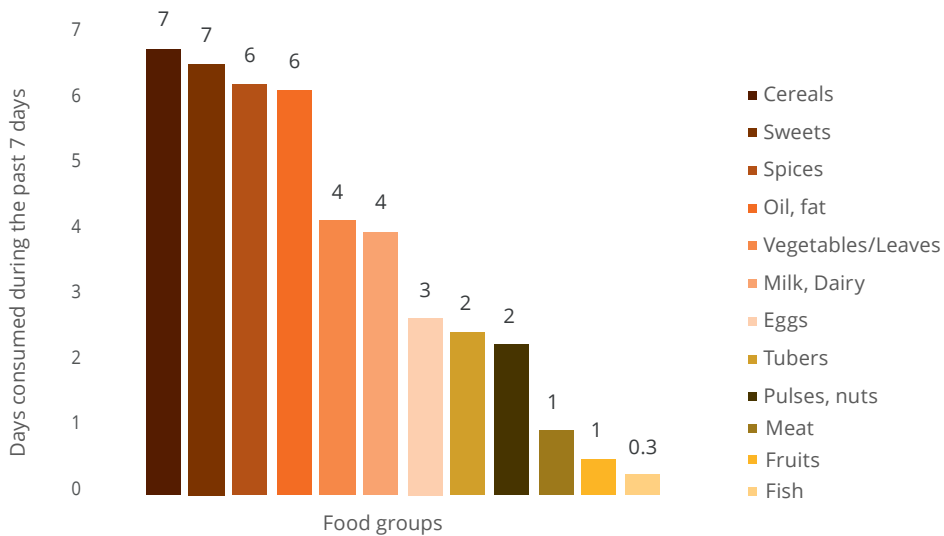
Overall, three out of four PRS households (77 percent) had an “optimal” diet (with high dietary diversity) and consumed at least six different food groups in the week prior to the survey. However, nearly one in four (23 percent) had a “sub-optimal” diet (with medium or low diversity) (see figure 8) meaning that they were unable to consume more than five different food groups in a week.

Figure 8: Dietary diversity score



Almost nine out of ten households with at least one member with a disability had good dietary diversity compared with eight out of ten households without disability. One in five households without disability had medium dietary diversity compared with one in twenty households with at least one member with a disability. Households headed by a person engaged in regular work were more likely to have good dietary diversity (90 percent) than those with a head engaged in temporary work (70 percent). This indicates that a reliable source of income results in an improvement in the diversity of the food groups that households consume.

Figure 9: Frequency of consumption of different food groups



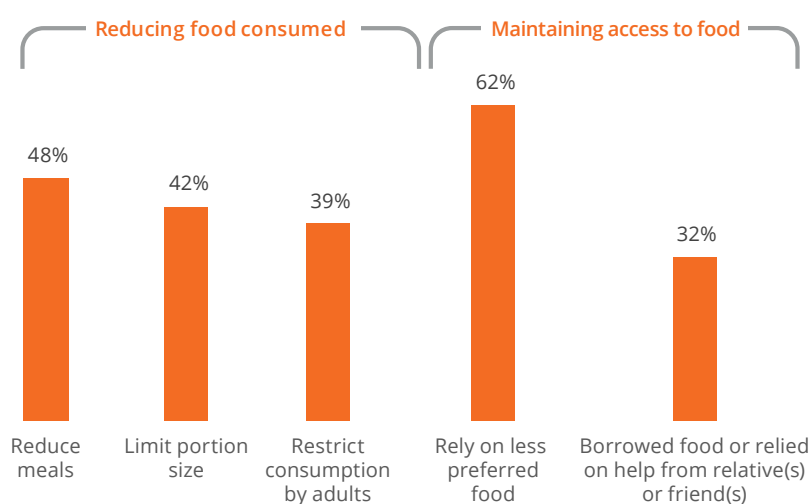
On average, PRS consumed cereals and sweets every day, while oils, fats and spices were consumed six times per week. Vegetables and dairy products were consumed an average of four times a week, tubers and eggs three times, pulses twice, and meat and fruits only once. While the majority of PRS households reported having consumed meat during the week prior to the survey, the average number of times meat was consumed was once per week (see figure 9).

Table 1: Household food consumption by food groups		
Food Group	Percentage of households consuming	Average number of times consumed per week
Meat, eggs, or fish	95%	3.7
Meat	67%	1.0
Eggs	86%	2.7
Fish	14%	0.3
Dairy Products	90%	4.1
Pulses	82%	2.3
Main Staples	100%	7.0
Cereals	100%	6.8
Tubers	93%	2.5
Vegetables	99%	4.2
Fruits	32%	0.6
Sweets	100%	6.6
Oils	98%	6.2
Spices	100%	6.3

CONSUMPTION-BASED COPING STRATEGIES

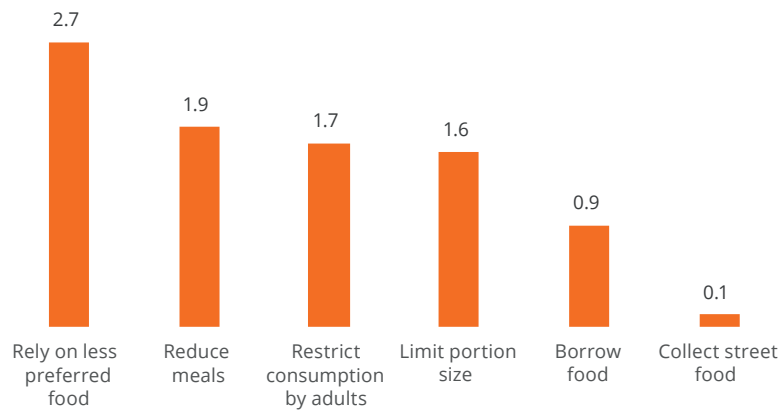
The majority of PRS households use consumption-based coping strategies in order to compensate for a lack of access to food. Figure 10 shows that in 2018, six in ten households relied on less preferred and less expensive food items in order to meet their food needs, while one in two reduced the number of meals consumed per day.

Figure 10: Utilisation of consumption-based coping strategies



Overall, consumption-based coping strategies were used on average between one and three times a week as shown in figure 11. Relying on less preferred and less expensive food items was the most frequently used strategy (three times per week). All strategies that reduce the amount of food consumed – including reducing the number of meals per day, limiting the portion sizes at meal time and restricting consumption by adults in order to provide for children – were used an average of twice per week, while borrowing food was used only once.

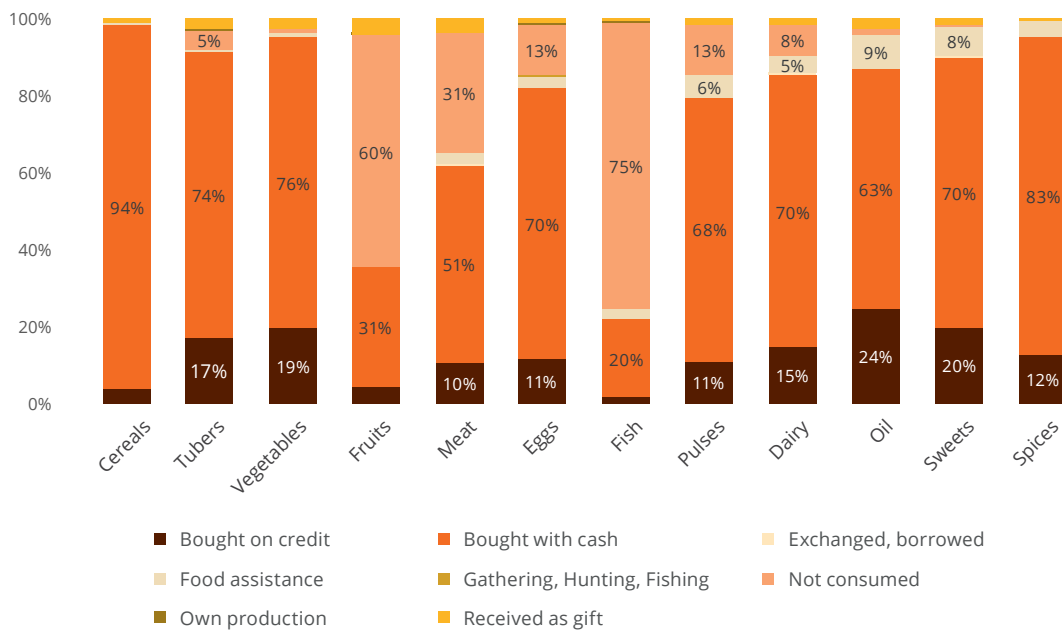
Figure 11: Number of times per week coping strategy was used



SOURCES OF FOOD CONSUMED

Staples such as cereals, tubers, vegetables, eggs, pulses, dairy, oil, sweets and spices were bought predominantly with cash. PRS households also depended on credit for purchasing oil, sweets, vegetables and tubers. Fish and fruit were not consumed by a majority of PRS households.

Figure 12: Sources of food by food groups



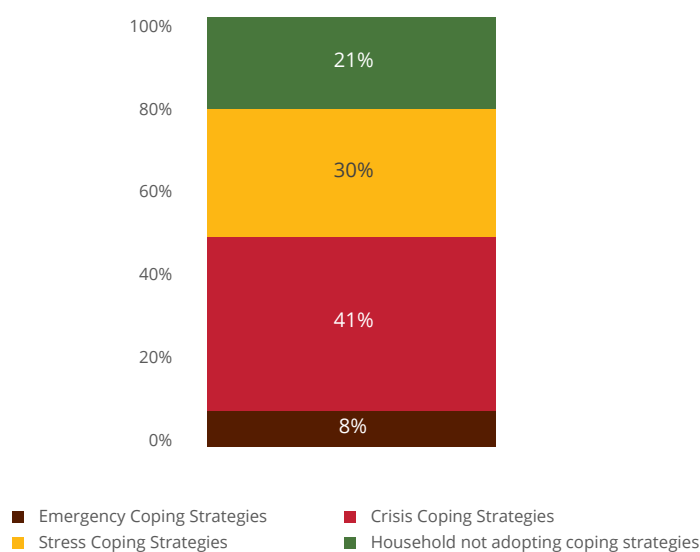
Almost two thirds (64 percent) of PRS households selected “need for food” among their three main unmet needs. Nearly three in ten (29 percent) reported the need for “better quality of food”.

LIVELIHOOD-BASED COPING STRATEGIES

The livelihood-based coping strategy index (L-CSI) measures the effects of what households do when they lack access to sufficient food. As access to services and food insecurity worsens, households are forced to resort to more severe livelihood-based coping strategies. Strategies are categorized according to their severity as stress, crisis and emergency coping strategies.⁶

Nearly four in five PRS households (79 percent) relied on livelihood-based coping strategies in order to maintain their access to food and other basic goods and services. In terms of severity category, figure 13 shows that the highest percentage of households used crisis strategies (41 percent), followed by stress strategies (30 percent) and emergency strategies (8 percent).

Figure 13: Livelihoods coping strategies



The most common crisis coping strategy was reducing essential non-food expenditure, adopted by 35 percent of households; the most common stress coping strategy; was reliance on credit, adopted by 51 percent of households; and the most common emergency coping strategy was acceptance of high-risk, socially degrading, illegal or exploitative jobs by men and boys in 7 percent of households.

Households headed by a person with temporary work were more likely to use emergency coping strategies (18 percent) than those with a head in regular employment (2 percent).

LIVELIHOOD-BASED COPING STRATEGIES BY UNRWA AREA

Use of livelihood coping strategies varies among UNRWA areas. The majority of PRS households in South Amman (85 percent) utilized stress, crisis and emergency strategies, compared with 73 percent Zarqa, 74 percent in North Amman and 84 percent in Irbid. Emergency coping strategies were more commonly used in Zarqa (by 12 percent of households) and Irbid (11 percent) than in North Amman (5 percent) and South Amman (4 percent) as shown in figure 14.

⁶ Maxwell, D. and Caldwell, R. 2008- The Coping Strategies index Field Methods Manual second edition. Cooperative for Assistance and Relief Everywhere. https://documents.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp211058.pdf?_ga=2.92225242.1550886739.1545911047-163325202.1541357826.

Figure 14: Livelihood coping strategies by UNRWA area

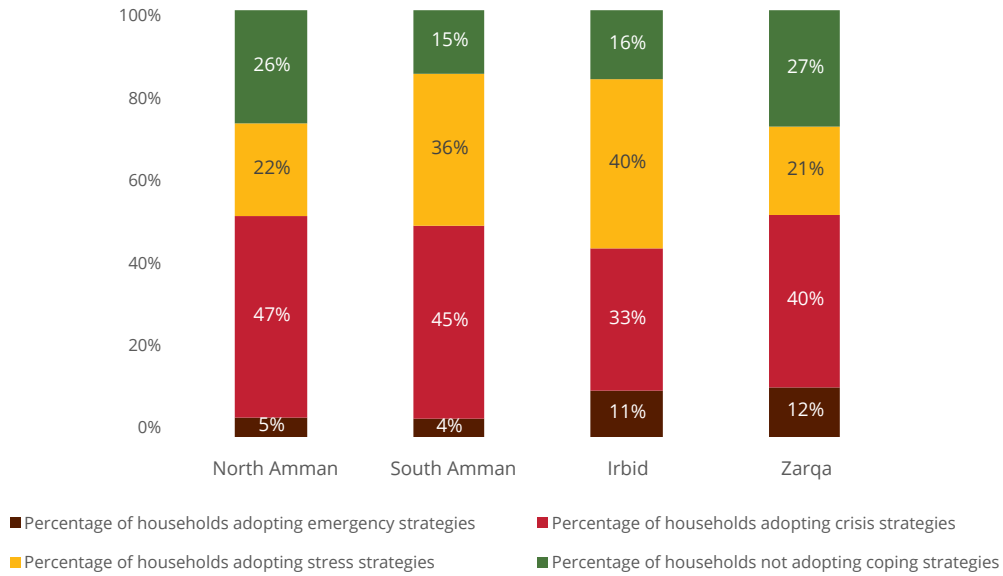
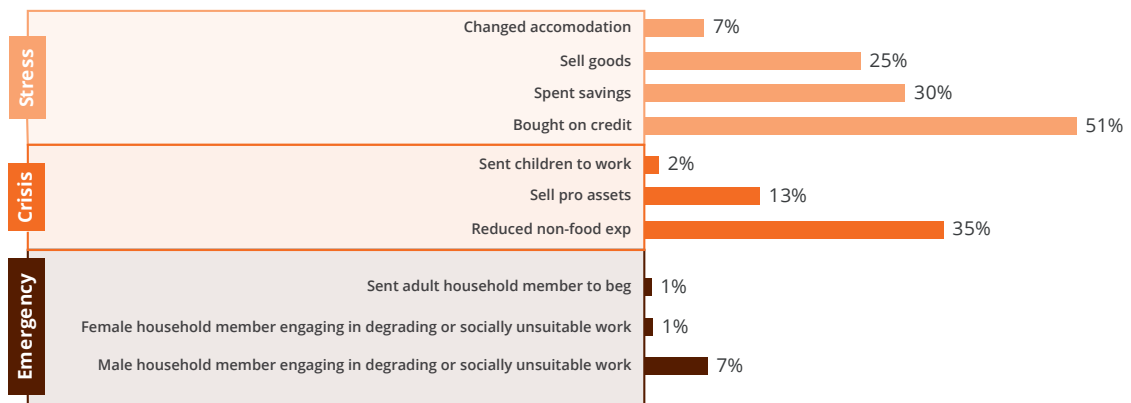


Figure 15 shows that the most prominent livelihood-based coping strategies among PRS households were buying food on credit (51 percent), reducing non-food expenditures (35 percent) and spending savings (30 percent). Credit was the main coping strategy used to cover household needs; it was used more frequently in South Amman UNRWA area (by 67 percent of households), than in Irbid (52 percent), Zarqa (46 percent) or North Amman (40 percent). Households with a high dependency ratio were more likely to purchase food on credit (58 percent) than those with a low (43 percent) or medium dependency ratio (46 percent).

One in five PRS households in Irbid changed accommodation in order to secure more finances for meeting their food needs, while this strategy was not observed in the other UNRWA areas.

Figure 15: Proportion of PRS households utilising livelihood coping strategies



Higher proportions of PRS households living in South Amman (45 percent) and Zarqa UNRWA areas (44 percent) reduced essential non-food expenditures, while households living in Irbid (28 percent) and North Amman (23 percent) were less likely to use this strategy.

INCOME AND INCOME SOURCES

This section analyses PRS households' income levels and outlines the most common sources of income. Sources of income are separated into three categories: assistance, work and other.

The total average income among PRS households was JD 387 per month, which equals JD 67 per capita per month. The average per capita income decreased with household size: JD 81 per month for households with four or fewer members, compared with JD 68 for medium-sized households and JD 53 for households with eight or more members. PRS households earned higher income from seasonal work (JD 106 per month) than from regular work (JD 89 per month).

HUMANITARIAN ASSISTANCE

The main source of income for the majority of PRS households was UNRWA assistance (79 percent). The proportion of households relying on this assistance was higher in Irbid (87 percent) than in North Amman and Zarqa (81 percent each) or South Amman (64 percent). The average amount of assistance provided by UNRWA sharply decreased by more than three quarters in 2018, dropping from JD 85 per person for three months to JD 20. Feedback from FGDs indicated that participants were extremely dissatisfied by this sharp decrease.

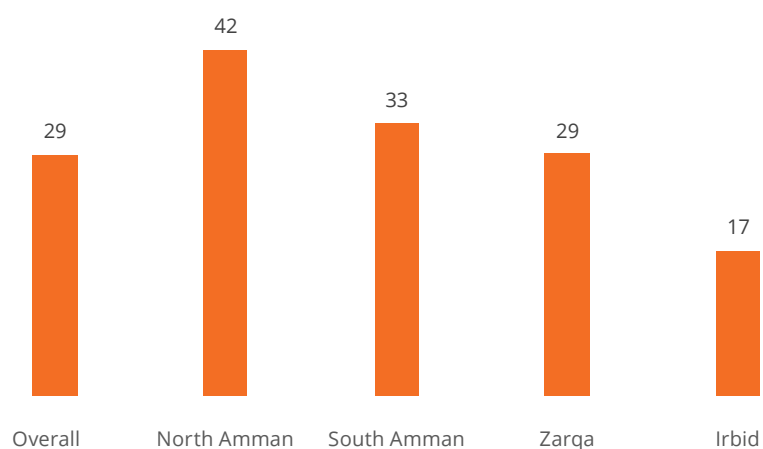
Three percent of PRS households received assistance from sources other than UNRWA, mainly from the NGO Tkiyet Um Ali in the form of in-kind food assistance. Households with a widowed head (8 percent) were more likely to receive assistance from Tkiyet Um Ali than those with a married head (3 percent).

Eight percent of PRS households received cash from aid organizations. The figure was higher among households with a member with a disability (22 percent) than among those where no member had a disability (6 percent). It was also higher in large households (13 percent) than medium-sized (5 percent) or small households (6 percent).

Income source	Percentage of households using income source
UNRWA assistance	79%
Work	61%
Credits, borrowing money	8%
Cash from aid organizations	8%
Gifts from family, relatives	4%
Other assistance	3%
Sale of assets	0.7%
Informal small commerce	0.6%
Remittances	0.2%
Sale of assistance	0.2%
Pensions	0.2%

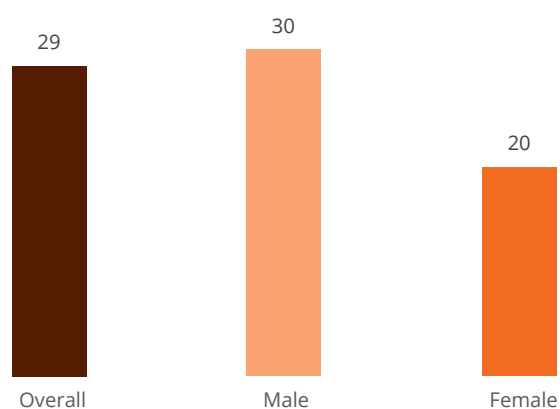
INCOME FROM WORK

Figure 16: Income per capita from work (JD) by UNRWA area



The second most important source of income for PRS was work (reported by 61 percent of households). The total average monthly income from work per household was JD 166, or JD 29 per capita. Per capita monthly income was higher among households in North Amman (JD 42) than in South Amman (JD 33), Zarqa (JD 29) or Irbid (JD 17) (see figure 16). Per capita income from work decreased with household size, at JD (39 per month in small, JD 26 in medium-sized and JD 23 in large households).

Figure 17: Income per capita from work (JD) by sex of household head

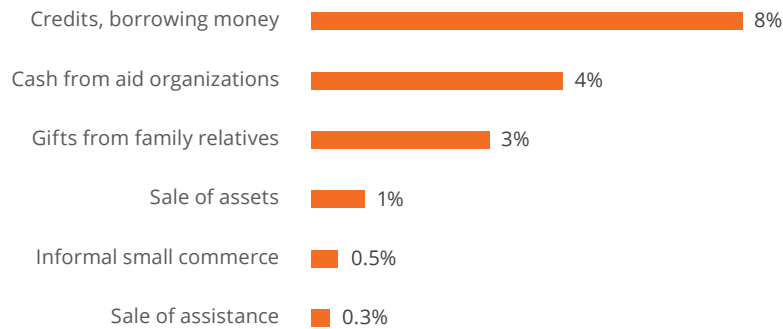


Borrowing and cash from aid organizations tied as the third main sources of income for PRS households, with each reported by 8 percent of households. Male-headed households earned one and half times as much per capita from work (JD 30 per month) than female-headed households (JD 20) (see figure 17).

OTHER RESOURCES

PRS relied on several other income resources in order to meet their food and non-food needs. Eight percent of households received assistance in cash from aid organizations other than UNRWA. The proportion was higher among large households (13 percent) than small (6 percent) or medium-sized households (5 percent). PRS households with a disability were more likely to receive cash aid (22 percent) than those without disability (6 percent). In addition, 4 percent of households received gifts from family and relatives.

Figure 18: Income sources in addition to UNRWA assistance



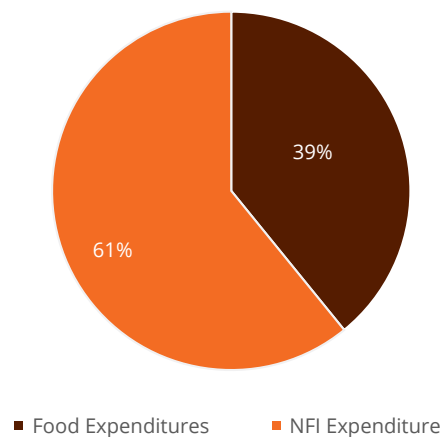
Among households receiving assistance from UNRWA, 8 percent also generated income from credit or borrowing, 4 percent from the cash assistance provided by aid organizations, 3 percent in the form of gifts from family and relatives and 1 percent from sales of assets and informal small-scale commerce (see figure 18).

EXPENDITURE

This section presents and analyses the expenditure levels of PRS households. Expenditure is broken down into the following expense groups: food, rent, health, utilities, transport, water, debt repayment, education and other. The share of total monthly expenditure dedicated to food is examined, providing insight into the contextual factors that affect access to food.

On average, the total monthly expenditure for PRS households was JD 370 or JD 66 per capita. Of this, 39 percent (JD 26) was allocated to food and the remaining 61 percent (JD 40) was spent on non-food expenditures.

Figure 19: Household per capita expenditure share 2018



For PRS households the main non-food expenditure was rent, which accounted for 23 percent of total expenditure, followed by expenditures on health (7 percent), utilities such as electricity and gas (6 percent) and education (5 percent).

Table 3: Shares of total expenditure by expense group	
Type of expenses	Share of total expenditure 2018
Food Expenditures	43%
Rent	23%
Utilities (electricity/gas)	6%
Health related expenditures (medical, pharmaceutical)	7%
Education related expenditures	5%
Water (network, tanker, bottled, dislodging water, etc.)	2%
Transport	5%
Debt repayment	3%
All other expenditures	4%

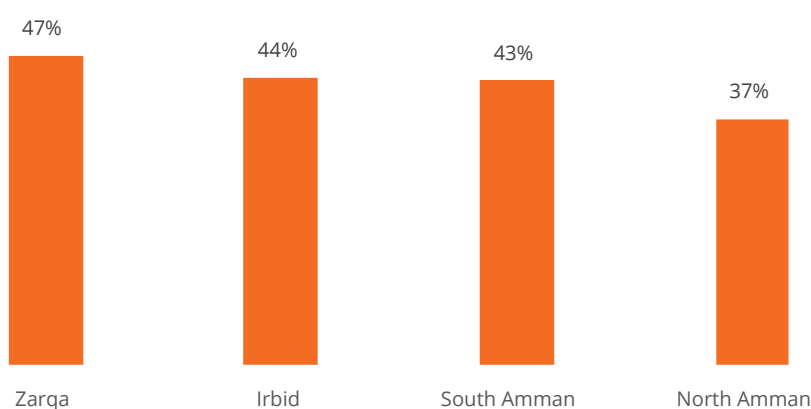
FGD participants expressed dissatisfaction with the high cost of living in Jordan and explained that their financial situation was becoming progressively worse.

FOOD EXPENDITURE

The proportion of PRS households' expenditure allocated to food varied by UNRWA area (see figure 20): the highest food expenditure share was observed in Zarqa (47 percent), followed by Irbid (44 percent) and South Amman (43 percent), with the lowest food expenditure share reported in North Amman (37 percent). This might be due to lower expenditure on rent in Zarqa, which allowed households to allocate more resources to food. PRS households reported the lowest rental expenditure in Zarqa (19 percent), followed by South Amman (21 percent), Irbid (23 percent) and North Amman (31 percent).

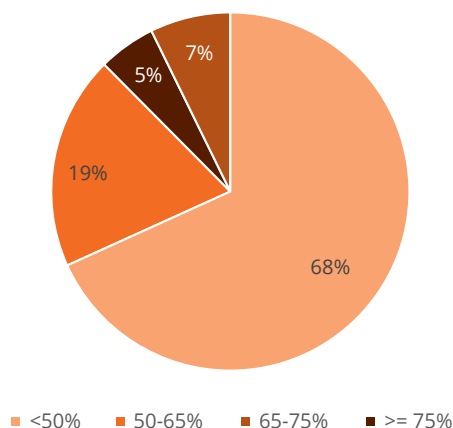
Overall, 68 percent of PRS households spent less than 50 percent of their expenditure on food, 19 percent spent between 50 and 65 percent and 12 percent spent more than 65 percent.

Figure 20: Food expenditure share by UNRWA area



Food expenditure share categories vary according to the area. For example, a higher proportion of PRS households in North Amman (81 percent) spent less than 50 percent on food than in South Amman and Irbid (70 percent each) or Zarqa (56 percent). Three out of four PRS households living in rented accommodation spent less than 50 percent of their expenditure on food compared with one out of two of those living in owned or squatted or illegally occupied accommodation.

Figure 21: Households food expenditure share by category



NON-FOOD EXPENDITURE

The average share of household monthly expenditure allocated to non-food expenses was 57 percent (figure 22). This share decreased significantly among households living in a room (45 percent) and those living in makeshift shelters, basements, garages, warehouses or worksites (12 percent).

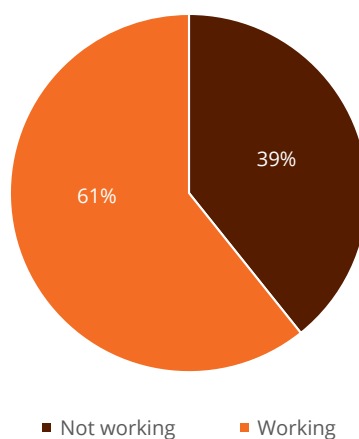
EMPLOYMENT AND SKILLS

This section outlines findings concerning access to work opportunities and available skills among PRS. The most common working sectors, the prevalence of working permits, cases of work exploitation and the income generated from work are observed. The unused skills among both working and non-working individuals are also outlined, as are the reasons for not using them.

EMPLOYMENT

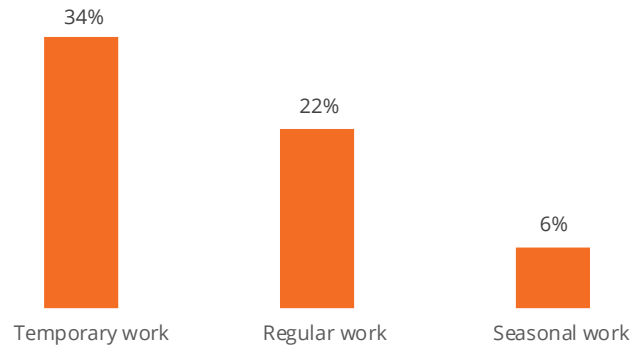
More than half of PRS households (61 percent) had access to work for at least one household member during the 30 days prior to the interview (see figure 23). This figure varied by UNRWA area: a larger proportion of households in North Amman had access to work (76 percent) than of those in South Amman (65 percent), Zarqa (64 percent) or Irbid (44 percent). A majority of male-headed households (65 percent) had access to work compared with a minority of female-headed households (36 percent).

Figure 23: Proportion of households with working members



The most common type of work among PRS households was in temporary employment (34 percent), followed by regular employment (22 percent) and seasonal work (6 percent) as shown in figure 24.

Figure 24: PRS households access to work by work type



Households in North Amman had better access to regular employment (48 percent) than those in South Amman (21 percent), Zarqa (17 percent) or Irbid (10 percent).

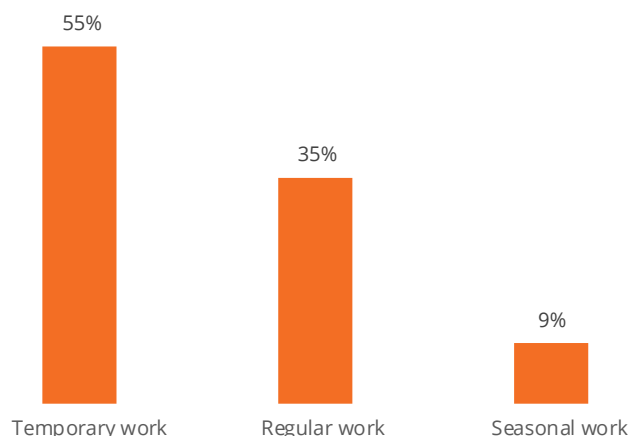
Table 4 shows that PRS worked mainly in trades such as electricians, plumbers, or carpenters (in 17 percent of households with a working member), followed by wholesale and retail trade and repair services (10 percent) and transport and storage services (10 percent). Among the remaining 48 percent of households with at least one working member, jobs were in manufacturing, agriculture, administrative and support services, human health, social work and education.

Table 4: Percentage of households with working members in different work sectors		
Rank	Work sector	Percentage of households with at least one member working in the sector
1	Trades, electrician, plumber, carpenter...etc	17
2	Wholesale and retail trade, repair	10
3	Transportation and storage	10
4	Accommodation and food service	9
5	Construction	6

WORKING PRS

More than half of working PRS (55 percent) were engaged in temporary employment, more than one third were in regular employment (35 percent) and fewer than one in ten (9 percent) were in seasonal employment (see figure 25).

Figure 25: PRS working members by type of work



The largest proportion of PRS in regular employment was in North Amman (64 percent) and the smallest proportion was in Irbid (17 percent). Temporary work was most common among working PRS in Irbid (78 percent), while seasonal work was more predominant in South Amman (20 percent).

Figure 26: PRS household members access to work by gender and work type

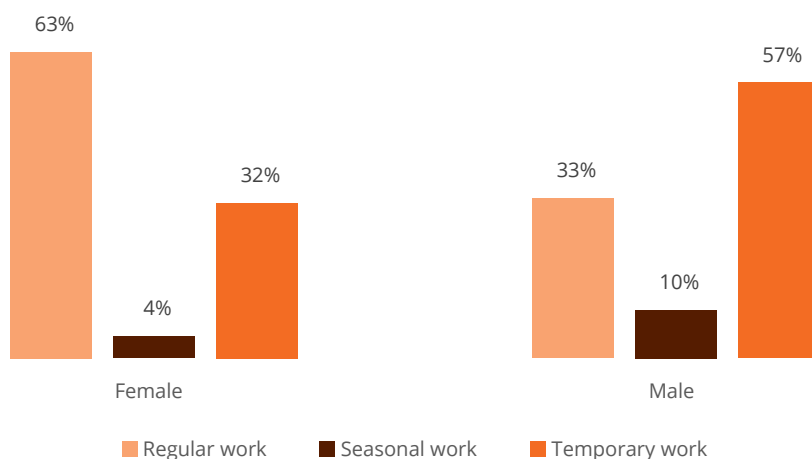


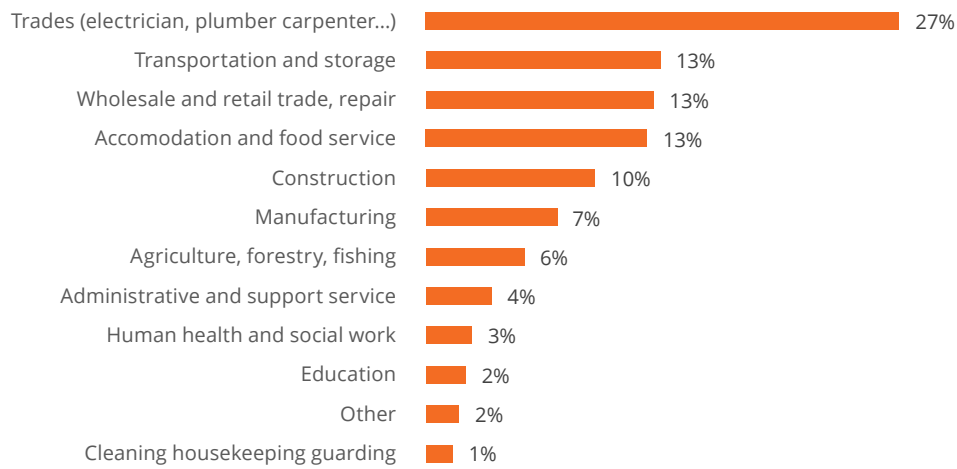
Figure 26 shows that when data are disaggregated by gender, a higher proportion of working women and girls are found to have been in regular employment (63 percent) than of working men and boys (33 percent). The proportions of working men and boys engaged in temporary or seasonal work were almost double those of working women and girls.

FGD participants mentioned their frustration with working conditions for refugees in Jordan. In addition to the limited job opportunities offered to PRS, they also reported having to work long hours without social security or medical insurance.

EMPLOYMENT SECTORS OF WORKING PRS

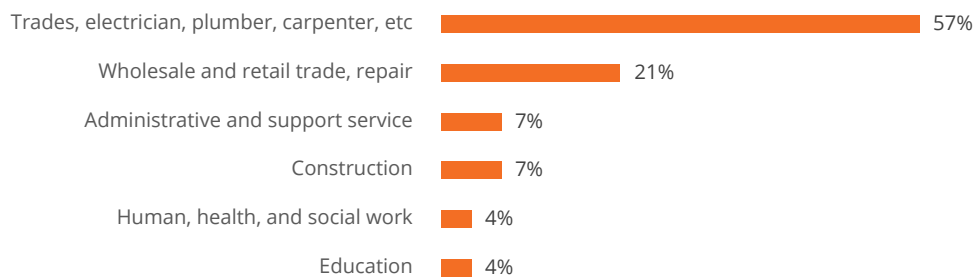
The highest percentage of working PRS (27 percent) worked in trades (as electricians, plumbers and carpenters), followed by transportation and storage, wholesale and retail trade, and accommodation and food services (13 percent each) as shown in figure 27. Seven percent of working PRS worked in manufacturing, with a higher percentage (38 percent) among working PRS with disabilities than among those without disabilities.

Figure 27: Sectors of work- PRS working individuals



UNUSED SKILLS OF WORKING PRS

Figure 28: Unused skills of working members

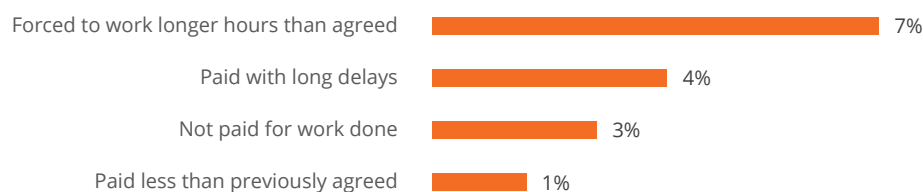


Among the unused skills of working PRS, the highest proportion were in trade (57 percent), followed by wholesale and retail trade (21 percent), administrative and support services and construction (7 percent each) and human health, social work and education (4 percent each). Many participants in FGDs expressed their frustration about not finding a legal job that matched their skills.

FORMS OF EXPLOITATION AT WORK

A minority of working PRS reported some form of exploitation at work (15 percent).

Figure 29: Forms of exploitation at work



The most common forms of exploitation were working longer hours than agreed (reported by 7 percent of working PRS), long delays for payment (4 percent) and not being paid for work completed (3 percent) (see figure 29).

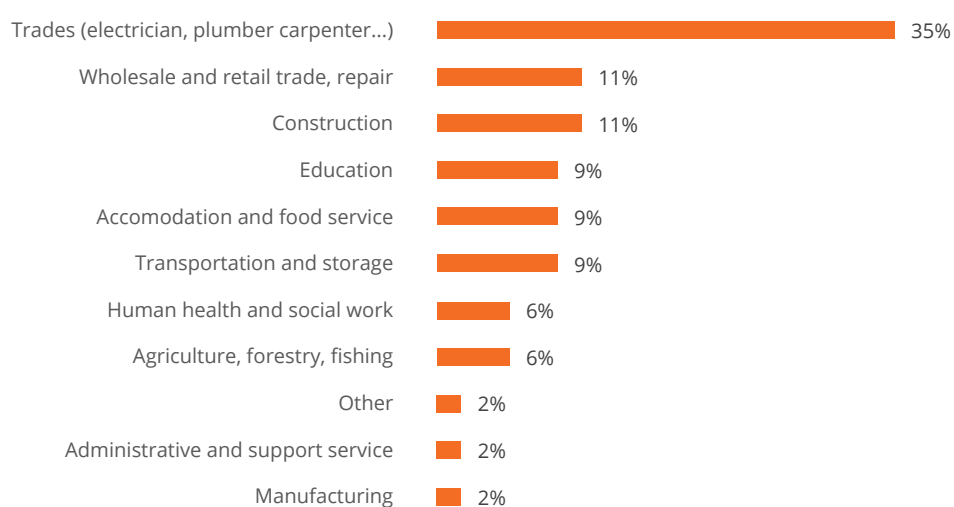
Working PRS in Zarqa were more likely than those in other UNRWA areas to experience exploitation by having to work longer hours (15 percent), being paid after long delays (10 percent) and being paid less than agreed (7 percent).

Being paid less than previously agreed was more common amongst working PRS with disabilities (13 percent) than among working PRS without disabilities (1 percent).

Most FGD participants reported concerns regarding their health because of a lack of safety measures at work, and all participants were dissatisfied with unequal wage rates between PRS and Jordanian nationals and between PRS and other Palestine refugees in Jordan, who had not come from the Syrian Arab Republic.

NON-WORKING PRS OF WORKING AGE

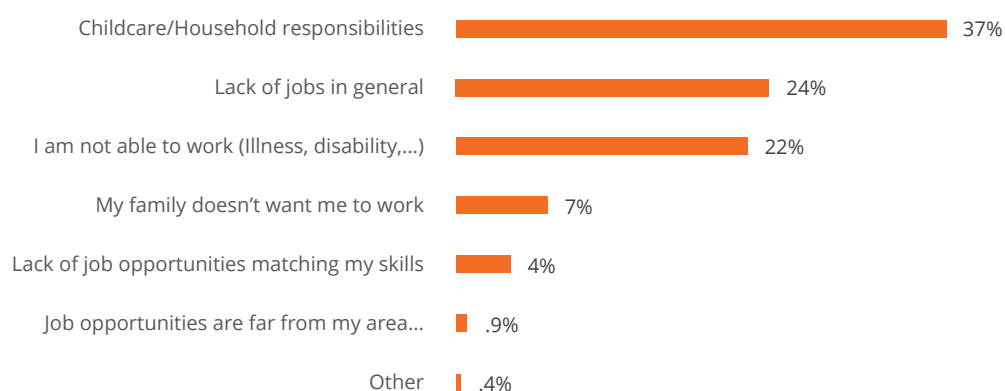
Figure 30: Unused skills of non-working members



Trades came out as the most commonly category of unused skill among non-working PRS (35 percent), followed by wholesale, retail trade and repair services and construction (11 percent each), and education and accommodation and food services (9 percent each). Non-working men were more likely to have unused skills in education (23 percent) than non-working women (5 percent).

REASONS FOR NOT WORKING IN THE LAST 30 DAYS

Figure 31: Reasons for not working in the last 30 days



In the last 30 days, nearly four in ten (37 percent) non-working PRS did not work because they had to take care of children and household responsibilities; one in four (24 percent) did not work because of a lack of jobs; and more than one in five (22 percent) did not work because of illness, disability, injury or pregnancy. PRS participants in FGDs reported facing challenges with regard to free movement in Jordan, because they lacked a national identity number or were the wives of Syrian refugees and were identified as Syrian. PRS with national identity numbers did not face such challenges.

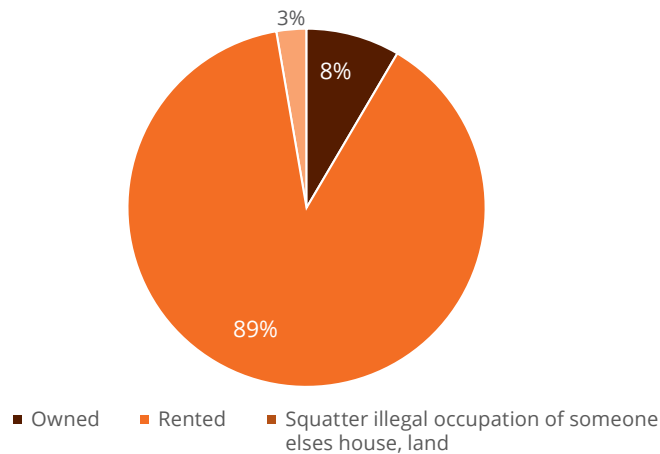
ACCESS TO GOODS AND SERVICES, AND UNMET NEEDS

This section provides an overview of access to basic services among PRS households. Specifically, access to shelter, household assets, and water, sanitation and hygiene, health care and education services are observed.

SHELTER

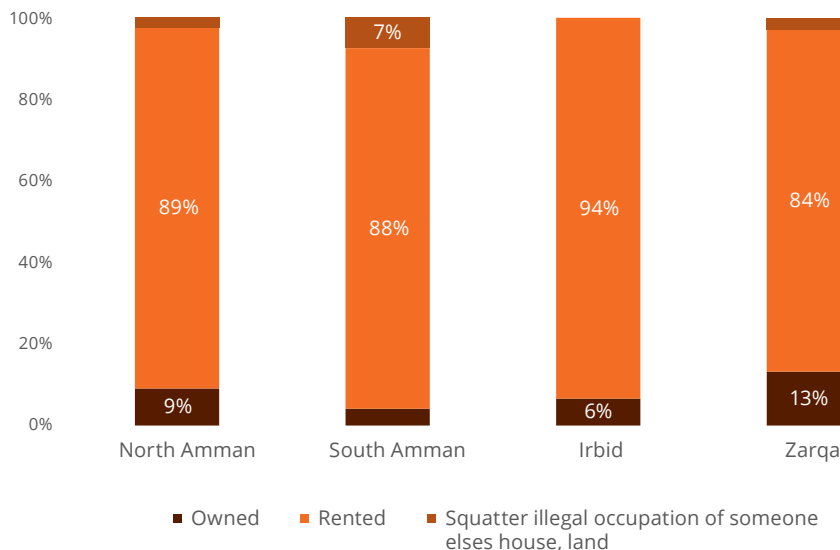
The vast majority (98 percent) of PRS lived in apartments or independent houses. The rest resided in rooms in shared accommodation or in makeshift shelters, basements, garages, warehouses or worksites.

Figure 32: Proportion of households by type of occupancy



Overall, 89 percent of PRS rented their accommodation (see figure 32), 8 percent owned it and 3 percent were squatters or illegal occupants of a house or land owned by someone else. More than one in ten (13 percent) PRS households in Zarqa owned their accommodation, while 7 percent of households in South Amman were squatting illegally.

Figure 33: Type of occupancy by UNRWA areas

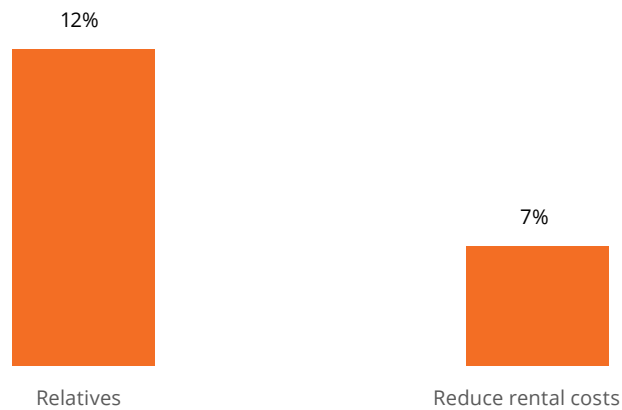


Among PRS households in rented accommodation, almost all (99 percent) had a rental agreement requiring the payment of rent. Fewer than 1 percent had agreements through which shelter is provided in return for work or as humanitarian assistance.

Among PRS with regular jobs, 98 percent paid rent compared with 1 percent receiving shelter in return for work and 1 percent receiving it through humanitarian assistance.

Almost three quarters (73 percent) of households indicated support for rent and improved shelter among their top needs.

Figure 34: Reasons for sharing households



Regarding reasons for sharing accommodation, figure 34 shows that 12 percent of all PRS households reported living with relatives, with variations in this figure according to household size: 26 percent of large households, 9 percent of medium-sized and 2 percent of small.

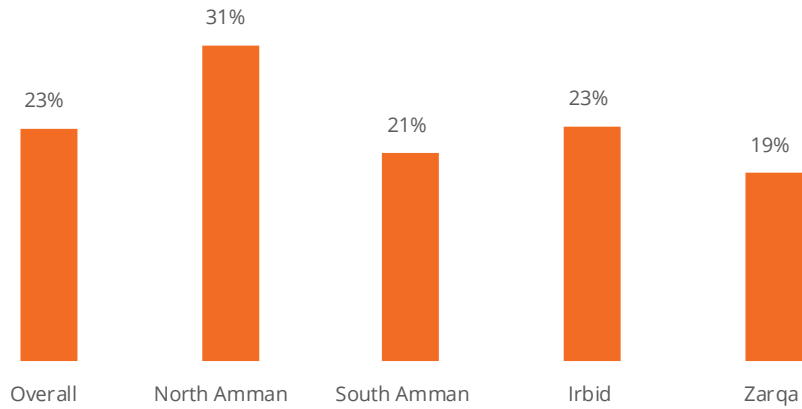
Reducing rental costs was more commonly cited as a reason for sharing accommodations among PRS households with disabilities (19 percent) than among those without (5 percent).

Access to electricity

Nearly all PRS households (98 percent) had access to electricity. However, in shelter provided through humanitarian assistance there was no access to electricity.

Household expenditure on rent was approximately one quarter (23 percent) of total household expenditure, and reached its highest level in North Amman (31 percent) (see figure 35). Per capita expenditure on rent was JD 18 per month. The average expenditure share on rent among households paying rent was 36 percent.

Figure 35: Rent expenditure share by UNRWA area



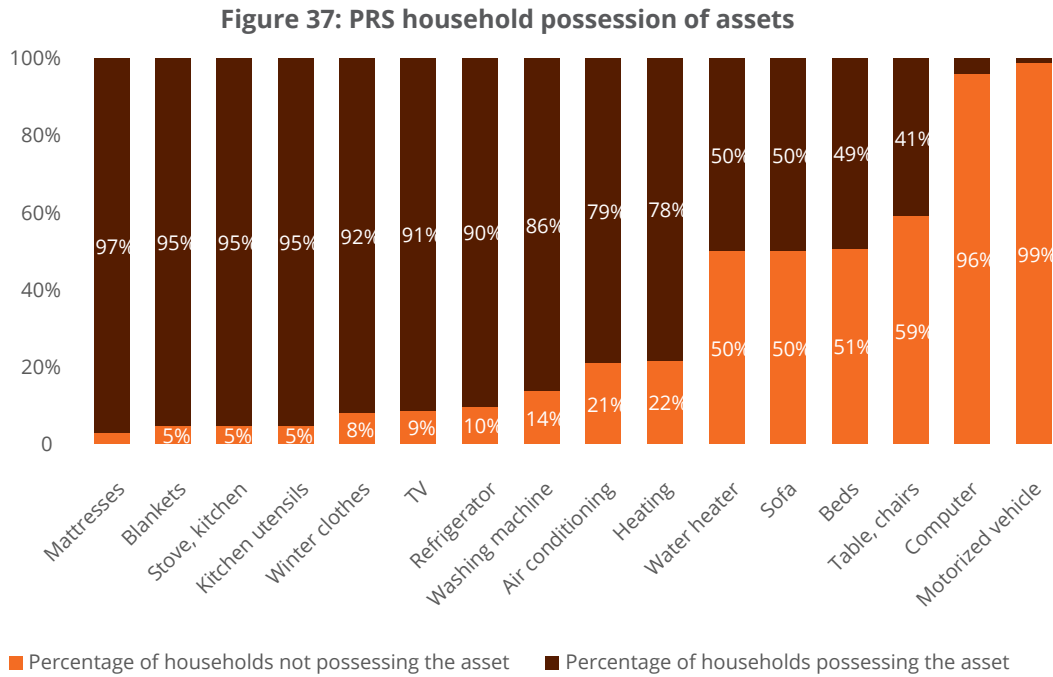
Nearly four in ten (37 percent) PRS households had been forced to move at least once prior to their current location, usually in order to reduce the cost of rent (for 18 percent of households), followed by because of eviction by accommodation owners (16 percent) as shown in figure 36.

Figure 36: Reasons for changing accommodation



HOUSEHOLD ASSETS

As figure 37 shows, most basic goods and assets are owned by most PRS households apart from computers and motorized vehicles. Half of PRS households owned tables, chairs, beds, sofas and water heaters.



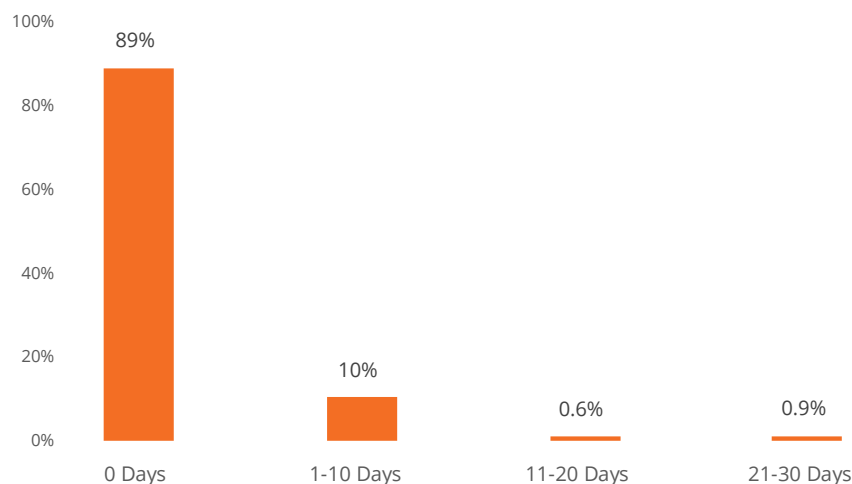
WATER, SANITATION AND HYGIENE

The following section is shedding light on PRS access to water, sanitation and hygiene services.

Water

Most PRS households (92 percent) had access to sufficient water for drinking, cooking, washing and toilet purposes. Households without a disability reported more frequent access to water (93 percent) than those with a disability (84 percent).

Figure 38: Days without running water in past 30 days

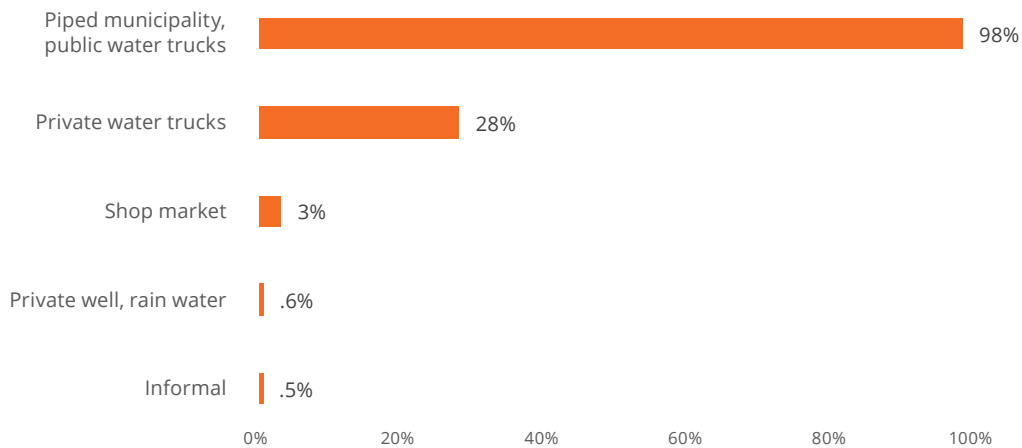


Approximately nine in ten PRS households (89 percent) had running water in the 30 days prior to the interview, while 10 percent lacked running water for up to ten days and 1 percent reported challenges for more than ten days. This challenge was more commonly observed among households with a disability (13 percent) than those without (10 percent).

Nearly all PRS households obtained water through from pipes or public water trucks (98 percent). Almost three in ten households (28 percent) complemented public water supplies with water from private water trucks and 3 percent from shops and markets. The percentage of households obtaining water from shops and markets was higher in South Amman (42 percent) than in Zarqa (13 percent).

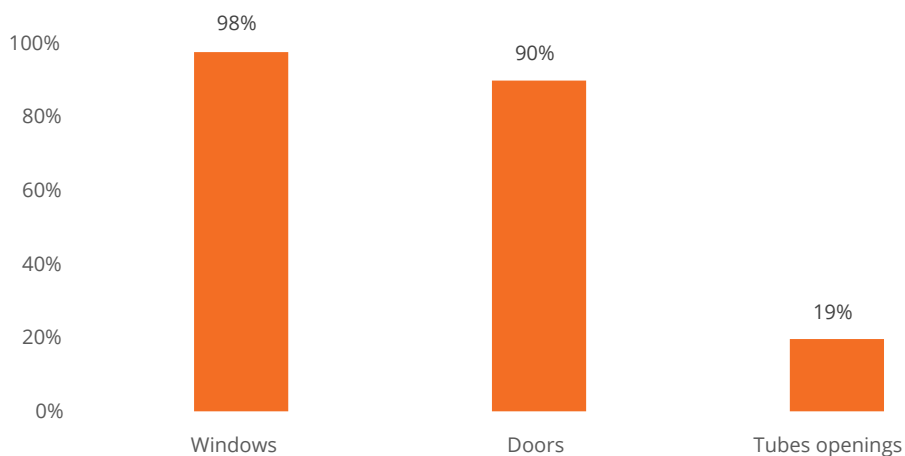
Hygiene

Figure 39: Source of water



Most PRS households (94 percent) had exclusive access to a latrine or toilet. Most (98 percent) also had ventilation in their home, through windows (98 percent), doors (90 percent) or tubes (19 percent). The average number of rooms in a PRS household was 2.7 excluding kitchen and sanitary facilities.

Figure 40: Means of ventilation

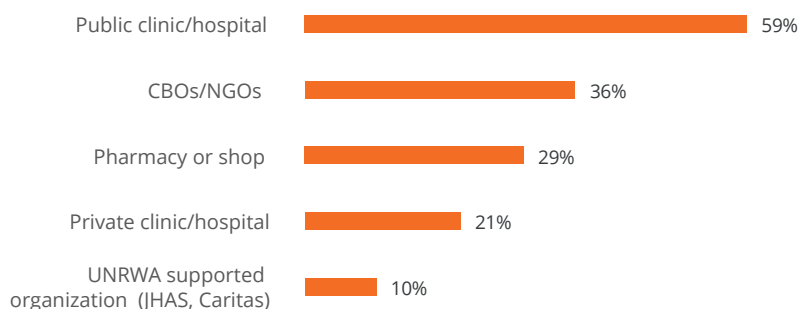


HEALTHCARE

Overall, 93 percent of PRS were able to obtain health care services when needed in the six months prior to the survey. The percentage was higher than this in Zarqa (97 percent) and lower in North Amman (84 percent).

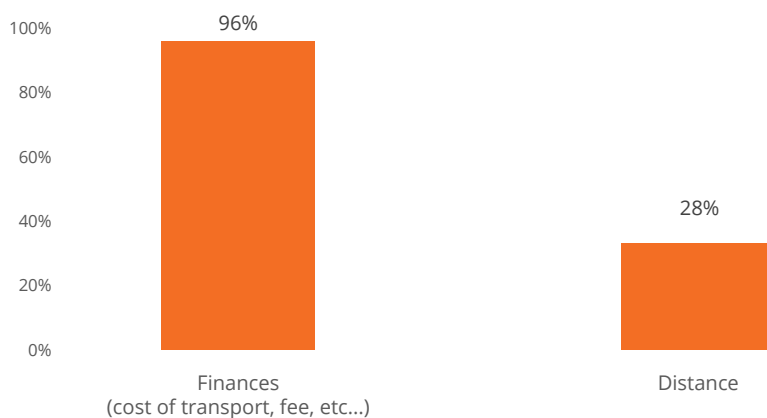
UNRWA provides unrestricted access to free primary health services at its 25 health care centres and four mobile clinics located throughout Jordan. The majority of PRS households (59 percent) obtained health care services through public clinics and hospitals. Smaller proportions obtained them via NGOs and community-based organizations (36 percent), pharmacies or shops (29 percent), private clinics or hospitals (21 percent) and UNRWA-supported organizations (10 percent).

Figure 41: Accessed medical facilities in the past six months



Of PRS households that had not used health services in the six months prior to the survey, 96 percent did not do so for financial reasons (costs of transport, fees, etc.). Among these households, all of those headed by a man reported financial constraints, as did two out of three female-headed households. For 28 percent of PRS households that did not use health services the reason was distance from the nearest health care centre.

Figure 42: Reasons for not accessing health services



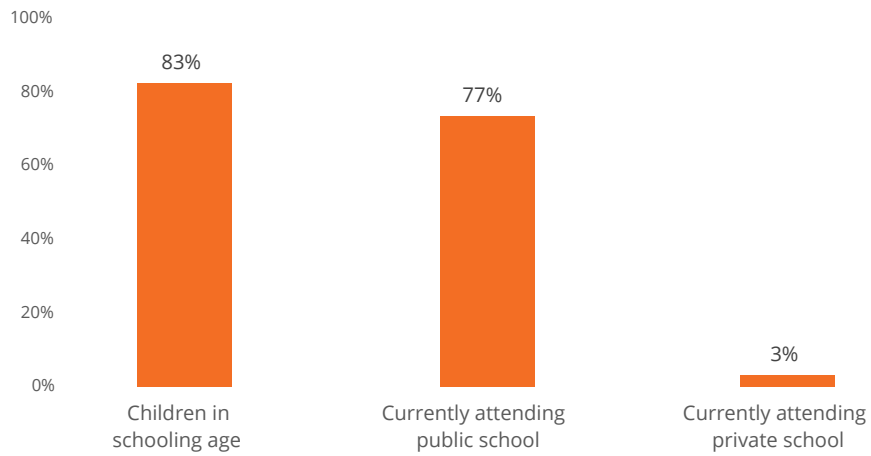
The share of expenditure dedicated to health costs by PRS households was 7 percent or approximately JD 5 per month. Female-headed households spent twice as much on health care (JD 9) as male-headed households. The average share of total expenditure among households that spent on health was 11 percent.

Almost one third (31 percent) of PRS households cited support for medicine and health services as their top need. FGD participants expressed dissatisfaction with the quality of health services provided. Most FGD participants reported having had to buy large proportions of medication from private pharmacies as many medicines were not available from UNRWA health centres. Some participants reported that UNRWA health centres did not provide surgery and treatment for some chronic diseases such as thalassemia.

EDUCATION

Overall, 83 percent of PRS households had school-age children (figure 43). The children of 77 percent of households attended public schools with only 3 percent of households with school-age children sending their children to private schools.

Figure 43: Proportion of households with children having access to education services

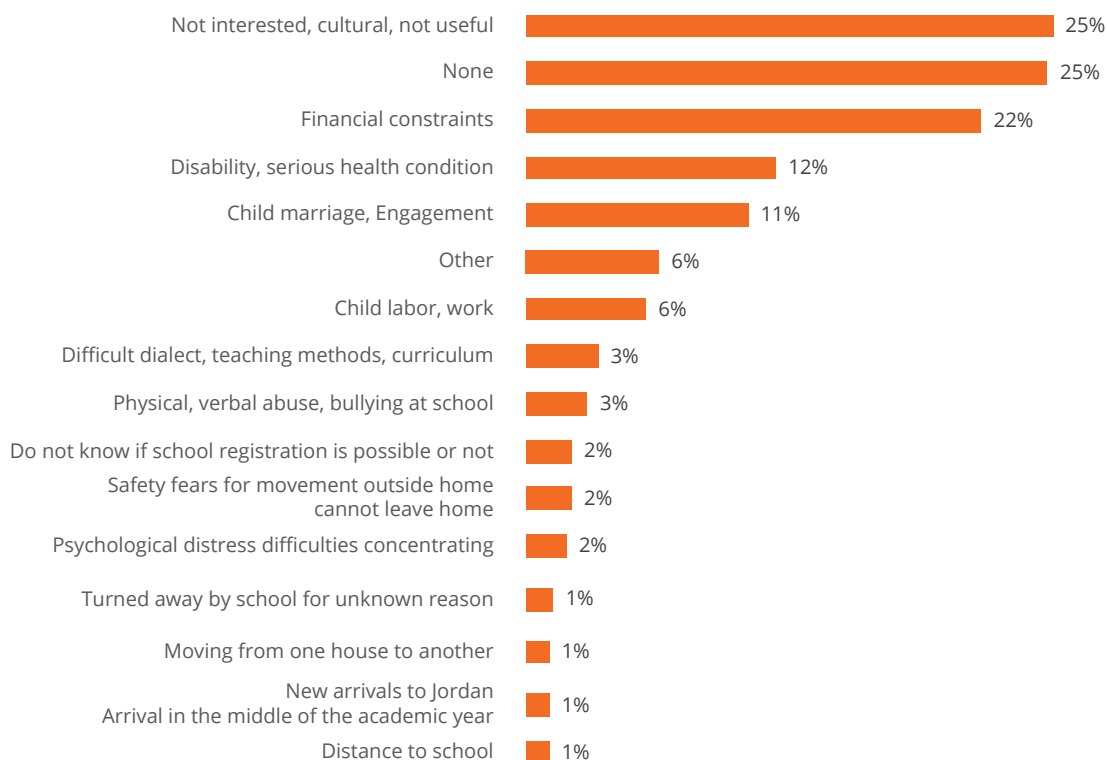


Nearly one in five PRS households (19 percent) had at least one school-age child who was not attending school; a higher rate was observed in Irbid (28 percent). The likelihood of children not attending school was higher among large households, with 32 percent having at least one child not attending school compared with 8 percent of small households.

The main reason for households not to send school-aged children to school was a lack of interest in education (25 percent), while another 25 percent of households with at least one child not attending school reported no reasons and 22 percent reported financial constraints.



Figure 44: Reasons for children not attending schools



The average household expenditure share on education was 5 percent or approximately JD 4 per month. Among households with children in school, the share increases to 10 percent.

HOUSEHOLD DEBT

The majority of PRS households (86 percent) had debts. A higher proportion of male-headed households were in debt (88 percent) than female-headed households (76 percent). Nearly half of PRS households (48 percent) had more than JD 500 of debt, with higher proportions among households in Irbid (60 percent) and among larger households (62 percent) than for medium-sized (46 percent) or small households (36 percent).

Figure 45: Level of PRS household debt

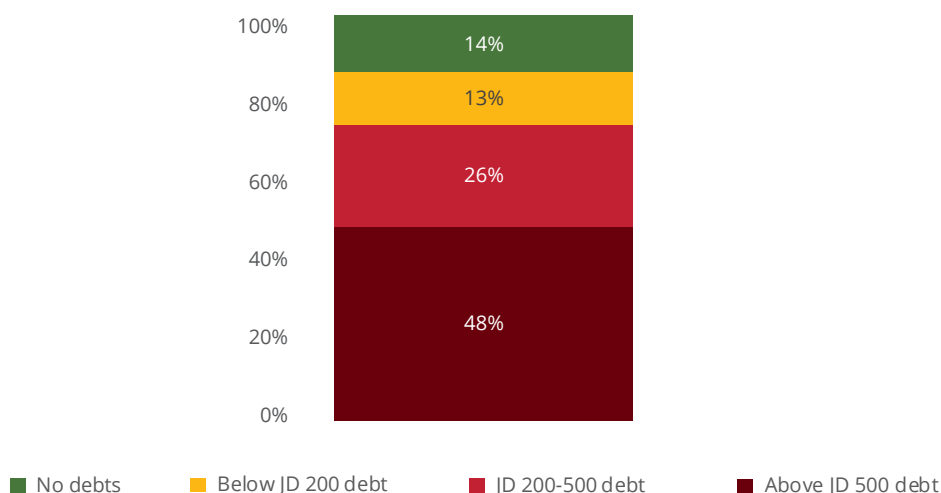
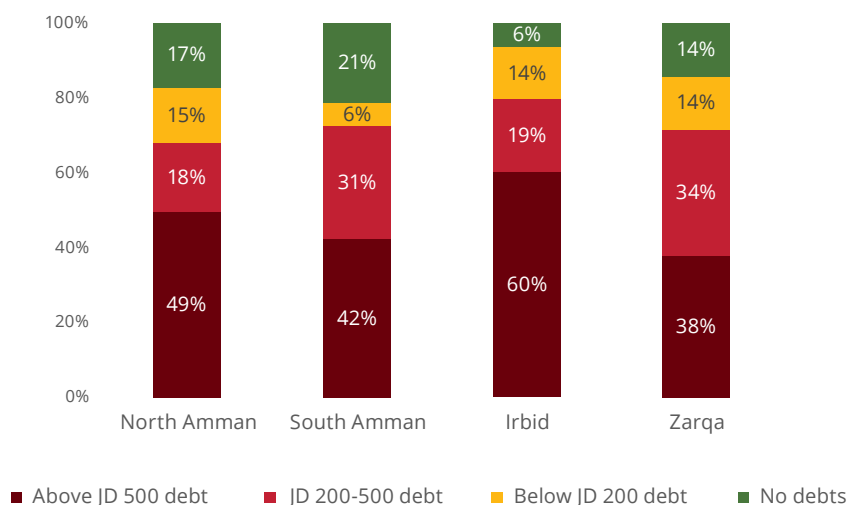


Figure 46: Level of PRS household debt by UNRWA area



Reasons for incurring debt

Most of PRS households had only the limited cash assistance provided by UNRWA coupled with unreliable employment opportunities for covering their costs of living. Credit was the main source of income to fill the gap. The most common reasons for PRS households to accrue debt were in order to meet basic needs such as food, shelter and utilities or to pay for health care, education and debt repayments.

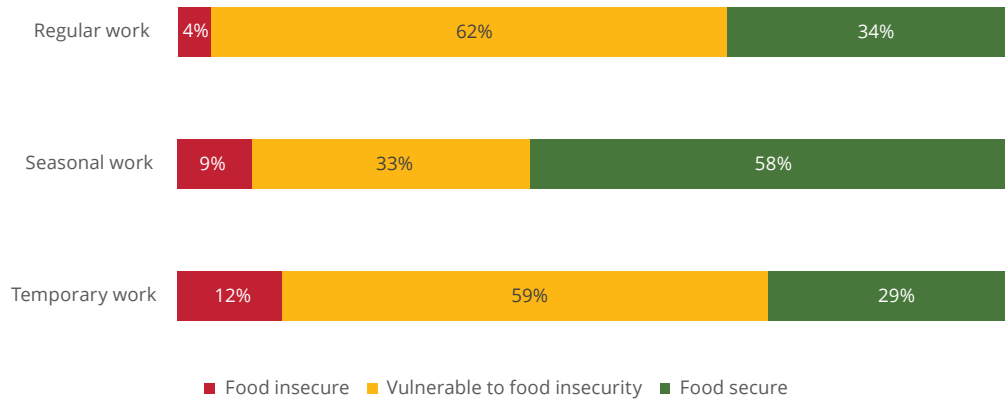
As figure 47 shows, spending on food was the main reason for incurring debt (for 71 percent of households with debt), followed by rent (49 percent), utility bills (43 percent) and health-related costs (26 percent).

WHO IS FOOD-INSECURE?

This section explores food insecurity among PRS households by examining household characteristics. There were no significant differences in food insecurity among geographic areas or by gender of household head, household size or disability status. However, there were differences in the proportions of vulnerable and food-insecure PRS households according to type of housing, type of occupancy and type of employment.

As mentioned earlier, most PRS households (98 percent) lived in apartments or houses; 67 percent of these households were vulnerable or food-insecure. Higher proportions of vulnerable or food-insecure households were observed among the remaining 2 percent living in shared accommodation (73 percent) or makeshift shelters (100 percent). A higher proportion of vulnerable and food-insecure PRS households was also observed among those squatting or occupying accommodation illegally (86 percent) than among those that owned (69 percent) or rented their accommodation (66 percent).

Figure 48: Food Security Index by type of work

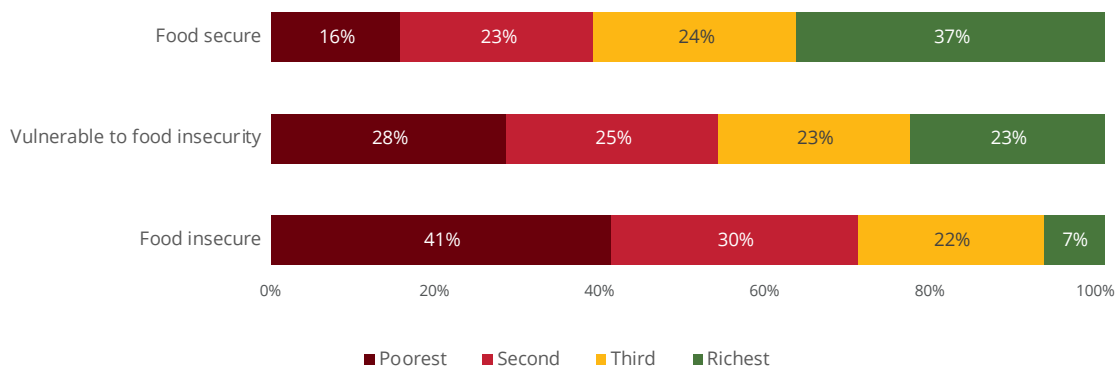


After humanitarian assistance, mainly from UNRWA, work was the second most frequent source of income for PRS households, 61 percent of which had at least one working member. Of households with at least one member in regular employment, 66 percent were vulnerable to food insecurity or food-insecure, compared with 42 percent of households with members in seasonal employment and 71 percent of those with members in temporary employment.

HOUSEHOLD WEALTH, PRINCIPAL COMPONENT ANALYSIS

In order to understand how wealth varies among households, it is necessary to consider all wealth-related indicators collectively and understand which combination of indicators best explains overall household wealth levels. To achieve this, a principal component analysis was conducted. The purpose of the analysis was to replace wealth-related variables, which may be correlated, with a set of uncorrelated principal components (aggregate scores that explain the variance across all wealth-related questions included in the analysis). The first component explains the largest proportion of the total variance in the variables related to wealth and is used as the wealth index. To this end, the wealth index is a composite index based on the ownership of selected assets⁷ and serves as a proxy indicator for household wealth.

Figure 49: Food security index by wealth quartiles



⁷ The assets taken into consideration for calculation of the wealth index are beds, winter clothes, blankets, refrigerators, water heaters and washing machines.

More than four in ten food-insecure PRS households (41 percent) were in the poorest wealth quartile. Food security improves with wealth, for example 37 percent of food-secure households were in the richest wealth quartile, followed by 24 percent in the third poorest (second richest). Most PRS households had acceptable food consumption and dietary diversity. The food expenditure share was almost the same in all wealth quartiles, indicating that all PRS households had a similar level of economic vulnerability and – as 51 percent of PRS households used credit as a livelihood-based coping strategy – that the impact of using other stress coping strategies on assets was limited, with only 25 percent of households reported having to sell their goods as a coping strategy. Vulnerability and food insecurity among PRS households are therefore affected more by households' need to adopt livelihood-based coping strategies than by their economic vulnerability.

CONCLUSIONS

This was the first time that the food security status of PRS population in Jordan was assessed for external dissemination of the findings. It was found that most of this population (67 percent) were either vulnerable to food insecurity or food-insecure, although they had acceptable food consumption and dietary diversity. Among PRS households, vulnerability and food insecurity are driven more by the adoption of livelihood-based coping strategies than by economic vulnerability. The expenditure share on food was high, and half of the population (48 percent) had debts of more than JD 500, used more to meet food needs than to cover the costs of shelter. Regarding accommodation, 89 percent of PRS households lived in rented accommodation and three out of four indicated support for rent and improved shelter among their top needs. Consumption- and livelihood-based coping strategies were found to be important in meeting households' food needs; consumption-based coping strategies were used an average of up to three times a week in order to maintain access to food.

Most of the PRS population depend on UNRWA's assistance as a main source of income, but two thirds of the population receiving the assistance were food-insecure or vulnerable to food insecurity, mainly because the amount of assistance provided was small (JD 20 per capita every three months). PRS households will therefore remain in need of assistance in order to meet their food needs.

Most PRS households had access to work, but limited access to regular employment made it difficult to secure a reliable and stable source of income; a higher proportion of vulnerable or food-insecure PRS was observed among households with members working in temporary employment than among those with members in regular or seasonal employment. According to feedback from FGDs, access to reliable employment opportunities remains difficult. Both working and non-working household members have skills that have not been used in formal jobs in the legal employment market.

Most PRS had access to health services when needed during the six months prior to the survey, mainly through public clinics and hospitals. However, almost one third of households cited support for medicine and health services as their top need. Nearly one in five had at least one school-age child not attending school, mainly because of a lack of interest in education.

All participants in FGDs reported that living conditions in 2018 were the worst they had experienced so far.

RECOMMENDATIONS

Continue to provide unconditional humanitarian assistance.

The continuity and sustainability of the unconditional cash assistance UNRWA provides to most vulnerable Palestine refugees in Jordan will remain vital in maintaining and improving the food security of this population. Organizations other than UNRWA should be aware of the challenging conditions in which PRS live and provide assistance that covers the needs of this vulnerable population.

Develop livelihood activities that match the skills of PRS.

Part of the PRS population in Jordan (people with national identity numbers) can move freely within the country and have access to opportunities in job market, albeit limited ones as Jordan is facing high unemployment rates. Both working and non-working PRS have skills that are not being used in order to meet market needs. More efforts are needed in order to match the skills of PRS with market demand and to advocate for regulating the status of non-ID PRS to allow them to access the labour market based on labour permits.

Improve the quality of health care services.

Most PRS received health care services when needed, but support for medicine and health services were still among their top needs. PRS requested improvement in the quality of the health services provided, including by increasing the types and quantities of medication available at UNRWA health centres and expanding services to cover treatment of chronic diseases such as thalassemia and surgery services.



ANNEXES



Annex I: Factsheets for Syrian population

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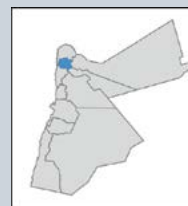
Annex II: Questionnaire

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Comprehensive Food Security and Vulnerability Assessment 2018

Ajloun and Jerash: 16,952 registered Syrian refugees

Going into the ninth year since the outbreak of conflict in Syria, there are 657,628 Syrian refugees registered in Jordan, of whom 79% (517,626) live in rural and urban host communities and 21% (140,002) in formal refugee camps.¹ In order to understand the impact of contextual changes on the food security and broader welfare of refugees, the World Food Programme (WFP) has partnered with REACH to conduct a fourth Comprehensive Food Security and Vulnerability Assessment (CFSVA), covering all 12 governorates in Jordan as well as Azraq and Za'atari refugee camps. In total, 2,143 Syrian households comprising 3,557 UNHCR case registrations were surveyed between April and May 2018. This factsheet summarizes key findings in Ajloun and Jerash governorate/area. Findings are representative of registered Syrian refugee cases in the governorate/area with a 95 percent confidence level and a 5 percent margin of error.



Key demographics

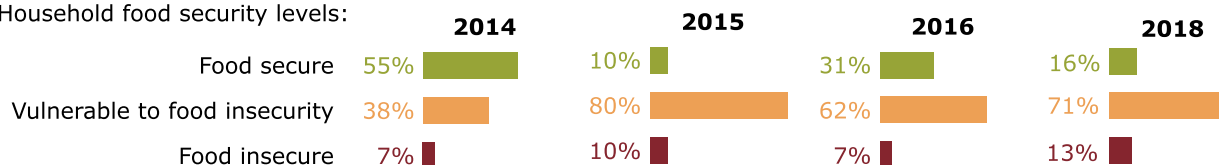
196 Households surveyed, comprising of **311** cases

26% Female headed households

24% Households with disabled head of case

Food security

Household food security levels:



Household resources

Average monthly income: **JOD 356**

Average monthly income per capita: **JOD 59**

Top three sources of income:

- 1 WFP Assistance**93%** of households
- 2 Work earnings**65%** of households
- 3 Credit/Borrowing**34%** of households

Household expenditure

Average monthly expenditure: **JOD 372**

Average monthly expenditure per capita: **JOD 63**

On average, households allocate:

- 40%** of expenditure to food
- 29%** of expenditure to rental costs
- 8%** of expenditure to health related costs

Involvement in work

Working-age individuals involved in some sort of work in the 30 days prior to assessment:

66% of males **5%** of females

Working individuals in possession of a work permit (at time of assessment): **34%**

Livelihoods

Amongst working individuals, the most common sectors of work are:

- 1 **Construction**
42% of workers
- 2 **Accommodation and food services**
15% of workers
- 3 **Agriculture**
12% of workers

Livelihood coping strategies

In 2018, **95%** of households used livelihood coping strategies to cope with a lack of food or lack of resources to buy food.³

92% of households used stress coping strategies, for example:

71% borrowed money to buy food or purchasing food on credit

61% of households used crisis coping strategies, for example:

52% reduced essential non-food expenditure

36% of households used emergency coping strategies, for example:

30% sent household members to work in exploitative or illegal jobs

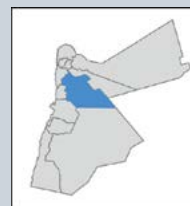
¹UNHCR, exact figures as of 6 February 2018

³Households were able to select multiple livelihood coping strategies. The coping strategies highlighted in this factsheet are examples of each severity category (stress, crisis, and emergency); please see the CFSVA report for a full list of coping strategies.

Comprehensive Food Security and Vulnerability Assessment 2018

Amman: 197,084 registered Syrian refugees

Going into the ninth year since the outbreak of conflict in Syria, there are 657,628 Syrian refugees registered in Jordan, of whom 79% (517,626) live in rural and urban host communities and 21% (140,002) in formal refugee camps.¹ In order to understand the impact of contextual changes on the food security and broader welfare of refugees, the World Food Programme (WFP) has partnered with REACH to conduct a fourth Comprehensive Food Security and Vulnerability Assessment (CFSVA), covering all 12 governorates in Jordan as well as Azraq and Za'atari refugee camps. In total, 2,143 Syrian households comprising 3,557 UNHCR case registrations were surveyed between April and May 2018. This factsheet summarizes key findings in Amman governorate/area. Findings are representative of registered Syrian refugee cases in the governorate/area with a 95 percent confidence level and a 5 percent margin of error.



Key demographics

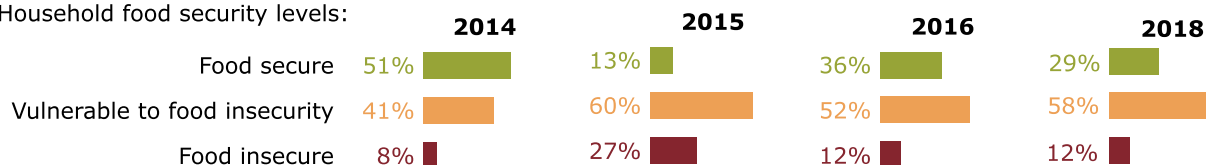
201 Households surveyed, comprising of **334** cases

22% Female headed households

25% Households with disabled head of case

Food security

Household food security levels:



Household resources

Average monthly income: **JOD 415**

Average monthly income per capita: **JOD 77**

Top three sources of income:

- 1 WFP Assistance**95%** of households
- 2 Work earnings**76%** of households
- 3 Credit/Borrowing**44%** of households

Household expenditure

Average monthly expenditure: **JOD 447**

Average monthly expenditure per capita: **JOD 85**

On average, households allocate:

- 37%** of expenditure to food
- 32%** of expenditure to rental costs
- 9%** of expenditure to health related costs

Involvement in work

Working-age individuals involved in some sort of work in the 30 days prior to assessment:

66% of males **6%** of females

Working individuals in possession of a work permit (at time of assessment): **36%**

Livelihoods

Amongst working individuals, the most common sectors of work are:

- 1 **Construction**
24% of workers
- 2 **Trades (electrician, plumber etc)**
19% of workers
- 3 **Wholesale, retail, repair**
15% of workers

Livelihood coping strategies

In 2018, **81%** of households used livelihood coping strategies to cope with a lack of food or lack of resources to buy food.³

71% of households used stress coping strategies, for example:

58% borrowed money to buy food or purchasing food on credit

58% of households used crisis coping strategies, for example:

NFI **55%** reduced essential non-food expenditure

25% of households used emergency coping strategies, for example:

22% sent household members to work in exploitative or illegal jobs

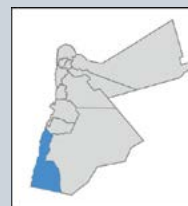
¹UNHCR, exact figures as of 6 February 2018

³Households were able to select multiple livelihood coping strategies. The coping strategies highlighted in this factsheet are examples of each severity category (stress, crisis, and emergency); please see the CFSVA report for a full list of coping strategies.

Comprehensive Food Security and Vulnerability Assessment 2018

Aqaba: 3,617 registered Syrian refugees

Going into the ninth year since the outbreak of conflict in Syria, there are 657,628 Syrian refugees registered in Jordan, of whom 79% (517,626) live in rural and urban host communities and 21% (140,002) in formal refugee camps.¹ In order to understand the impact of contextual changes on the food security and broader welfare of refugees, the World Food Programme (WFP) has partnered with REACH to conduct a fourth Comprehensive Food Security and Vulnerability Assessment (CFSVA), covering all 12 governorates in Jordan as well as Azraq and Za'atari refugee camps. In total, 2,143 Syrian households comprising 3,557 UNHCR case registrations were surveyed between April and May 2018. This factsheet summarizes key findings in Aqaba governorate/area. Findings are representative of registered Syrian refugee cases in the governorate/area with a 95 percent confidence level and a 5 percent margin of error.



Key demographics

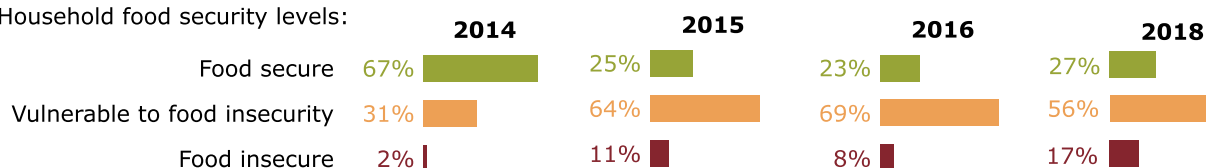
115 Households surveyed, comprising of **167** cases

17% Female headed households

15% Households with disabled head of case

Food security

Household food security levels:



Household resources

Average monthly income: **JOD 404**

Average monthly income per capita: **JOD 85**

Top three sources of income:

- 1 WFP Assistance**88%** of households
- 2 Work earnings**76%** of households
- 3 Credit/Borrowing**43%** of households

Household expenditure

Average monthly expenditure: **JOD 423**

Average monthly expenditure per capita: **JOD 96**

On average, households allocate:

- 39%** of expenditure to food
- 26%** of expenditure to rental costs
- 10%** of expenditure to health related costs

Involvement in work

Working-age individuals involved in some sort of work in the 30 days prior to assessment:

67% of males **8%** of females

Working individuals in possession of a work permit (at time of assessment): **16%**

Livelihoods

Amongst working individuals, the most common sectors of work are:

- 1 **Construction**
33% of workers
- 2 **Trades (electrician, plumber etc)**
30% of workers
- 3 **Wholesale, retail, repair**
10% of workers

Livelihood coping strategies

In 2018, **88%** of households used livelihood coping strategies to cope with a lack of food or lack of resources to buy food.³

73% of households used stress coping strategies, for example:

57% borrowed money to buy food or purchasing food on credit

36% of households used crisis coping strategies, for example:

NFI **36%** reduced essential non-food expenditure

28% of households used emergency coping strategies, for example:

23% sent household members to work in exploitative or illegal jobs

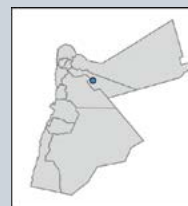
¹UNHCR, exact figures as of 6 February 2018

³Households were able to select multiple livelihood coping strategies. The coping strategies highlighted in this factsheet are examples of each severity category (stress, crisis, and emergency); please see the CFSVA report for a full list of coping strategies.

Comprehensive Food Security and Vulnerability Assessment 2018

Azraq Camp: 40,615 registered Syrian refugees

Going into the ninth year since the outbreak of conflict in Syria, there are 657,628 Syrian refugees registered in Jordan, of whom 79% (517,626) live in rural and urban host communities and 21% (140,002) in formal refugee camps.¹ In order to understand the impact of contextual changes on the food security and broader welfare of refugees, the World Food Programme (WFP) has partnered with REACH to conduct a fourth Comprehensive Food Security and Vulnerability Assessment (CFSVA), covering all 12 governorates in Jordan as well as Azraq and Za'atari refugee camps. In total, 2,143 Syrian households comprising 3,557 UNHCR case registrations were surveyed between April and May 2018. This factsheet summarizes key findings in Azraq Camp governorate/area. Findings are representative of registered Syrian refugee cases in the governorate/area with a 95 percent confidence level and a 5 percent margin of error.



Key demographics

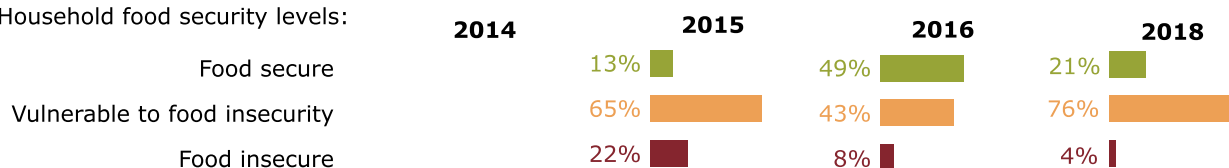
213 Households surveyed, comprising of **365** cases

13% Female headed households

7% Households with disabled head of case

Food security

Household food security levels:



Household resources

Average monthly income: **JOD 311**

Average monthly income per capita: **JOD 50**

Top three sources of income:

- 1 WFP Assistance**100%** of households
- 2 Work earnings**53%** of households
- 3 Credit/Borrowing**21%** of households

Household expenditure

Average monthly expenditure: **JOD 264**

Average monthly expenditure per capita: **JOD 36**

On average, households allocate:

- 82%** of expenditure to food
- 0%** of expenditure to rental costs
- 4%** of expenditure to health related costs

Involvement in work

Working-age individuals involved in some sort of work in the 30 days prior to assessment:

37% of males **8%** of females

Working individuals in possession of a work permit (at time of assessment): **60%**

Livelihoods

Amongst working individuals, the most common sectors of work are:

- 1 **International organizations**
33% of workers
- 2 **Construction**
13% of workers
- 3 **Trades (electrician, plumber etc)**
13% of workers

Livelihood coping strategies

In 2018, **79%** of households used livelihood coping strategies to cope with a lack of food or lack of resources to buy food.³

74% of households used stress coping strategies, for example:

48% borrowed money to buy food or purchasing food on credit

34% of households used crisis coping strategies, for example:

NFI **26%** reduced essential non-food expenditure

2% of households used emergency coping strategies, for example:

2% sent household members to work in exploitative or illegal jobs

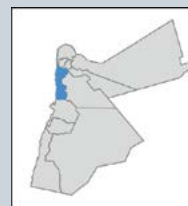
¹UNHCR, exact figures as of 6 February 2018

³Households were able to select multiple livelihood coping strategies. The coping strategies highlighted in this factsheet are examples of each severity category (stress, crisis, and emergency); please see the CFSVA report for a full list of coping strategies.

Comprehensive Food Security and Vulnerability Assessment 2018

Balqa and Madaba: 32,863 registered Syrian refugees

Going into the ninth year since the outbreak of conflict in Syria, there are 657,628 Syrian refugees registered in Jordan, of whom 79% (517,626) live in rural and urban host communities and 21% (140,002) in formal refugee camps.¹ In order to understand the impact of contextual changes on the food security and broader welfare of refugees, the World Food Programme (WFP) has partnered with REACH to conduct a fourth Comprehensive Food Security and Vulnerability Assessment (CFSVA), covering all 12 governorates in Jordan as well as Azraq and Za'atari refugee camps. In total, 2,143 Syrian households comprising 3,557 UNHCR case registrations were surveyed between April and May 2018. This factsheet summarizes key findings in Balqa and Madaba governorate/area. Findings are representative of registered Syrian refugee cases in the governorate/area with a 95 percent confidence level and a 5 percent margin of error.



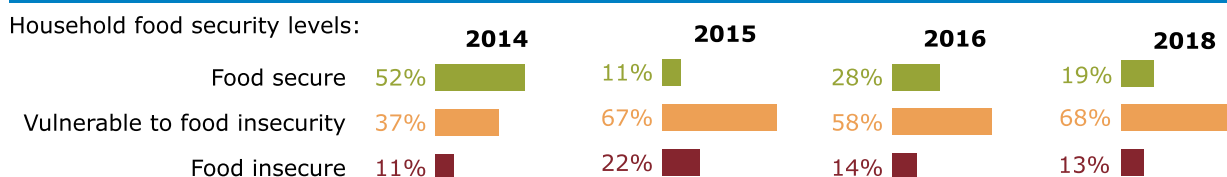
Key demographics

180 Households surveyed, comprising of **327** cases

14% Female headed households

23% Households with disabled head of case

Food security



Household resources

Average monthly income: **JOD 446**
Average monthly income per capita: **JOD 69**

Top three sources of income:

- 1 WFP Assistance**95%** of households
- 2 Work earnings**79%** of households
- 3 Credit/Borrowing**40%** of households

Household expenditure

Average monthly expenditure: **JOD 436**
Average monthly expenditure per capita: **JOD 71**

On average, households allocate:

- 43%** of expenditure to food
- 23%** of expenditure to rental costs
- 11%** of expenditure to health related costs

Involvement in work

Working-age individuals involved in some sort of work in the 30 days prior to assessment:

68% of males **3%** of females

Working individuals in possession of a work permit (at time of assessment): **41%**

Livelihoods

Amongst working individuals, the most common sectors of work are:

- 1 **Construction**
30% of workers
- 2 **Agriculture**
24% of workers
- 3 **Wholesale, retail, repair**
12% of workers

Livelihood coping strategies

In 2018, **89%** of households used livelihood coping strategies to cope with a lack of food or lack of resources to buy food.³

82% of households used stress coping strategies, for example:

68% borrowed money to buy food or purchasing food on credit

56% of households used crisis coping strategies, for example:

51% reduced essential non-food expenditure

32% of households used emergency coping strategies, for example:

26% sent household members to work in exploitative or illegal jobs

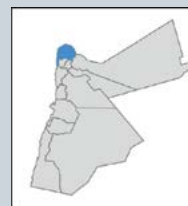
¹UNHCR, exact figures as of 6 February 2018

³Households were able to select multiple livelihood coping strategies. The coping strategies highlighted in this factsheet are examples of each severity category (stress, crisis, and emergency); please see the CFSVA report for a full list of coping strategies.

Comprehensive Food Security and Vulnerability Assessment 2018

Irbid: 140,639 registered Syrian refugees

Going into the ninth year since the outbreak of conflict in Syria, there are 657,628 Syrian refugees registered in Jordan, of whom 79% (517,626) live in rural and urban host communities and 21% (140,002) in formal refugee camps.¹ In order to understand the impact of contextual changes on the food security and broader welfare of refugees, the World Food Programme (WFP) has partnered with REACH to conduct a fourth Comprehensive Food Security and Vulnerability Assessment (CFSVA), covering all 12 governorates in Jordan as well as Azraq and Za'atari refugee camps. In total, 2,143 Syrian households comprising 3,557 UNHCR case registrations were surveyed between April and May 2018. This factsheet summarizes key findings in Irbid governorate/area. Findings are representative of registered Syrian refugee cases in the governorate/area with a 95 percent confidence level and a 5 percent margin of error.



Key demographics

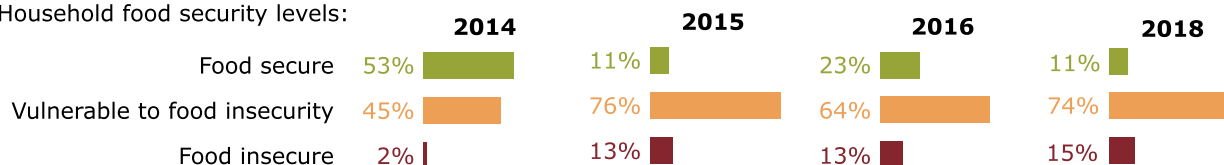
188 Households surveyed, comprising of **341** cases

29% Female headed households

36% Households with disabled head of case

Food security

Household food security levels:



Household resources

Average monthly income: **JOD 365**

Average monthly income per capita: **JOD 59**

Top three sources of income:

- 1 WFP Assistance**97%** of households
- 2 Work earnings**63%** of households
- 3 Credit/Borrowing**29%** of households

Household expenditure

Average monthly expenditure: **JOD 443**

Average monthly expenditure per capita: **JOD 70**

On average, households allocate:

- 39%** of expenditure to food
- 30%** of expenditure to rental costs
- 9%** of expenditure to health related costs

Involvement in work

Working-age individuals involved in some sort of work in the 30 days prior to assessment:

62% of males **4%** of females

Working individuals in possession of a work permit (at time of assessment): **24%**

Livelihoods

Amongst working individuals, the most common sectors of work are:

- 1 **Construction**
34% of workers
- 2 **Accommodation and food services**
13% of workers
- 3 **Agriculture**
12% of workers

Livelihood coping strategies

In 2018, **95%** of households used livelihood coping strategies to cope with a lack of food or lack of resources to buy food.³

91% of households used stress coping strategies, for example:

82% borrowed money to buy food or purchasing food on credit

71% of households used crisis coping strategies, for example:

66% reduced essential non-food expenditure

43% of households used emergency coping strategies, for example:

41% sent household members to work in exploitative or illegal jobs

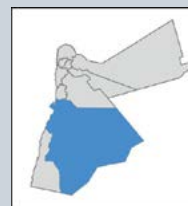
¹UNHCR, exact figures as of 6 February 2018

³Households were able to select multiple livelihood coping strategies. The coping strategies highlighted in this factsheet are examples of each severity category (stress, crisis, and emergency); please see the CFSVA report for a full list of coping strategies.

Comprehensive Food Security and Vulnerability Assessment 2018

Kerak, Maan and Tafilah: 18,901 registered Syrian refugees

Going into the ninth year since the outbreak of conflict in Syria, there are 657,628 Syrian refugees registered in Jordan, of whom 79% (517,626) live in rural and urban host communities and 21% (140,002) in formal refugee camps.¹ In order to understand the impact of contextual changes on the food security and broader welfare of refugees, the World Food Programme (WFP) has partnered with REACH to conduct a fourth Comprehensive Food Security and Vulnerability Assessment (CFSVA), covering all 12 governorates in Jordan as well as Azraq and Za'atari refugee camps. In total, 2,143 Syrian households comprising 3,557 UNHCR case registrations were surveyed between April and May 2018. This factsheet summarizes key findings in Kerak, Maan and Tafilah governorate/area. Findings are representative of registered Syrian refugee cases in the governorate/area with a 95 percent confidence level and a 5 percent margin of error.



Key demographics

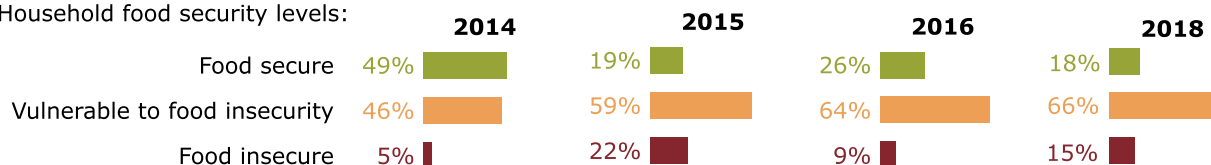
211 Households surveyed, comprising of **315** cases

17% Female headed households

21% Households with disabled head of case

Food security

Household food security levels:



Household resources

Average monthly income: **JOD 378**

Average monthly income per capita: **JOD 74**

Top three sources of income:

- 1 WFP Assistance**90%** of households
- 2 Work earnings**71%** of households
- 3 Credit/Borrowing**47%** of households

Household expenditure

Average monthly expenditure: **JOD 367**

Average monthly expenditure per capita: **JOD 74**

On average, households allocate:

- 47%** of expenditure to food
- 19%** of expenditure to rental costs
- 10%** of expenditure to health related costs

Involvement in work

Working-age individuals involved in some sort of work in the 30 days prior to assessment:

65% of males **3%** of females

Working individuals in possession of a work permit (at time of assessment): **52%**

Livelihoods

Amongst working individuals, the most common sectors of work are:

- 1 **Construction**
30% of workers
- 2 **Wholesale, retail, repair**
26% of workers
- 3 **Accommodation and food services**
13% of workers

Livelihood coping strategies

In 2018, **89%** of households used livelihood coping strategies to cope with a lack of food or lack of resources to buy food.³

83% of households used stress coping strategies, for example:

70% borrowed money to buy food or purchasing food on credit

50% of households used crisis coping strategies, for example:

48% reduced essential non-food expenditure

29% of households used emergency coping strategies, for example:

27% sent household members to work in exploitative or illegal jobs

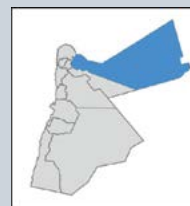
¹UNHCR, exact figures as of 6 February 2018

³Households were able to select multiple livelihood coping strategies. The coping strategies highlighted in this factsheet are examples of each severity category (stress, crisis, and emergency); please see the CFSVA report for a full list of coping strategies.

Comprehensive Food Security and Vulnerability Assessment 2018

Mafraq: 164,021 registered Syrian refugees

Going into the ninth year since the outbreak of conflict in Syria, there are 657,628 Syrian refugees registered in Jordan, of whom 79% (517,626) live in rural and urban host communities and 21% (140,002) in formal refugee camps.¹ In order to understand the impact of contextual changes on the food security and broader welfare of refugees, the World Food Programme (WFP) has partnered with REACH to conduct a fourth Comprehensive Food Security and Vulnerability Assessment (CFSVA), covering all 12 governorates in Jordan as well as Azraq and Za'atari refugee camps. In total, 2,143 Syrian households comprising 3,557 UNHCR case registrations were surveyed between April and May 2018. This factsheet summarizes key findings in Mafraq governorate/area. Findings are representative of registered Syrian refugee cases in the governorate/area with a 95 percent confidence level and a 5 percent margin of error.



Key demographics

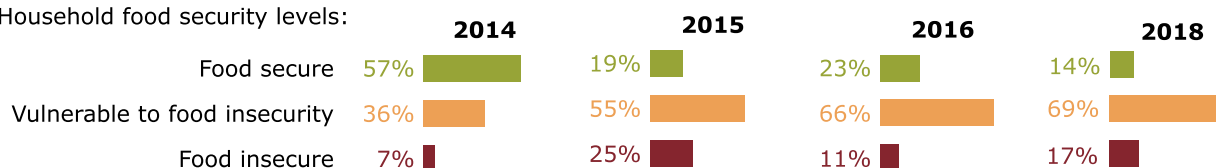
209 Households surveyed, comprising of **348** cases

33% Female headed households

24% Households with disabled head of case

Food security

Household food security levels:



Household resources

Average monthly income: **JOD 322**

Average monthly income per capita: **JOD 51**

Top three sources of income:

- 1 WFP Assistance**97%** of households
- 2 Work earnings**52%** of households
- 3 Credit/Borrowing**41%** of households

Household expenditure

Average monthly expenditure: **JOD 354**

Average monthly expenditure per capita: **JOD 58**

On average, households allocate:

- 44%** of expenditure to food
- 23%** of expenditure to rental costs
- 8%** of expenditure to health related costs

Involvement in work

Working-age individuals involved in some sort of work in the 30 days prior to assessment:

53% of males **4%** of females

Working individuals in possession of a work permit (at time of assessment): **37%**

Livelihoods

Amongst working individuals, the most common sectors of work are:

- 1 **Agriculture**
46% of workers
- 2 **Construction**
32% of workers
- 3 **Wholesale, retail, repair**
7% of workers

Livelihood coping strategies

In 2018, **97%** of households used livelihood coping strategies to cope with a lack of food or lack of resources to buy food.³

94% of households used stress coping strategies, for example:

88% borrowed money to buy food or purchasing food on credit

56% of households used crisis coping strategies, for example:

50% reduced essential non-food expenditure

32% of households used emergency coping strategies, for example:

25% sent household members to work in exploitative or illegal jobs

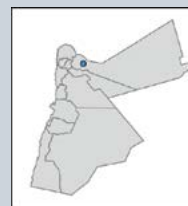
¹UNHCR, exact figures as of 6 February 2018

³Households were able to select multiple livelihood coping strategies. The coping strategies highlighted in this factsheet are examples of each severity category (stress, crisis, and emergency); please see the CFSVA report for a full list of coping strategies.

Comprehensive Food Security and Vulnerability Assessment 2018

Zaatari Camp: 78,527 registered Syrian refugees

Going into the ninth year since the outbreak of conflict in Syria, there are 657,628 Syrian refugees registered in Jordan, of whom 79% (517,626) live in rural and urban host communities and 21% (140,002) in formal refugee camps.¹ In order to understand the impact of contextual changes on the food security and broader welfare of refugees, the World Food Programme (WFP) has partnered with REACH to conduct a fourth Comprehensive Food Security and Vulnerability Assessment (CFSVA), covering all 12 governorates in Jordan as well as Azraq and Za'atari refugee camps. In total, 2,143 Syrian households comprising 3,557 UNHCR case registrations were surveyed between April and May 2018. This factsheet summarizes key findings in Zaatari Camp governorate/area. Findings are representative of registered Syrian refugee cases in the governorate/area with a 95 percent confidence level and a 5 percent margin of error.



Key demographics

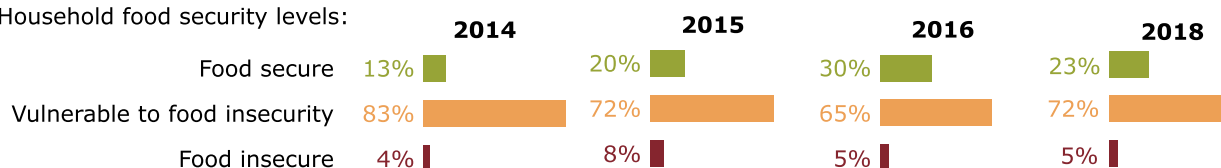
227 Households surveyed, comprising of **361** cases

19% Female headed households

12% Households with disabled head of case

Food security

Household food security levels:



Household resources

Average monthly income: **JOD 321**

Average monthly income per capita: **JOD 49**

Top three sources of income:

- 1 WFP Assistance**100%** of households
- 2 Work earnings**72%** of households
- 3 Credit/Borrowing**40%** of households

Household expenditure

Average monthly expenditure: **JOD 291**

Average monthly expenditure per capita: **JOD 45**

On average, households allocate:

- 71%** of expenditure to food
- 0%** of expenditure to rental costs
- 4%** of expenditure to health related costs

Involvement in work

Working-age individuals involved in some sort of work in the 30 days prior to assessment:

61% of males **8%** of females

Working individuals in possession of a work permit (at time of assessment): **49%**

Livelihoods

Amongst working individuals, the most common sectors of work are:

- 1 **Agriculture**
23% of workers
- 2 **International organizations**
23% of workers
- 3 **Construction**
11% of workers

Livelihood coping strategies

In 2018, **78%** of households used livelihood coping strategies to cope with a lack of food or lack of resources to buy food.³

72% of households used stress coping strategies, for example:

57% borrowed money to buy food or purchasing food on credit

25% of households used crisis coping strategies, for example:

NFI **20%** reduced essential non-food expenditure

13% of households used emergency coping strategies, for example:

9% sent household members to work in exploitative or illegal jobs

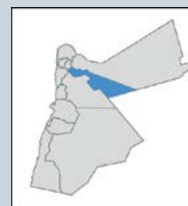
¹UNHCR, exact figures as of 6 February 2018

³Households were able to select multiple livelihood coping strategies. The coping strategies highlighted in this factsheet are examples of each severity category (stress, crisis, and emergency); please see the CFSVA report for a full list of coping strategies.

Comprehensive Food Security and Vulnerability Assessment 2018

Zarqa: 96,951 registered Syrian refugees

Going into the ninth year since the outbreak of conflict in Syria, there are 657,628 Syrian refugees registered in Jordan, of whom 79% (517,626) live in rural and urban host communities and 21% (140,002) in formal refugee camps.¹ In order to understand the impact of contextual changes on the food security and broader welfare of refugees, the World Food Programme (WFP) has partnered with REACH to conduct a fourth Comprehensive Food Security and Vulnerability Assessment (CFSVA), covering all 12 governorates in Jordan as well as Azraq and Za'atari refugee camps. In total, 2,143 Syrian households comprising 3,557 UNHCR case registrations were surveyed between April and May 2018. This factsheet summarizes key findings in Zarqa governorate/area. Findings are representative of registered Syrian refugee cases in the governorate/area with a 95 percent confidence level and a 5 percent margin of error.



Key demographics

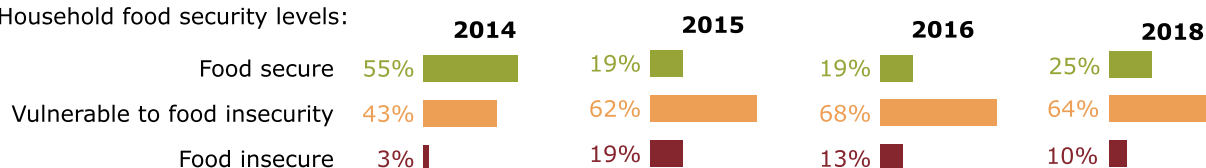
205 Households surveyed, comprising of **332** cases

27% Female headed households

23% Households with disabled head of case

Food security

Household food security levels:



Household resources

Average monthly income: **JOD 383**

Average monthly income per capita: **JOD 67**

Top three sources of income:

- 1 WFP Assistance**98%** of households
- 2 Work earnings**69%** of households
- 3 Credit/Borrowing**40%** of households

Household expenditure

Average monthly expenditure: **JOD 384**

Average monthly expenditure per capita: **JOD 71**

On average, households allocate:

- 41%** of expenditure to food
- 25%** of expenditure to rental costs
- 11%** of expenditure to health related costs

Involvement in work

Working-age individuals involved in some sort of work in the 30 days prior to assessment:

59% of males **5%** of females

Working individuals in possession of a work permit (at time of assessment): **26%**

Livelihoods

Amongst working individuals, the most common sectors of work are:

- 1 **Construction**
26% of workers
- 2 **Wholesale, retail, repair**
19% of workers
- 3 **Accommodation and food services**
17% of workers

Livelihood coping strategies

In 2018, **89%** of households used livelihood coping strategies to cope with a lack of food or lack of resources to buy food.³

85% of households used stress coping strategies, for example:

71% borrowed money to buy food or purchasing food on credit

53% of households used crisis coping strategies, for example:

NFI **50%** reduced essential non-food expenditure

31% of households used emergency coping strategies, for example:

26% sent household members to work in exploitative or illegal jobs

¹UNHCR, exact figures as of 6 February 2018

³Households were able to select multiple livelihood coping strategies. The coping strategies highlighted in this factsheet are examples of each severity category (stress, crisis, and emergency); please see the CFSVA report for a full list of coping strategies.

CFSVA Questionnaire - Syrian Refugees

1. GENERAL INFORMATION

1.1	Have you participated in this assessment in the past few weeks? No=0, Yes=1		Interview Date	1.2	Barcode Questionnaire code
1.3	Governorate	1.4	District	1.5	Town/Village
1.6	Are you living in: Urban = 1, Rural = 2, N.A = 3				

2. INFORMATION ON THE HH

2.1	Do you live in a household headed by a non-Syrian? 1=Yes, 0=No				<input type="checkbox"/>
2.1.1	What is the age of the head of household?				<input type="checkbox"/>
2.1.1	What is the gender of the head of household				<input type="checkbox"/>
2.1.2	What is the marital status of the head of household: 1) Single 2) Married 3) Divorced/Separated 4) Widowed 5) Engaged				<input type="checkbox"/>
2.1.3	What's the level of education completed by the head of the household: 1. none = completely illiterate. 2. literate = reads and writes, but no formal education 3. primary = completed grade 6 4. secondary = completed grade 9 5. completed grade 10 6. grade 12 = completed passed Tawjihji or bacaloria 7. higher education=college/university degree 10. prefer not to say				<input type="checkbox"/>
2.2	What is the total number of people living in this HH?				<input type="checkbox"/>
2.3	Are any of these HH members non-Syrian? (1=Yes, 0=No)				<input type="checkbox"/>
2.3.1	If yes, how many?				<input type="checkbox"/>
2.3.2	If yes, where are they from? (Jordan, Iraq, Yemen, Other (please specify))				<input type="checkbox"/>
2.4	Does your Case share HH with other Syrian refugees? 1=Yes, 0=No				<input type="checkbox"/>
2.5	Does the total number of household members include any unaccompanied or separated minors? 1=Yes, 0=No				<input type="checkbox"/>
2.5.1	If yes, how many?	Number of unaccompanied minors	<input type="checkbox"/>	2.6.2	Number of separated minors
2.6	Number of rooms excluding the kitchen & sanitary facilities (shared by entire HH)				<input type="checkbox"/>
2.7	Do you have a latrine/toilet of exclusive use for your HH? 1. Yes 2. No				<input type="checkbox"/>
2.8	Is the latrine/toilet shared between more than one case in the HH?				<input type="checkbox"/>
2.8.1	If yes, how many cases?				<input type="checkbox"/>
2.9	What is the total number of cases in this HH?				<input type="checkbox"/>
2.10	How many cases are willing and available to be interviewed?				<input type="checkbox"/>
2.11	Why are you living together as more than one case in the household? 1. Nuclear family members 2. Relatives 3. Reduce rental costs 4. Employer provides accomodation 5. Other				<input type="checkbox"/>
2.11.1	If other, please specify				<input type="checkbox"/>

3. GENERAL CASE LEVEL QUESTIONS

"START CASE LOOPS (# CASES = # LOOPS)
Each case in the household was seperately asked the following questions.
Enumerator to interview each case seperately"

3.1	What is the sex of the interviewee? 1 = Male 2 = Female	<input type="checkbox"/>	2.9	What is the age of the interviewee? (in years)	<input type="checkbox"/>
3.3	Are you the head of case?		1=Yes, 0=No		<input type="checkbox"/>
3.3.1	If not, what is the sex of the registered head of case? 1 = Male 2 = Female	<input type="checkbox"/>	2.10.2	If not, what is the age of the registered head of case? (in years)	<input type="checkbox"/>
3.4	What is the marital status of the registered head of case: 1) Single 2) Married 3) Divorced / Separated 4) Widowed 5) Engaged				<input type="checkbox"/>
3.5	What's the level of education completed by the head of the case: 1. none = completely illiterate. 2. laterate = reads and writes, but no formal education 3. primary = completed grade 6 4. secondary = completed grade 9 5. completed grade 10 6. grade 12 = completed passed Tawjihji or bacaloria 7. university degree = completed the level of 4 years study at university 8. diploma = completed two years college study after Tawjihji 9. higher education = master, PHD, MBA or higher diploma 10. prefer not to say				<input type="checkbox"/>
3.6	Does the head of case have a valid UNHCR asylum seeker certificate? (Look at expiry date)				Yes <input type="checkbox"/> No <input type="checkbox"/>

* Modified versions of this questionnaire have been used to collect the data needed from different targeted populations.

3.6.1	<p>if no, what is the reason?</p> <p>1. approached UNHCR and you did not receive an appointment for renewal</p> <p>2. not renewed yet but have an appointment for renewal</p> <p>3. not renewed and don't have an appointment</p> <p>4. Other (please specify)</p>			<input type="checkbox"/>	
3.6.2	how many of your nuclear family members are not registered with UNHCR?	<input type="checkbox"/>	3.6.3	please specify age of not registered nuclear family members	<input type="checkbox"/>
3.6.4	please specify gender of not registered nuclear family members. 0 = Female 1=Male			<input type="checkbox"/>	
3.7	How to enter your registration UNHCR asylum seeker certificate?	1) By bar code scanner, 2) manually enter		<input type="checkbox"/>	
3.7.1	If 1, Registration sheet number (By using Barcode Scanner)			<input type="checkbox"/>	
3.7.2	If 2, Manual registration sheet number			<input type="checkbox"/>	
3.8	Does the head of case have a valid MOI/service card? (look at place of residence)			Yes <input type="checkbox"/> No <input type="checkbox"/> No Card <input type="checkbox"/>	
3.9	If yes, are you residing in the same district as where your Mol card is registered?			Yes <input type="checkbox"/> No <input type="checkbox"/>	
3.10	Total case members			<input type="checkbox"/>	
3.11	When did the members of your case arrive from Syria?			<input type="checkbox"/>	
3.12	First arrival (first case member):			<input type="checkbox"/>	
3.13	Last arrival (last case member):			<input type="checkbox"/>	
4. ASSISTANCE					
4.1	Type of WFP assistance that the case currently benefits from: 1) paper voucher (only in camps), 2) electronic food card 3) no assistance received			<input type="checkbox"/>	
4.2	Which of these modalities is your preferred type of assistance? 1) in-kind food, 2) paper voucher, 3) electronic food card 4) cash assistant 5) mixed assistant (cash and voucher) 6) no assistance received			<input type="checkbox"/>	
4.3	"if they receive WFP assistance, what is the value in JOD for currently received WFP assistance per person in the case? 1. 20 JOD 2.10 JOD (only for Syrian refugees in host communities)			<input type="checkbox"/>	
4.4	For how long has your case been receiving WFP assistance? (in number of months)			<input type="checkbox"/>	
5. THE WASHINGTON GROUP QUESTIONS AND HEALTH					
5.1.1	Do you have difficulty seeing, even if wearing glasses?	"a. No - no difficulty b. Yes - some difficulty c. Yes - a lot of difficulty d. Cannot do at all"		<input type="checkbox"/>	
5.1.2	Do you have difficulty hearing, even if using a hearing aid?	"a. No - no difficulty b. Yes - some difficulty c. Yes - a lot of difficulty d. Cannot do at all"		<input type="checkbox"/>	
5.1.3	Do you have difficulty walking or climbing steps?	"a. No - no difficulty b. Yes - some difficulty c. Yes - a lot of difficulty d. Cannot do at all"		<input type="checkbox"/>	
5.1.4	Do you have difficulty remembering or concentrating?	"a. No - no difficulty b. Yes - some difficulty c. Yes - a lot of difficulty d. Cannot do at all"		<input type="checkbox"/>	
5.1.5	Do you have difficulty (with self-care such as) washing all over or dressing?	"a. No - no difficulty b. Yes - some difficulty c. Yes - a lot of difficulty d. Cannot do at all"		<input type="checkbox"/>	
5.1.6	Using your usual (customary) language, do you have difficulty communicating, for example understanding or being understood?	"a. No - no difficulty b. Yes - some difficulty c. Yes - a lot of difficulty d. Cannot do at all"		<input type="checkbox"/>	
5.2	Are there any case members that are Chronically ill or have a serious medical conditions (0 = No, 1 = Yes)			<input type="checkbox"/>	
5.3	Are there any case members that are physically or mentally disabled/impaired? (0 = No, 1 = Yes)			<input type="checkbox"/>	
5.4	(If yes to one of the two above) Has the disability or illness been reported to UNHCR? (0 = No, 1 = Yes)			<input type="checkbox"/>	
5.5	(if yes) Did UNHCR recognize and take any action in relation to disability or illness? 1=Recognized but no action, 2=Recognized and took action, 3=Did not recognize			<input type="checkbox"/>	

5.6	Are there any pregnant women in your case? (0 = No, 1 = Yes)	<input type="checkbox"/>
5.7	if yes, how many?	<input type="checkbox"/>

6. ACCESS TO HEALTH SERVICES

6	If there was a medical need, were you or any of your case members able to access hospitals/clinics in the past six months? (0 = No, 1 = Yes)				<input type="checkbox"/>
6.1	If yes, where:	1. Public clinic/hospital	2. CBOs/NGOs	3. UNHCR supported organization (JHAS, Caritas)	<input type="checkbox"/>
	4. Private clinic/hospital	5. Pharmacy or shop	6. Syrian community supported clinics	7. Other (please specify)	<input type="checkbox"/>
6.2	If no, please specify the kind of difficulty (tick the box of the most applicable only)	1. Finances (cost of transport, fee, etc.)	<input type="checkbox"/>	2. Documentation (problems related to MOI/service card and UNHCR certificate)	<input type="checkbox"/>
	3. Relevant medical services were not available (specialization not available, medication not available, etc.)	4. Hospital/clinic personnel denied access without clear reason	5. Lack of knowledge of health centre availability	6. Distance	7. Long queues
	6. Other (please specify): _____				

7. EDUCATION

7.1	How many of the case members are children (under 18)	<input type="checkbox"/>
7.2	How many of these children in schooling age? (5-17)	<input type="checkbox"/>
7.3	How many of these are accessing formal education services?	<input type="checkbox"/>
7.4	If children are not accessing education services, what are the reasons? (select all that apply)	<input type="checkbox"/>
	1) None	<input type="checkbox"/>
	2) Not interested cultural/not useful	<input type="checkbox"/>
	3) Child marriage/Engagement	<input type="checkbox"/>
	4) Child labor/work	<input type="checkbox"/>
	5) Financial constraints	<input type="checkbox"/>
	6) Distance to school	<input type="checkbox"/>
	7) School doesn't enroll as has no more capacity/overcrowded	<input type="checkbox"/>
	8) Physical/verbal abuse or bullying at school	<input type="checkbox"/>
	9) Safety fears for movement outside the home - cannot leave home	<input type="checkbox"/>
	10) Do not know if school registration is possible or not	<input type="checkbox"/>
	11) They were not going to school in Syria	<input type="checkbox"/>
	12) The family is waiting for the return to Syria in order to register children in school	<input type="checkbox"/>
	13) Psychological distress/difficulties concentrating	<input type="checkbox"/>
	14) A big gap between their last grade in their home country vs the one that they are supposed to be in Jordan	<input type="checkbox"/>
	15) Disability/serious health condition	<input type="checkbox"/>
	16) Difficult dialect/teaching methods/curriculum	<input type="checkbox"/>
	17) Moving from one house to another	<input type="checkbox"/>
	18) New arrivals to Jordan/Arrival in the middle of the academic year	<input type="checkbox"/>
	19) no Mol card or Mol card registered issued in different place, cannot attend school	<input type="checkbox"/>
	20) Spent more than 3 years out of school so cant re-enroll	<input type="checkbox"/>
	21) Turned away by school for unknown reason	<input type="checkbox"/>
	22) Attending informal education services	<input type="checkbox"/>
	22) Other	<input type="checkbox"/>

* Modified versions of this questionnaire have been used to collect the data needed from different targeted populations.

8. FOOD CONSUMPTION				
8.1	How many children under the age of 2 are there in your case?			<input type="checkbox"/>
8.2	In which way are these children fed? 1=Breast fed, 2=powdered milk, 3=both 4=other (please specify)			<input type="checkbox"/>
8.3	Yesterday, how many meals were eaten by your case? (meals comparable to breakfast, lunch, dinner)			<input type="checkbox"/>
Consider only meals consumed at home or in public kitchen but not in private restaurants or street food. DO NOT count food consumed in very small amounts or consumed only by one member.		8.4 CONSUMPTION PATTERN Over the last 7 days, how many days did your case consume the following foods? (0 = Not eaten, 1 = 1 day, 2 = 2 days, 3 = 3 days, 4 = 4 days, 5 = 5 days, 6 = 6 days, 7 = Everyday)		8.5 FOOD SOURCES What was the main source of the food eaten by your case the past 7 days? (0= Not consumed, 1 = Own production, 2 = Bought with cash, 3 = Bought on credit, 4 = Exchanged/borrowed, 5 = Received as gift, 6 =WFP food assistance, 7 = Non WFP official food assistance, 8= Hunting/gathering/fishing)
CEREALS (bread, pasta, wheat flour, bulghur)		8.4.1	<input type="checkbox"/>	8.5.1 <input type="checkbox"/>
WHITE TUBERS AND ROOTS (potato, sweet potato)		8.4.2	<input type="checkbox"/>	8.5.2 <input type="checkbox"/>
VEGETABLES, LEAVES		8.4.3	<input type="checkbox"/>	8.5.3 <input type="checkbox"/>
FRUITS		8.4.4	<input type="checkbox"/>	8.5.4 <input type="checkbox"/>
MEAT (organ and flesh meat)		8.4.5	<input type="checkbox"/>	8.5.5 <input type="checkbox"/>
EGGS		8.4.6	<input type="checkbox"/>	8.5.6 <input type="checkbox"/>
FISH AND OTHER SEAFOOD		8.4.7	<input type="checkbox"/>	8.5.7 <input type="checkbox"/>
PULSES, NUTS AND SEEDS (beans, chickpeas, etc)		8.4.8	<input type="checkbox"/>	8.5.8 <input type="checkbox"/>
MILK AND DAIRY PRODUCTS		8.4.9	<input type="checkbox"/>	8.5.9 <input type="checkbox"/>
OIL AND FATS		8.4.10	<input type="checkbox"/>	8.5.10 <input type="checkbox"/>
SWEETS (Sugar, honey, jam, cakes, candy, etc)		8.4.11	<input type="checkbox"/>	8.5.11 <input type="checkbox"/>
SPICES AND CONDIMENTS		8.4.12	<input type="checkbox"/>	8.5.12 <input type="checkbox"/>
8.6 Are the quantities of food that you have just described consuming in the last 7 days the normal (standard) weekly consumption? (0=No, 1=Yes)				
8.7 If no, does your case usually eat more, or less than the quantities described? 1=more 2=less				
9. COPING STRATEGIES				
9.1. During the last 7 days, how many times (in days) did your case have to employ one of the following strategies to cope with a lack of food or money to buy it? (0 = not applied, 1 = 1 day, 2 = 2 days, 3 = 3 days, 4 = 4 days, 5 = 5 days, 6 = 6 days, 7 = Everyday)				<input type="checkbox"/>
Rely on less preferred and less expensive food (i.e. cheaper lower quality food)				<input type="checkbox"/>
Borrow food or relied on help from relative(s) or friend(s), or seeking additional humanitarian assistance (excluding WFP food vouchers)				<input type="checkbox"/>
Reduce number of meals eaten in a day				<input type="checkbox"/>
Limit portion size at mealtime (different from above: i.e. less food per meal)				<input type="checkbox"/>
Restrict consumption by adults in order for small children to eat				<input type="checkbox"/>
9.2. In the past 30 days, has your case applied any of the below strategies to meet basic food needs? (0 = No, 1 = Yes, 2 = No, because I have exhausted this strategy and cannot do it anymore)				<input type="checkbox"/>
1.	Spent savings			<input type="checkbox"/>
2.	Sell productive assets or means of transport (sewing machine, wheel barrow, bicycle, car, motorbike, livestock)			<input type="checkbox"/>
3.	Reduced essential non food expenditures such as education/health			<input type="checkbox"/>
4.	Bought food on credit or borrowed money to purchase food from non-relatives/friends			<input type="checkbox"/>
5.	Sell household goods (jewelry, phone, furniture, electrodomestics, bicycle etc)			<input type="checkbox"/>
6.	Changed accommodation location or type in order to reduce rental expenditure			<input type="checkbox"/>
7.	Male members of the case accepted socially degrading, exploitative, high risk or illegal temporary jobs			<input type="checkbox"/>
7.a.	if Male members of the case accepted socially degrading, exploitative, high risk or illegal temporary jobs, specify: 1. socially degrading, exploitative or high risk 2. illegal 3. working illegally without a permit			<input type="checkbox"/>
8.	Female members of the case accepted socially degrading, exploitative, high risk or illegal temporary jobs			<input type="checkbox"/>
8.a.	if female members of the case accepted socially degrading, exploitative, high risk or illegal temporary jobs, specify: 1. socially degrading, exploitative or high risk 2. illegal 3. working illegally without a permit			<input type="checkbox"/>

9.	Children (under the age of 18) in the family worked in order to provide resources for the case.												<input type="checkbox"/>	
9.a.	if children worked, what is the gender of the children sent to work: 1. Boy 2. Girl 3. Both												<input type="checkbox"/>	
10.	Sent adult case members to beg												<input type="checkbox"/>	
11.	Sent children case members to beg												<input type="checkbox"/>	
11.a	if children sent to beg, what is the gender of the children sent to beg: 1. Boy 2. Girl 3. Both												<input type="checkbox"/>	
12.	Members of the case returned to Syria to provide resources for the case or reduce case expenditure.												<input type="checkbox"/>	
10. FINANCIAL SUPPORT														
10.1	Does your case provide financial support (that does not need to be repaid) to another case(s) in the HH? (1=yes, 0=no)												<input type="checkbox"/>	
10.1.1	If yes, on average, how much per month?												<input type="checkbox"/>	
10.2	Is your case receiving financial support (that does not need to be repaid) by another case(s) in the HH?												<input type="checkbox"/>	
10.2.1	If yes, on average, how much per month?												<input type="checkbox"/>	
11. WORK AND SKILLS														
11.1	How many of your case members have worked in the last 30 days?												<input type="checkbox"/>	
11.2	What is the gender of this member: 1. Male 2. Female												<input type="checkbox"/>	
11.3	Has this member been employed in:												<input type="checkbox"/>	
	1) Regular work				2) Seasonal work				3) Temporary work					
11.4	Which sectors was the "work type" in?													
	1. Agriculture, forestry, fishing	2. Construction	3. Manufacturing	4. Wholesale and retail trade, repair	5. Transportation and storage	6. Accommodation and food service	7. Administrative and support service	8. Public administration and defence	9. Education	10. Human health and social work	11. International organizations	12. Trades (electrician, plumber, carpenter etc...)	13. Other	
11.5	What was this member's income from this/these employments in the last 30 days?													
11.6	Does this member have a work permit? (Yes, No)													
11.7	"if no, Why does this member not have a work permit? Lack of sponsor Can't afford it Lack of MOI card Lack of passport Unregistered in UNCHR Cuts the monthly cash assistance by UNCHR Being a camp-registered refugee and I moved to an urban area afterwards Fear of dealing with the Directorate of Labour and/or with police station Dont need one, not important Other"													
11.8	Has this member faced any of the following forms of exploitation at work? (Not paid for work done, Paid less than previously agreed, Forced to pay longer hours than agreed, Paid with long delays, None, Other (please specify))													
11.9	Is this work related to the skills and/or past experience of this member? (0=No, 1=Yes)													
11.10	If Yes, Does this member have skills and/or experience in other professions that he does not practice in Jordan? (0=No, 1=Yes)													
11.11	If not related or has unused skills: Which activities does this member have skills and/or experience in? (select all that apply)													
	Agriculture:	Construction:	Manufacturing:	Wholesale/Retail:	Transportation and storage	Accommodations and Food services:	Administrative and support services	Public administration and defence	Education:	Human health and social work:	International Organizations or NGOs	Trades:	Other	None

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Crop-ping	Engineer	Factory worker	Wholesale	Driver	Hotel owner/manager	Accountancy		Teacher/professor	Nurse	Accountancy	Plumber			
Live-stock	Architect	Other	Retail: General shops	Car mechanic	Restaurant owner/manager	Administration		School manager	Doctor	Management	Electrician			
Fishing	Builder		Mobile repair	Car painting	Waiter	Lawyer		Other	Other health services	Human resources	Carpenter			
Forestry	Other		Other	Other	Butcher	IT services			Social worker	Field work	Painter and decorator			
Other					Chef	Financial services			Other	Other	Tiling			
					Other food processing	Human resources						Crafts		
					Bakery	Other						Barber/hairdresser		
				Other							Veterinary			
											Tailoring/textiles/footwear/leather			

11.12	How many case members of working age (18-65) have not worked in the last 30 days?										
11.13	What is the gender of this member: 1. Male 2. Female										
11.14	Why did this member not work?										
	1) Lack of job opportunities matching my skills	2) Job opportunities are far from my area	3) Lack of education/training/skills	4) Currently in education/training/university	5) Don't have a work permit and don't want to work without one	6) I am not interested in working	7) Child-care/Household responsibilities	8) I am not able to work (Illness, disability, injury, pregnant)	9) My family doesn't want me to work	10) Other (please specify)	

11.15	Does this member have skills and/or past experience in any of the following sectors (select all that apply)												
Agriculture:	Construction:	Manufacturing:	Wholesale/Retail:	Transportation and storage	Accommodations and Food services:	Administrative and support services	Public administration and defence	Education:	Human health and social work:	International Organizations or NGOs	Trades:	Other	None
Cropping	Engineer	Factory worker	Wholesale	Driver	Hotel owner/manager	Accountancy		Teacher/professor	Nurse	Accountancy	Plumber		
Livestock	Architect	Other	Retail: General shops	Car mechanic	Restaurant owner/manager	Administration		School manager	Doctor	Management	Electrician		
Fishing	Builder		Mobile repair	Car painting	Waiter	Lawyer		Other	Other health services	Human resources	Carpenter		
Forestry	Other		Other	Other	Butcher	IT services			Social worker	Field work	Painter and decorator		
Other					Chef	Financial services			Other	Other	Tiling		
					Other food processing	Human resources					Crafts		
					Bakery	Other					Barber/hairdresser		
					Other						Veterinary		
											Tailoring/textiles/footwear/leather		

12. INCOME SOURCES AND DEBT

	Over the past 30 days, what were the 3 main sources of cash/income (apart from work) to sustain your case? (Use the codes below)	12.1.1 Main source	12.1.2 2nd source	12.1.3 3rd source
12.1	1) No source of money	□	□	□
	2) WFP food voucher			
	3) Pensions			
	4) Informal/small commerce			
	5) Savings			
	6) Remittances	□	□	□
	7) Credits/borrowing money			
	8) Begging			
	9) Cash from Aid organizations.			
	10) Sale of assets			
	11) Sale of food aid	□	□	□
	12) Gifts from family, relatives			
	12) No income source			
	13) Other (please specify)			
12.2	What amount of money (JDs) were generated from each of these 3 main sources over the past 30 days?	□	□	□
12.3	What amount of money (JDs) was generated by all other sources of income over the past 30 days?		□	
12.4	please confirm that the values of the main sources of income are correct		□	
12.5	please confirm that the values of the other sources of income are correct		□	
12.6	What amount of UNHCR Cash Assistance did you receive over the last 30 days?			□
12.7	If your case has borrowed money/has debts, what is currently your total amount of debt? (this should include not paying the rent etc.)			□

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12.8	What was the main reason for you to incur debt?								
1. Food Expenditures	2. Rent	3. Utilities (electricity/gas)	4. Health related expenditures (medical, pharmaceutical)	5. Education related expenditures	6. Water (network, tanker, bottled, dislodging water, etc.)	7. Transport	8. Debt repayment	9. All other expenditures, please specify__	
12.9	Where/who did you borrow money from?								
1) Relatives	2) Friends	3) Employer	4) Landlord	5) Bank/Credit institution	6) Shop owner (opened a tab)	7) Community	8) Other (please specify)		
12.10	How much did you save in the last 3 months?								<input type="checkbox"/>

13. EXPENDITURE AND HOUSEHOLD ASSETS

What is the estimated amount spent by the case during the last 30 days for the following items (in JODs)											
13.1	1. Food Expenditures	<input type="checkbox"/>	2. Rent	<input type="checkbox"/>	3. Utilities (electricity/gas)			<input type="checkbox"/>			
	4. Health related expenditures (medical, pharmaceutical)	<input type="checkbox"/>	5. Education related expenditures	<input type="checkbox"/>	6. Water (network, tanker, bottled, dislodging water, etc.)			<input type="checkbox"/>			
	7. Transport	<input type="checkbox"/>	8. Debt repayment	<input type="checkbox"/>	9. All other expenditures, please specify__			<input type="checkbox"/>			
13.2	Does the case have the following items? (in usable condition) 1=Yes, 0=No										
13.3	IF YES, is item shared with other case in HH? 1=Yes, 0=No										
1	Matresses	<input type="checkbox"/>	2	Beds	<input type="checkbox"/>	3	Winter Clothes	<input type="checkbox"/>	4	Blankets	<input type="checkbox"/>
5	Refrigerator	<input type="checkbox"/>	6	Stove/Kitchen	<input type="checkbox"/>	7	Kitchen Utensils	<input type="checkbox"/>	8	Water heater	<input type="checkbox"/>
9	Table/Chairs	<input type="checkbox"/>	10	Sofa set	<input type="checkbox"/>	11	Heating for house	<input type="checkbox"/>	12	Air conditioning	<input type="checkbox"/>

14. SHELTER

14.1	Type of housing: 1) Apartment, Villa or Independent House, 2) Collective shelter, 3) Separate Room, 4) Unfinished Shelter, Basement, Garage, Magasin, Warehouse or Worksite, 6) Transit centre, 7) Tent, 8) Tented settlement <10 tents, 9) Tented settlement >10 tents, 10) Homeless										<input type="checkbox"/>
14.2	Type of occupancy: 1. owned 2. rented 3. squatter (illegal occupation of someone else's house/land)										<input type="checkbox"/>
14.3	if rent: 1. pay rent 2. shelter provided through humanitarian assistance 3. shelter provided in return for work (in farm. As a guard etc)										<input type="checkbox"/>
14.4	if rent, Do you have a signed rental contract with the landlord? (Yes, No)										<input type="checkbox"/>
14.5.1	if yes: how much was the rent for the last month? __	14.5.2	Does the rent include utility bills? (1=yes, 2=no)		14.5.3	if yes, what is the estimated monthly cost of utility bills?					<input type="checkbox"/>
14.5.4	if No, who pays the rent? 1. another case in the HH (the case does not have to repay or compensate in other expenditure) 2. another case in the HH (but we have to compensate covering other expenditures) 3. relatives from outside the HH 4. the employer 5. charity/INGO										<input type="checkbox"/>
14.6	Has your household faced times when it was unable to pay the rent to the landlord? (Yes, No)										<input type="checkbox"/>
14.7	In such cases, what did you do? (1= Landlord agreed to receive rent at later date, Gave personal documents to landlord as guarantee, gave other item/asset to landlord as guarantee, left the house, Other)										<input type="checkbox"/>
14.8	How many times has your case been forced to move or evicted in Jordan prior to current location?										<input type="checkbox"/>

14.15	How many days did your case not have running (tap, roof tank) water in the past 30 days?	<input type="checkbox"/>	
14.16	“What are the reasons for not having water? 1. No/broken pipes 2. landlord/water authority cut supply 3. ran out of money 4. no more shop credit 5. do not know 6. other (specify) select all apply”	<input type="checkbox"/>	
14.17	What are the most important sources of water (not for drinking) in your case over the past 30 days?	1) Piped/municipality/public water truck	<input type="checkbox"/>
		2) Private water trucks	<input type="checkbox"/>
		4) UN Agency/NGO assistance (not UNHCR CA)	<input type="checkbox"/>
		5) Shop/market	<input type="checkbox"/>
		6) Private well	<input type="checkbox"/>
		7) Informal	<input type="checkbox"/>
		8) Others	<input type="checkbox"/>

15. UNMET NEEDS

What are the case's 3 main unmet needs at this moment; in order of importance? (Use the codes below)				15.1.1 Most important	15.1.2 2nd in importance	15.1.3 3rd in importance
15.1	1) No unmet need	8) Psycho-social support	15) Vocational training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	2) More food	9) Clothes/shoes	16) More security			
	3) Better quality food	10) Kitchen assets for cooking	17) Sanitation/sewage			
	4) Support for rent/improved shelter	11) Credit	18) Drinking Water			
	5) Cooking fuel,gas, electricity	12) Agricultural inputs	19) Baby food			
	6) Medicines/health	13) Transport	20) Other			
	7) Education/books	14) Youth activities				

16. SOCIAL COHESION

16.1	Do you generally feel comfortable in your interactions with Jordanians? (1=Very comfortable, 2=somewhat comfortable, 3=somewhat uncomfortable, 4=very uncomfortable)	<input type="checkbox"/>
16.2	Have there been any tensions or disputes between members of your community and Jordanians since your arrival? (Yes, No)	<input type="checkbox"/>
16.3	If yes, what were these tensions or disputes about? (1=Competition for jobs, 2=Rental prices, 3=Access to assistance, 4=Discrimination/Bad treatment/Racism 4=Personal disputes, 5=Other)	<input type="checkbox"/>

17. FUTURE PLANS

17.1	Would you consider going back to Syria in the future? (Yes, No)	<input type="checkbox"/>
17.2	If no, why? 1=settled in Jordan, 2=Dangerous to go back 3=Lost what I had in Syrian 4=other (please specify)	<input type="checkbox"/>
17.3	If Yes, On what grounds? 1=stability in home area 2=access to previously owned land, 3=return of other family members, 4=Acquiring enough savings, 5=Worsening conditions in Jordan, 6=other (please specify)	<input type="checkbox"/>
17.4	Is your case planning to return to Syria in the near future? (0=No 1=Yes)	<input type="checkbox"/>

18. CONTACT DETAILS

18.1	If we had any further questions could we contact you? (0 = No, 1 = Yes)			<input type="checkbox"/>	
18.1.1	If yes, Name	<input type="checkbox"/>	18.1.2	If yes, Telephone number	<input type="checkbox"/>
18.2	Record Location (GPS – with 6M accuracy or less)			<input type="checkbox"/>	

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