“The most difficult thing for me was going back to school [after I had to drop out], accepting the fact that I was behind my classmates, and making new friends. My dream is to study pharmacy.”

—Ghufran, 17, a Syrian refugee who lives in Zarqa.
Credit: CARE/Mohammed Faraj

Protection

Jordan’s most vulnerable are in a crisis of rising violence and continued mental health challenges.

- Minority nationality refugees were more likely to lack documentation. Only 7% of Iraqis and 18% of other minority nationality refugees reported holding a Ministry of Interior card.
- Respondents identifying cash as a priority need increased from 51% in 2021 to 70% of respondents in 2022.
- Food and non-food items (NFI) were the top second choice for assistance with 43% respondents, followed by medical and health support.
- Participants believe that humanitarian assistance is decreasing, and remains insufficient.
- Access to reliable electricity is a top concern for refugees in camps (Azraq Camp residents reported outages of 14.5 hours, affecting women’s safety).

Communities Assessed

- Refugees (from Syria, Iraq, Yemen, Somalia and Sudan) and vulnerable Jordanians
- 2,540 households surveyed
- 15 key informants interviewed
- 40 focus groups held

Themes Covered

- Protection
- Livelihoods
- Education
- Durable solutions
- Climate change
- Gender equality

2022 Annual Needs Assessment Fact Sheet
February 2023

Norad

2021 2022

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<thead>
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<th>Protection</th>
<th>Durable solutions</th>
<th>Climate change</th>
<th>Gender equality</th>
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Livelhoods

Quality and secure jobs were largely unavailable for all assessment groups, irrespective of nationality or location.

- The work permit system continues to favor Syrians over other refugees. Approximately one out of five Syrian households (20%) surveyed in both 2021 and 2022 had at least one work permit. The proportion of Iraqi households with a permit declined from 4.2% in 2021 to 2.9% in 2022.
- Dependency on humanitarian aid is increasing: 30% of Jordanians listed cash assistance as their primary income source in 2022, up from 17% in 2020. Among Syrian refugees, the proportion rose from 16% in 2020 to 42% in 2022.
- 8.9% of households surveyed have a micro-finance or small business loan—only 4% of Syrian refugees had a loan.
- Only 9% of survey participants have a bank account, and most say they don’t want one.
- 38% of Iraqi refugees were unemployed in 2022, compared to only 26% of Jordanian citizens, 36% of persons with disabilities, and 29% overall.
- Only a minority of refugees (12%) said that they are using skills developed in their home countries while they are in Jordan.

Household indebtedness has increased continuously since 2020 among all nationalities. Nearly nine out of ten respondents (88%) are in debt.

Respondents’ main occupation, by sex

- 1% Business owner/self-employed
- 19% Housewife/househusband
- 1% Highly-qualified position
- 1% Civil servant
- 2% Mid-level salaried job
- 3% Skilled worker
- 17% Casual laborer
- 20% Unemployed

Education

Refugee children are less likely to access school than Jordanian children.

- 32% of households with boys said they do not go to school, as did 30% of households with girls.
- 45% of minority nationality refugee girls (Sudanese, Yemeni, etc.) are not attending school.

- 10% of girls and 12% of boys with special needs are working instead of pursuing education.

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- Financial barriers remain the top reason that girls and boys under the age of 18 drop out of school. In 2022, 55% of respondents indicated that the cost of transport or school fees contributes to the dropout rates of girls, while 60% participants reported this as a barrier for boys.

- Bullying and harassment significantly decreased as a barrier to education for boys and girls. Approximately 8% of respondents reported it as a barrier in 2022 compared to 32% for girls and 29% for boys in 2021.

- Participants raised concerns about the lack of physical, medical and learning accommodations for children with special needs in the public-school system.
Overwhelmingly, refugees in Jordan prefer third-country solutions over remaining in Jordan or returning to their home countries.

- 64% of all respondents said that their preferred durable solution was to emigrate to a third country or apply for resettlement, up from 57% in 2021 and 35% in 2020.
- Only 33% of respondents said that they preferred to stay in Jordan, compared to 40% in 2021 and 58% in 2020.
- People with disabilities were much more likely (44%) to say that their personal circumstances had deteriorated since arriving in Jordan, compared with only 32% of people with no reported disability.
- 64% of refugees stated that their relations with Jordanians were “mostly positive” while 34% of respondents described relations as “neither positive or negative.”
- 21% of respondents agreed that “over the past year, tensions between Jordanians and refugees have increased.”

66% of respondents said they know someone in their community, household, or they themselves who has experienced health impacts from heat waves.

68% said the same about extreme cold.

70% of all participants agreed extreme weather events have increased in the last ten years.

48% said that climate change had negatively affected their household income.

68% of Jordanians and 58% of Syrians and other refugees said that extreme weather has impacted the availability of water.

Reforestation, improving home infrastructure and alternative energy were seen as climate resilience strategies by survey and focus group participants.
“My husband used to work with scrap metal, but now he suffers from problems with his vision. My 18-year-old son does not have stable work, and he is our only breadwinner. I liked the idea of interest-free loans and savings, and the idea of solidarity [that comes with Village Savings and Loans groups]. Now I can go to the dentist and meet my needs.”

—Dina al-Ajrami, 42, a Jordanian from Zarqa. Credit: CARE/ Mohammed Faraj

Gender Equality

Economic pressures have exasperated existing inequalities among vulnerable communities in Jordan, leading to lost ground on empowerment efforts for women and girls.

- Reasons for not feeling safe at home have changed since 2021; an increase in economic violence reflects protection concerns about economic hardship and unemployment.
- Violence continues to increase alongside the COVID-19 pandemic’s long-term negative economic impact. In 2021, 22% of respondents reported that COVID-19 increased the risk of violence experienced by women and girls. In 2022, this percentage sharply increased to 43%.
- Although a majority of women (76%) state they feel safe seeking help if they experience violence and a similar proportion (73%) know how to report violence, many focus group participants highlight key barriers to speaking out when experiencing gender-based violence (GBV).
- Men remain more likely than women to have a work permit: 18% of male-headed household have one, compared to only 11% of female-headed households.
- Fewer respondents (9%) agree that “It is shameful for the family when women have to work,” reflecting small improvements towards gender equality since 2020 and 2021, when 14% and 11% responded affirmatively, respectively.
- 3% of females who participated in the survey own their own businesses, compared to only 1% of men. This is a positive development, given that women traditionally have faced numerous barriers to paid employment.

Those most at risk of harassment in the community, according to respondents

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<table>
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<tr>
<th>Male youth</th>
<th>Female youth</th>
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