Follow-up assessment on gendered realities in displacement: Jordan
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Summary

Now in its eleventh year, the Syrian refugee crisis remains the largest in the world, with more than 5.5 million Syrian refugees hosted by neighbouring countries, more than 670,000 of whom are in Jordan.

Women and girls are disproportionately and differently impacted by humanitarian crises, but the drivers and consequences of this is not always well understood.

This report presents the findings and recommendations from a quantitative survey of 591 Syrian refugee women in Jordan about the gendered realities of displacement. The survey covered Syrian refugee women’s role, responsibilities and experiences in displacement, particularly in the past two years dominated by COVID-19 and economic crisis. The questions covered Syrian refugee women’s employment and economic situation, gendered impacts of coping strategies, changes in refugee women’s household roles and responsibilities, access to services, relationship with host communities, gender-based violence, and the impact of COVID-19.

ECONOMY AND EMPLOYMENT

Few Syrian women in Jordan are employed: Only 25% participated in the labour market in some form. Of these, 12% had full-time (2%), part-time (2%), temporary (6%), or self-employed (2%) work, while 13% were unemployed and seeking work. Most women reported that they were housewives and not economically active, particularly in the age group 18-24 years. Only 5% of work permits issued to Syrian refugees between the beginning of 2016 and the end of 2020 were to women.

Most households are worse off than they were two years ago, with 62.1% saying their household income has decreased. Education does not buffer falling incomes, with remarkably similar reporting of reduced income for those with higher education and primary education.

Women in female-headed households are more economically active, but worse off: If living in a female-headed households, respondents were twice as likely to work (18% instead of 9%), but household income was markedly lower. 62% of female-headed households were in the lowest income band, compared to 43% of male-headed ones, demonstrating the discrepancy in employment and pay between men and women. Female-headed households are also more reliant on humanitarian cash assistance.

COVID-19 had considerably less economic impact on households in camps than outside camps, with 62% of respondents living in camps saying income had stayed the same in the past two years. Most households in camps were already within the lowest income band before the pandemic. This, and the heavy reliance on humanitarian aid and work opportunities provided by humanitarian organisations, may explain why there is less change in the situation for households in camp than those out of camp, who rely on labour markets and economic conditions in the host communities.

Women living outside camps had a higher likelihood of taking on a more significant economic role compared to before the pandemic, with 28.2% of women living out of camp saying that female contributions to household income had increased in the past two years – compared to 13.3% living in camps. However, for most households, women’s contribution to household income had not changed regardless of location.

Education matters, but most Syrian women seeking work are unemployed, regardless of educational attainment. 19% of women with higher education were in employment, while 29% were unemployed. This compared to 5% of illiterate women in employment and 19% unemployed.

NEGATIVE COPING STRATEGIES

Nine out of ten women had struggled to meet their household’s basic needs in the past month. Respondents from female-headed households (93%) and respondents with disabilities (96%) were particularly likely to say this. The situation was worse for households living out of camp (93%). Respondents from Azraq and Zaatari camps were less likely to say they had struggled than those living in the surrounding regions.

The most vulnerable to emergency coping strategies are larger households, out-of-camp households and male-headed households. There were also regional differences, with as many as 48% of non-camp residents in Mafraq making use of emergency coping strategies. If looking at crisis and emergency coping mechanisms together, the difference between male-headed (79%) and female-headed (74%) households lessened, while those with shared leadership fared best (72%).
Coping strategies vary significantly between residents of camps and those living outside of camps. For non-camp residents, it was much more common to not seek needed medical attention, send children (mainly boys) to work or withdraw children from school. Whether in camp or non-camp settings, large households were the most likely to send children to work.

There are gendered differences in who were most affected by different coping strategies. Women were more likely than men to forego needed medical treatment, while men were more likely to take high-risk jobs, and boys were more likely than girls to be withdrawn from school or sent out to work.

**Women’s decision-making role**

Marital status has a strong effect on women’s decision-making power in the household, but the main determinant of women’s authority is whether there is an adult male household member present.

- Married women have little decision-making authority if their spouse lives in the household. They are more likely to play a role in family-related decisions and in engaging official bodies on behalf of the family, than in financial decisions.

- Married women whose spouse lives elsewhere had more decision-making power, both financial and family-related.

- Never married women have very little decision-making authority in households.

- Divorced women and widows have considerable decision-making authority both on financial and family-related matters.

Women have taken on new responsibilities in a range of areas: in providing for the family, making health-related decisions, making financial decisions, working outside the home, borrowing money, and negotiating with landlords/finding housing.

Women who live out of camps were more likely to say that they had taken on more responsibilities for their households than women who live in camps, including providing for the family and dealing with financial matters.

More respondents thought women’s roles had changed in the community (56%) than within the household (41%), but many felt that things had not changed in either setting.

More respondents felt that changes in women’s role had led to improved conditions for women (39%) than worsened conditions (26%), but many felt nothing had changed (39%). Respondents who reported living with a disability were more likely to feel that conditions had worsened for women (44%).

**Rights and legal status**

Most Syrian women do not report problems with acquiring the legal documents they or their female family members need. More women outside camps are missing important documents than women living in camps.

There were large geographical variations in whether women were missing legal documents providing the right to live and work in Jordan: while 22% of respondents in Za’atari camp reported they were missing residency permits, only 2% of respondents from Azraq camp said the same. Relatively few women (17%) reported that female family members were missing civil documentation such as birth certificates, marriage certificates and family books.

Most women said that they did not perceive there would be serious consequences from not having key documents like residence or work permits (57%). There was agreement across regions and settings that female and male household members were equally likely to be missing documentation.

**Access to services**

**Mobile phones:** The vast majority (99.5%) of respondents have access to mobile phones, with 91% having access to smartphones. **Just over half of the respondents had good access to mobile phone networks.** Inside camps, the problem is often poor connectivity, while respondents outside camps reported affordability as the main barrier. **Reduced access to mobile phones and networks is strongly correlated to problems with accessing services.**

**Female access to healthcare:** Women reported greater need for health services outside of camps, but respondents in camps were consistently more able to access them. **Access to women’s health services was particularly good in the camps.** Female-headed households reported stronger needs of psycho-social and mental health (PSMH) services among female members of their household, but this was the service most difficult to access, both inside and outside of camp. Women with disabilities had
stronger need of primary health and PSMH services. 

**Education:** Almost 6% of primary school-age children were reported as not in school, with strong attrition rates. 45.3% of 14-17-year-olds did not attend school. Boys are more likely not to be in school, and the difference widens with age. In camps, almost all primary-school age children are in school (99%), but as children get older more non-camp children stay on in school.

Cost was the main reason given for keeping primary school children out of school. This is regardless of gender, but mentioned noticeably more often for girls.

Work was cited as the main reason for keeping secondary school-age boys out of school, but also occurred in the 6-11 year group. Child marriage was cited as keeping 12-14 year-old girls out of school in 12% of the cases, and in 29% of cases for 15-17 year-old girls.

**COVID-19**

The direct health effects of COVID-19 were far stronger for respondents living out of camp than those living in camps. More households had members who fell ill, more stayed ill for longer, and fewer were able to access the care they needed. This may be linked to effective vaccine roll-out managed by UNHCR in the camps.

More than 9 out of 10 respondents reported that the pandemic had increased economic pressures on the household.

**Tensions between household members worsened,** with three quarters of respondents noting somewhat or significantly increased tensions. Large households fared particularly badly, both in terms of economic pressure and household tensions.

The pandemic has taken a toll on the mental health of women and girls, particularly if living outside of camps. Respondents with disabilities were particularly likely to say that female household members had been significantly negatively affected (54%, versus 32%).

Some respondents out of camp (10%) reported that increased tension had placed female household members at greater risk of physical harm. In camps, only 1% said this.

**SAFETY AND SECURITY**

Most respondents (85%) said their household had not experienced any kind of issue related to their safety. Of those who said they had, almost all lived out of camp.

The most common form of safety issue reported (73%) was verbal harassment, and this was mainly reported to affect women and girls. Community violence and displacement/eviction were the second most common, and affected men and women equally.

The host community is most often regarded as the source of safety concerns, followed by landlords.

Women in general reported to feel safe. However, despite the low number of reported safety incidents, 53% of respondents said that safety concerns had affected women’s ability to move freely around, while 38% said it also affected men’s movement.

**GENDER-BASED VIOLENCE**

Almost one quarter of respondents found violence against women to be a big problem in Syrian refugee communities, with no difference in perception between women living in and outside of camps.

There were significant regional differences, with 38% of respondents in Balqa and 30% in Mafraq saying violence was a serious problem, while 7% said the same in Madaba.

It is not clear to what extent the respondents consider domestic violence as part of the problem of GBV, as this kind of violence can be seen as ‘normal’ within the household. The survey found a difference between younger and older women, where younger women were more likely to recognise the problem of GBV.

Perceptions of where the risk of violence was greatest varied between camp and non-camp residents. All women found ‘in open public spaces’ and ‘at home’ to be most risky. Women living out of camps also found ‘at work’ to be a place of greater risk. Younger women tended to find the risk ‘at home’ worse than older women.

There seems to be a gap between perceptions and realities of risks, as interviews with organisations supporting GBV victims all highlighted that GBV is most likely to be perpetrated by the woman’s husband and his family.

The survey showed that GBV incidents are often not reported. When asked who reporting would happen to, police was most often mentioned, which could be a sign that domestic violence is not always understood...
as part of GBV.

Views differ among respondents on whether GBV has increased, decreased or stayed the same. Divorced women and women whose spouses live elsewhere are more likely to say it has increased. Women outside of camps are also more likely than those in camps to perceive an increase in violence.

The survey did not include questions about the considerable risk of violence against sexual orientation, gender identity, gender expression and sex characteristics (SOGIESC) diverse community, due to the taboo, stigma and risks involved in talking about this for Syrian refugees.

Recommendations

The report supports several recommendations listed here and described in more detail in the report’s conclusion:

• Increase women’s economic empowerment interventions that engage both individuals and households: Interventions should particularly engage men in the household to build their support for women’s economic activities and address the gender-normative barriers within households that hinder women’s ability to be economically active. Efforts to influence wider perceptions and gendered social norms that confine women and prevent them from seeking employment are also central.

• Ensure that programmes are well targeted to avert harmful coping strategies, particularly taking children out of school. Economic factors are the most-cited reason for removing children from school, so targeted support to improve affordability of transport and learning materials could help address this directly.

• Economic empowerment interventions for Syrian refugee women could include consultation and support to identify and apply for missing documentation, especially work permits, to help access more secure forms of work, and reduce feelings of anxiety in engaging with authorities.

• Provide interventions that support opportunities for home-based businesses, to include women who would find it difficult to commit to work outside of their homes.

• Advocate with governmental counterparts to increase women’s access to social security so as to better assure basic working conditions and employment insurance.

• Support women refugees’ engagement with government authorities, for instance through the services provided by women-only centres.

• Support government in strengthening its legislation on GBV to ensure it is increasingly attuned to the rights, wishes and safety of survivors.

• Cash assistance to Syrian households needs to be increased, and programmes should be made ready to quickly scale up in times of acute shocks like those caused by the COVID-19 pandemic.

• Women’s support organisations should contribute to and collaborate in labour market programmes, including ‘decent work’ programming (such as that supported by ILO) that establishes
workplace standards and works with the sector and employers to improve working conditions.

- Ensure that the question of quality and affordable child-care support is considered for all livelihoods and economic empowerment interventions for Syrian refugee women.

- Develop enhanced referral and reporting assistance for Syrian GBV survivors, as these women are often reluctant to report incidents to authorities, and there are significant risks to those who report.

- Support the establishment of more women-only safe spaces where women in physical danger can seek help, even in times of COVID lockdown. Multi-sector women-only centres would not only provide safe spaces, but also the opportunity to combine protection and empowerment interventions.

- Extend psychosocial and mental health services, as the need has increased and these services are currently difficult to access.
Introduction

Now in its eleventh year, the Syrian refugee crisis remains one of the largest in the world. In Syria’s neighbouring states, the number of refugees in need of some form of assistance is staggering, with more than 5.5 million Syrians refugees across the region, of whom more than 670,000 are in Jordan. COVID-19 and economic crisis have worsened economic hardships at a time when many refugee families had already depleted their own resources and savings after years of displacement.

Women and girls are disproportionately and differentially impacted by humanitarian crises. Gender roles and the positionality of women within the structures of the family, community and society keep women and girls from participating equitably in the public sphere. While awareness of this has become commonplace, there is nevertheless a dearth of empirical research focused specifically on the refugee experiences of women and girls. This report presents the findings of a quantitative survey of 591 Syrian women refugees in Jordan, supported by key informant interviews and a review of existing literature and data. It provides a gendered perspective on the challenges affecting Syrian refugee women in Jordan across a range of themes. The objective is to better understand women’s roles, responsibilities and experiences in displacement, including their experience of sexual and gender-based violence (SGBV), and how evolving gender roles are affected by and in return affecting the experience of displacement.

As with women in Jordan generally, female economic participation among Syrian respondents was found to be very low. The vast majority of respondents were married and not working outside the home, especially among the youngest age group. Women living in female-headed households are more likely to be working, but the household tends to also to be in the lowest income bracket and also fare worse on many other variables. Respondents’ level of education had very little effect on their employment status. While married respondents were likely to report higher household incomes, there is clearly a tradeoff with empowerment; when respondents are living with their spouses, their responsibility over decisions declines markedly. Single women and married women living with spouses are also more likely to regard their homes as places where females are at risk of GBV.

The research also highlights differences between girls and boys. As a negative coping strategy, male children are more often removed from school to save on expenses than girls, and more often sent to work. Starting as early as lower secondary school (12-14 year-olds) girls are reported to leave school for child marriage, and increases through upper secondary school (15 to 17).

1.1 Themes covered by the survey

The survey findings cover the following themes relevant to the gendered realities of displacement for refugee women in Jordan:

- Employment, economic security and livelihoods
- The use of negative coping strategies
- Women’s decision-making role in the household and the community
- Rights and legal status
- Access to mobile phones
- Access to services, in particular health and education
- Effects of COVID-19 on livelihoods and well-being
- Safety and security
- Social cohesion and host community relations
- Sexual and gender-based violence.

For each theme, the report presents the most significant findings from the survey. These are contextualised and discussed in the light of information collected from key informant interviews with UN and NGO stakeholders and a review of relevant literature and existing quantitative datasets. The focus across the survey, interviews and literature review is on the experiences of women refugees. The report covers the period since 2018.
1.2 Approach and methodology

This country report is part of a broader project on the gendered realities of displacement for Syrian refugees conducted in Iraq, Jordan and Lebanon. The findings in this Jordan country report are based mainly on a quantitative survey conducted with refugee women in January and February 2022. The same survey was conducted in Lebanon, allowing a measure of comparison between the situation of Syrian refugee women in the two countries. This comparison is presented in a separate briefing note. In addition to the survey, key informant interviews (KIs) were conducted in all three countries, and an annotated bibliography of relevant literature created (see Figure 1).

The project follows on from research conducted in 2018, and the survey builds and elaborates on the questionnaire from this previous study. The objective is to contribute to evidence-based programming, advocacy and coordination based on a deep commitment to gender ethics and human rights across countries impacted by the Syrian refugee crisis. Placing gender at the forefront of humanitarian and resilience programming is essential to addressing the needs of all Syrian refugees in Jordan, just over 50 percent of whom are women. Gender-sensitive data enables gender-responsive programming, which contributes to furthering both women’s access to services and women’s empowerment.

Country specific overview

The survey of 591 refugee women was conducted in January and February 2022. An overview of demographic characteristics of the women surveyed is provided in section 3 of this report. To ensure the surveyed women are representative of the female refugee population in Jordan overall, a stratified random sample of households was taken, with strata size proportional to the reporting by UN High Commissioner for Refugees (UNHCR) on the geographical distribution of Syrians within Jordan, covering Amman, Mafraq, Irbid, Zarqa, Balqa and Madaba. Additionally, in order for the survey to be inclusive of the situation in which refugee women are living, survey respondents were recruited both among those living in camps and those living outside camps.

1 Resource limitations made it possible to only do quantitative research in two out of the three country studies, so the research for the report on the Kurdistan Region of Iraq was based on qualitative methods: focus groups, KIs and review of existing data sets.

2 UN Women (2018), Unpacking Gendered Realities in Displacement - Syrian Refugees (Lebanon, Jordan, Iraq), link.
The survey contained a question asking respondents to indicate whether they considered themselves to have a disability. This provided some limited ability to examine conditions facing female Syrian refugees with disabilities. However care should be taken to not over-interpret these, as they are unlikely to be representative of the disabled population overall. One reason for this was that respondents were asked to self-identify having disability. Another is that although sampling quotas were set for age groups, region and living situation, no quotas were set for disability, so there was no control over sample size or where these arose from. The sample included 76 (13%) respondents who identified themselves as having a disability, and this group was skewed significantly towards the over 60 age group.

The sampling plan is estimated to generate a standard error of 0.015 for measured proportions of 50% at the national level. This means that national-level estimates of 50% will have a 95% confidence interval of 3.0% (i.e., in 95% of multiple sampling efforts, the proportion would be estimated to be between 47% and 53%), and this interval narrows with measurements closer to 0% or 100%. Analysis of association between variables involved cross-tabulating categorical variables and examining the strength of association using Chi square.3 Graphs show cross tabulations where Chi Square measures were significant to at least a 95% level.

3 The Chi square test is also known as the ‘goodness of fit’ test, used to check how well observed data fits with what we expect.
Background: The situation in Jordan

The Hashemite Kingdom is the second largest per capita refugee hosting country in the world. The country hosts over 1.3 million Syrians of which 673,957 are registered with the UNHCR. About half of the Syrian refugees in Jordan are women and girls. Approximately 80% of Syrian refugees in Jordan reside in urban areas, while the remaining live in refugee camps. A significant number of Syrian refugees live below the Jordanian poverty line and are considered severely or highly shelter vulnerable.

Jordan has long been regarded as a country of relative stability and openness in a volatile region. It is an upper-middle income country with a high human development rating in the Human Development Index. The country does have significant regional variations in access to and quality of basic services as the government recently has put in efforts to expand social protection and smooth out regional difference in the access to services. The national poverty rate is around 15% according to the World Bank.

Jordan ranks poorly on women’s equality and economic participation (see table below on Jordan’s ranking on the Global Gender Gap index. Although laws and protections are in place, social norms and traditions continue to reinforce a considerable gender gap. There are a number of groups who are at particular risk of marginalisation in Jordan, including women and girls, refugees, migrant workers, persons with disabilities, tribal minority groups, informal sector workers, unemployed youth, SOGIESC and people in conflict with the law.

Table: Jordan’s ranking on the Global Gender Gap index

<table>
<thead>
<tr>
<th>Global Gender Gap indicators and ranking, 2018-2021*</th>
<th>2018</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Ranking</td>
<td>138/149</td>
<td>138/153</td>
<td>131/156</td>
</tr>
<tr>
<td>Economic Participation and Opportunity</td>
<td>0.375 (Rank: 105)</td>
<td>0.408 (Rank: 145)</td>
<td>0.538 (Rank: 133)</td>
</tr>
<tr>
<td>Educational Attainment</td>
<td>0.998 (Rank: 70)</td>
<td>0.991 (Rank: 81)</td>
<td>0.991 (Rank: 84)</td>
</tr>
<tr>
<td>Health and Survival</td>
<td>0.971 (Rank: 62)</td>
<td>0.971 (Rank: 103)</td>
<td>0.957 (Rank: 145)</td>
</tr>
<tr>
<td>Political Empowerment</td>
<td>0.075 (Rank: 100)</td>
<td>0.121 (Rank: 113)</td>
<td>0.066 (Rank: 144)</td>
</tr>
</tbody>
</table>

* Score of 1 = complete gender parity and 0 = complete imparity
Although Jordan is not a signatory of the 1951 Refugee Convention, in 1998 a Memorandum of Understanding was signed with UNHCR, this acts as the legal framework for the treatment of refugees. Jordan has facilitated a favourable protection environment for the Syrian refugees within its borders. This environment is created by safeguarding key fundamental human rights through national frameworks and by working with various UN agencies, international NGOs and national NGOs and civil society organisations. Jordan has been supporting and implementing international mechanisms in place for responding to the Syria crisis and has adhered to the 2030 Agenda, the Global Compact on Refugees (GCR) and the World Humanitarian Summit. The Government of Jordan continues its response to the Syria crisis through the Jordan Response Plan (JRP) and the Regional Refugee and Resilience Plan (3RP). However, the influx of Syrian refugees has placed a significant strain on the economic and social stability, on basic services and the resources of Jordan and many refugees live precariously. As the conflict continues in Syria, these pressures generated displacement on the government, the hosting communities, and refugees themselves.

The COVID-19 crisis has acted as a multiplier of Jordan’s development stresses and vulnerabilities. Many people were pushed below the poverty line: a study by the World Bank and UNHCR found that poverty grew by 38 percentage points among Jordanians and 18 percentage points among Syrian refugees in 2020 – a lower rate for Syrians because many refugees were already living below the poverty line before the pandemic. The pandemic and harsh lockdown measures worsened the situation of vulnerable groups. As refugees are concentrated in poor urban settings and camps, the COVID-19 restrictions on movement limited access to jobs and led to substantial loss of income and inability to cover basic needs. According to a rapid assessment conducted by UNDP during the lockdown in the first months of the pandemic, 95% of households surveyed in Jordan (consisting of Jordanian nationals and Syrian refugees) reported a fall in household income compared to before the pandemic, with 58% saying that they lost their income due to the pandemic.

Some of the specific impacts on women of the COVID-19 pandemic included higher workload in the home; higher risk of contracting the virus (as carers); reduced access to health services, including for sexual and reproductive health, and increased risk of gender-based violence (GBV), particularly domestic violence in lockdown conditions.

| 15 | 3RP (2021), Regional Strategic Overview, link. |
| 16 | 3RP (2021), Regional Strategic Overview, link. |
| 17 | 3RP (2021), Regional Strategic Overview, link. |
| 18 | 3RP (2021), Regional Strategic Overview, link. |
| 19 | 3RP (2021), Regional Strategic Overview, link. |
| 22 | World Bank Group and UNHCR (2020), Compounding misfortunes: changes in poverty since the onset of Covid-19 on Syrian refugees and host communities in Jordan, the Kurdistan Region of Iraq and Lebanon, December, link. |
Overview of women participating in the study

This survey in Jordan included 591 female Syrian refugees. To be representative, a stratified random sample of households was taken, with strata size proportional to UNHCR reporting on the geographical distribution of Syrians within Jordan.

Samples were also proportional to the situation in which Syrian refugees were living at the time of this study, with most refugees residing outside of camps. The sample included 105 Syrian women living in camps and 486 Syrian women living outside camps.

### Sample of respondents by age group, region and whether living in camp or non-camp setting

<table>
<thead>
<tr>
<th>Governorate</th>
<th>18 to 29</th>
<th>30 to 44</th>
<th>45 to 59</th>
<th>60+</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Amman</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>51</td>
<td>80</td>
<td>51</td>
<td>17</td>
<td>199</td>
</tr>
<tr>
<td>% within age</td>
<td>36.2%</td>
<td>30.5%</td>
<td>38.6%</td>
<td>30.4%</td>
<td>33.7%</td>
</tr>
<tr>
<td><strong>Mafraq – Outside Camp</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>19</td>
<td>43</td>
<td>16</td>
<td>9</td>
<td>87</td>
</tr>
<tr>
<td>% within age</td>
<td>13.5%</td>
<td>16.4%</td>
<td>12.1%</td>
<td>16.1%</td>
<td>14.7%</td>
</tr>
<tr>
<td><strong>Mafraq – Zaatari Camp</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>15</td>
<td>28</td>
<td>14</td>
<td>7</td>
<td>64</td>
</tr>
<tr>
<td>% within age</td>
<td>10.6%</td>
<td>10.7%</td>
<td>10.6%</td>
<td>12.5%</td>
<td>10.8%</td>
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<tr>
<td><strong>Irbid</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>31</td>
<td>54</td>
<td>24</td>
<td>11</td>
<td>120</td>
</tr>
<tr>
<td>% within age</td>
<td>22.0%</td>
<td>20.6%</td>
<td>18.2%</td>
<td>19.6%</td>
<td>20.3%</td>
</tr>
<tr>
<td><strong>Zarqa – Outside Camp</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>12</td>
<td>25</td>
<td>8</td>
<td>4</td>
<td>49</td>
</tr>
<tr>
<td>% within age</td>
<td>8.5%</td>
<td>9.5%</td>
<td>6.1%</td>
<td>7.1%</td>
<td>8.3%</td>
</tr>
<tr>
<td><strong>Zarqa – Azraq Camp</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>9</td>
<td>13</td>
<td>14</td>
<td>5</td>
<td>41</td>
</tr>
<tr>
<td>% within age</td>
<td>6.4%</td>
<td>5.0%</td>
<td>10.6%</td>
<td>8.9%</td>
<td>6.9%</td>
</tr>
<tr>
<td><strong>Balqa</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>2</td>
<td>10</td>
<td>2</td>
<td>2</td>
<td>16</td>
</tr>
<tr>
<td>% within age</td>
<td>1.4%</td>
<td>3.8%</td>
<td>1.5%</td>
<td>3.6%</td>
<td>2.7%</td>
</tr>
<tr>
<td><strong>Madaba</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>2</td>
<td>9</td>
<td>3</td>
<td>1</td>
<td>15</td>
</tr>
<tr>
<td>% within age</td>
<td>1.4%</td>
<td>3.4%</td>
<td>2.3%</td>
<td>1.8%</td>
<td>2.5%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>141</td>
<td>262</td>
<td>132</td>
<td>56</td>
<td>591</td>
</tr>
<tr>
<td>% within age</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>
A high-level summary of respondent characteristics is provided below:

- In Jordan, most respondents had a primary level of education (65%), with illiteracy rates being highest among older respondents (45% of respondents aged 60+).

- The majority of respondents were married and living with their partners (62%). This was particularly the case for younger respondents aged between 18 and 29 (79%). 59% of respondents 60 years of age and older were widowed.

- 37% of respondents were from female-headed households compared to 56% from male headed households. 7% of respondents reported having shared leadership of the head of household role.

- There was a strong trend of female-headed households increasing with respondents’ age in Jordan, rising from 14% for those aged 18 to 29 to 69% for those aged 60 plus.

- 72% of respondents in Jordan reported having a disability, 42% of whom were in the 60 plus age bracket.

---

### 2. Respondent characteristics

#### 2.1 Marital status by age

![Chart showing marital status by age](chart1.png)

#### 2.2 Gender of head of household

![Chart showing gender of head of household](chart2.png)

#### 2.3 Level of education

![Chart showing level of education](chart3.png)
Summary

Few Syrian women are employed: Only 25% participated in the labour market in some form. Of these, 12% participated through full-time (2%), part-time (2%), temporary (6%), or self-employed (2%) work, while 13% were unemployed and seeking work. The highest percentage of respondents who reported that they were housewives and not economically active was in the age group 18-24 years. Only 5% of work permits issued to Syrian refugees between the beginning of 2016 and the end of 2020 were to women.

Most households are worse off than they were two years ago, with 62.1% saying their household income has decreased, 32.1% that it has stayed the same, and 5.8% reporting an increase. Education does not buffer falling incomes, with remarkably similar reporting of reduced income for those with higher education and those with primary education.

Women in female-headed households are more economically active, but worse off: if living in a female-headed households, respondents were twice as likely to work (18% instead of 9%), but household income was markedly lower. 62% of female-headed households were in the lowest income band, compared to 43% of male-headed ones, demonstrating the discrepancy in employment and pay between men and women. Female-headed households are also more reliant on humanitarian cash assistance.

COVID-19 had less economic impact on households in camps than outside camps. Asked about household incomes in the past two years, 68.7% of non-camp respondents reported that income had dropped, while 62% of respondents living in camps said it had stayed the same. Most households in camps were already within the lowest income band before the pandemic. This, and the heavy reliance on humanitarian aid and work opportunities provided by humanitarian organisations may explain why there is less change in the situation for households in camp than those out of camp, who rely on labour markets and economic conditions in the host communities.

Women living outside camps had a higher likelihood of taking on a more significant economic role compared to before the pandemic, with 28.2% of respondents living out of camp saying that female contributions to household income had increased in the past two years – compared to 13.3% saying the same among respondents living in camps. However, for most households, women’s contribution to household income had not changed in the past two years regardless of location.

Education matters, but most Syrian women seeking work are unemployed, regardless of educational attainment. 19% of women with higher education were in employment, while 29% were unemployed. This compared to 5% of illiterate women in employment and 19% unemployed.
The Jordanian labour market has significant gender differences with statistics showing that 85% of women are not economically active, compared to 38.4% of men.25 Barriers to employment include, but are not limited to, conservative traditions that entail specific gender roles and responsibilities and cultural norms in which women are perceived to be homemakers.26

Syrian refugees have had access to work permits since 2016. The Jordan Compact, established between the Government of Jordan (GoJ) and humanitarian donors in 2016, aimed to improve the livelihoods of Syrian refugees by providing access to greater work opportunities and improving the education sector. Initially work permits were limited to agriculture, manufacturing and construction sectors. In 2019 more labour sectors were opened up to refugees and flexible work permits were introduced, allowing refugees to move from one role to another. During the pandemic Syrian healthcare providers were allowed to work in healthcare facilities and in 2021 a record 62,000 new work permits were issued to Syrians, of which half were flexible. Since July 2021, Syrian refugees have been able to get work permits in all sectors open to non-Jordanians.27

While good progress has been made to increase work opportunities to Syrians overall, the participation rate of Syrian women in the labour market is lower than for Jordanian women, although it is increasing (from 4 percent in 2018 to 9 percent in 2018). Only 5 percent of work permits issued to Syrian refugees between the beginning of 2016 and the end of 2020 have been to women (12,623 permits out of a total of 221,076).28 Since having a work permit has been found to have a positive effect on refugees’ working conditions and pay, including safety at work, the ILO has recommended to strengthen efforts to get women refugees to apply for work permits.29

25  Jordan Labour Force Survey, Third Round 2021, link
26  ILO and IFAD (2018), Young women’s employment and empowerment in the rural economy, p3, link
28  Stave, S. E. et al (2021), Impact of work permits on decent work for Syrians in Jordan, ILO and FAFO, September, p. 27, link
29  Stave, S. E. et al (2021), Impact of work permits on decent work for Syrians in Jordan, ILO and FAFO, September, p. 59, link
4.2 Employment situation
Only 12% of all refugee women responding to the survey were employed in some manner (full time, part time, self-employed or temporary/seasonal/inconsistently). The vast majority (70%) housewives and economically inactive.

1. Employment Situation
What is your current employment status? (n=591)

Younger women in particular are most likely to be housewives (80%), with 45 to 59 year-old women more likely to be employed (18%). Respondents in female-headed households are more likely to be employed (18%) than those in male-headed (9%) households or where leadership is shared (10%). Those who reported living with a disability and being unable to work are most likely to be 60 years old or greater.

2. Employment Situation
2.1 Employment status by age group

2.2 Employment status by gender of head of household
The majority of respondents have a primary level of education (71%). The survey suggests that the level of education has an impact on whether Syrian refugee women participate in the labour market. More education decreases the likelihood that respondents are housewives/not working outside of home, and thus not participating in the labour market. More education also marginally increases the likelihood that respondents will be engaged in temporary employment: only 5% of illiterate respondents were employed compared to 19% of those with higher education. Nevertheless, a high proportion of respondents seeking paid employment remain unemployed regardless of their education level. Furthermore, half of those who are employed are in temporary inconsistent work, and education does not appear to increase the likelihood of respondents of having more reliable work.

3. Employment Situation by level of education

3.1. What is your job status (simplified)- by education (n=591)

3.2. What is your job status (detailed)- by education (n=591)
4.3 Geographical differences in employment

The survey finds that the women respondents in camps are much more likely than those outside of camps to be employed (11.1% out of camp compared to 16.2% in camps), with respondents from Azraq camp especially likely to be employed (27%).

Key informant interviews explained that refugees in camps have access to work opportunities offered by different UN and NGO organisations. Opportunities for semi-skilled labour typically have a duration of three months and those requiring a more skilled labour tend to have a duration closer to one year. Fewer opportunities for employment exist for women living outside of camps, who face a variety of practical barriers to employment including transport, community perceptions, prejudice and lack of childcare.

‘Women have equal rights in terms of volunteering and work permits and in camps they are awarded 50% of work opportunities. But to work outside the camp, women are disadvantaged. Who will take care of the children when the day care facilities close at 3, and how will they commute? In terms of opportunities, they are available, but associating factors are hindering them. For those in urban areas, there is the community perception, the issue of child care and the perception of business owners who prefer to employ men over women.

KII, INTERNATIONAL ORGANISATION ON BARRIERS TO FEMALE EMPLOYMENT

3. Employment by situation

3. What is your employment status – by camp/ non-camp (n=591)

The survey found that regions where women’s employment is higher than average include Irbid (15%) and Amman (11.1%), Jordan’s two largest urban areas.

4. Employment by Region

What is your current employment situation – by region (n=564)
4.4 Household Income

Household incomes of respondents are quite low, with 50% of all respondents reporting that incomes are under 200 JD (USD 282 per month).

Living in a camp has a strong influence on household income. A far higher proportion of households in camps are in the lowest income band (74.3%) compared to those living outside of camps (49.9%). This is despite the fact that employment is higher in camps. Camp residents have a high reliance on humanitarian aid, partially because the employment opportunities that exist are short-term and do not usually lead to sustainable integration into the Jordanian labour market.

“They are 100% reliant on humanitarian aid, especially in camps, where the only job opportunities are the ones provided by the NGOs at the camp.”

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5. Household income by Situation

Income by living situation

Income by gender of Head of Household

Female-headed households are more likely to be in the lowest income band (62%) than male-headed ones (43.4%), demonstrating the discrepancy in employment and pay between men and women. A respondent’s level of education is associated with higher incomes. Those with a diploma or higher education were more likely to live in households earning more than 200 JD a month than those with secondary or less.
Some discrepancies were also evident among regions. Again, Zaatari and Azraq camps exhibit the highest proportion of respondents in the lowest income band, whereas Amman, Irbid and Zarqa have highest proportions in the mid- and highest income bands.
4.5 Negative trend in household income over the past two years

The majority of survey participants report that household incomes have decreased over the past two years. Those living in camps, who on average have lower incomes than those outside of camps, were more likely to say that incomes have stayed the same than those living outside (63% compared to 25.5%). Respondents in camps were also less likely to say that female contributions to household incomes have decreased over the previous two years than those outside of camps (13% compared to 28%).

7. Perceived trends in income

Over past 2 years, has your household’s income increased, decreased or stayed the same? (n=564)

Over past 2 years, has female contribution to household income increased, decreased, or stayed the same? (n=564)

The respondent’s level of education does not appear to have protected households from falling incomes, nor did it lead to them making a larger contribution to household income. Those with higher levels of education were just as likely to report falling household incomes as those with lower levels of education.

8. Education does not buffer falling incomes

Over past 2 years, has your household’s income increased, decreased or stayed the same?
At every level of education, respondents were most likely to say that female contributions to household income have stayed the same in the past two years. Considering Syrian refugee women’s low participation in the labour market, the lack of change in women’s contribution will mainly be because women did not contribute to the household income two years ago and the situation remains the same now.

9. Education does not buffer falling incomes

Over past 2 years, has female contribution to household income increased, decreased or stayed the same?

As will be discussed more deeply in Section 4 on negative coping strategies, interviewees indicated that Syrians had dealt with declining incomes by using their savings if they had any, or taking on loans, selling household items and assets and changing accommodation to reduce rental cost. Some reduced household expenses or took children from school, arranged child marriages for their daughters or sent their sons to work, or they themselves took risky jobs.
4.6 Sources of income

Work rarely provides sufficient income to support families, so additional sources are required. While salaried and temporary employment contributes income to 24% and 23% of households respectively, humanitarian cash assistance is accessed by 52% of respondents and is therefore the most important income source overall.

The usage of different sources by different groups suggests slight differences in livelihoods between those living inside and outside camps and between male and female-headed households.

Outside of camps, humanitarian cash support is much more prevalent than it is within camps, likely owing to the wider range of non-cash forms of assistance that camps provide. Respondents within camps are also much more likely to report that they sell food aid, presumably to convert some of the non-cash assistance available to them into ready cash that they can use for other purposes.

Female-headed households have a stronger reliance on humanitarian cash assistance than male-headed households (64% for FHH compared to 43% for MHHs). Female headed households are also somewhat more likely to draw on informal credit than male-headed households (24% compared to 19%), while male headed households are more likely to sell food and non-food aid (29% compared to 19%).
Negative coping strategies

Summary

Nine out of ten women had struggled to meet their household’s basic needs in the past month. Respondents from female-headed households (93%) and respondents with disabilities (96%) were particularly likely to say this. The situation was worse for households living out of camp (93%), while respondents from Azraq and Zaatari camps were less likely to say they had struggled than those living in the surrounding regions.

The most vulnerable to emergency coping strategies are larger households, out-of-camp households and male-headed households. There were also regional differences, with as many as 48% of non-camp residents in Mafraq making use of emergency coping strategies. If looking at crisis and emergency coping mechanisms together, the difference between male-headed (79%) and female-headed (74%) households lessened, while those with shared leadership fared best (72%).

Coping strategies vary significantly between residents of camps and those living outside of camps. For non-camp residents, it was much more common to not seek needed medical attention, send children (mainly boys) to work or withdraw children from school. Whether in camp or non-camp settings, large households were the most likely to send children to work.

There are gendered differences in who were most affected by different coping strategies. Women were more likely than men to forego needed medical treatment, while male household members were more likely to take high-risk jobs, and boys were more likely than girls to be withdrawn from school or sent out to work.

This section uses WFP’s Negative Coping Strategies Index to assess the amount of economic pressure that respondent households are under, and the kinds of strategies they undertake to meet their basic needs. The questionnaire first asked respondents whether they have had difficulty meeting basic needs. Following this, it asked whether they or members of their households have used any of 13 coping strategies (see table).
### Negative Coping Strategies

<table>
<thead>
<tr>
<th>STRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sell goods or assets</td>
</tr>
<tr>
<td>Spend savings</td>
</tr>
<tr>
<td>Use credit or borrow from friends and family</td>
</tr>
<tr>
<td>Change accommodation</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CRISIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduced expenditure on essential non-food expenses</td>
</tr>
<tr>
<td>Sent children to eat at someone else's house</td>
</tr>
<tr>
<td>Sold productive assets</td>
</tr>
<tr>
<td>Shared resources with neighbors</td>
</tr>
<tr>
<td>Members of the family not sought needed medical attention*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EMERGENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beg, or send children to beg*</td>
</tr>
<tr>
<td>Members of the family accepted unusual, high risk, socially degrading jobs*</td>
</tr>
<tr>
<td>Reduce expenses by withdrawing children from school*</td>
</tr>
<tr>
<td>Send children (under 18) to work, in order to contribute to family income*</td>
</tr>
</tbody>
</table>

*Items where gendered exposure was investigated

The 13 strategies are arranged based on severity. “Stress” coping strategies are less severe in terms of the long-term consequences for those that employ them. Crisis and Emergency coping strategies are more severe and are likely to have serious longer term consequences for those that resort to them.

Where a strategy was employed that affects specific members of the household, we asked whether those affected were male, female or both.
5.1 Ability to meet needs

Overall, 89% of all respondents report that they struggled to meet household basic needs in the last 30 days. Those living outside of camps are under more pressure than those within camps, with those outside of camps answering yes at 93%, nearly 20% higher than those living within camps. Female-headed households were more likely to answer ‘yes’ than male-headed households and households where leadership is shared. Respondents with disabilities were also more likely to report having difficulty meeting needs than those without.

10. Ability to meet basic needs

*Struggling to meet household needs %

<table>
<thead>
<tr>
<th>By situation (n=591)</th>
<th>By gender of Head of Household (n=591)</th>
<th>By disability (n=591)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Female headed (n = 214)</td>
<td>Male headed (n = 320)</td>
</tr>
<tr>
<td>Non Camp (n=486)</td>
<td>53%</td>
<td>83%</td>
</tr>
<tr>
<td>Camp (n=105)</td>
<td>71%</td>
<td>87%</td>
</tr>
</tbody>
</table>

There were significant differences across regions. Respondents from both Azraq (73%) and Zaatari (70%) camps were significantly less likely to reply ‘yes’ than respondents from their surrounding areas (98% of respondents from Mafraq answered ‘yes’, and 90% of respondents from Zarqa answered yes). Also, the number of respondents answering yes were also high in Irbid (98%) and Madaba (100%).

10. Ability to meet basic needs

*Struggling to meet basic needs: by region %

<table>
<thead>
<tr>
<th></th>
<th>Amman (n = 139)</th>
<th>Mafraq – Outside camp (n = 87)</th>
<th>Mafraq – Zaatari Camp (n = 64)</th>
<th>Irbid (n = 126)</th>
<th>Zarqa – outside camp (n = 49)</th>
<th>Zarqa – Azraq camp (n = 41)</th>
<th>Irbid (n = 16)</th>
<th>Madaba (n = 15)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>88%</td>
<td>70%</td>
<td>98%</td>
<td>73%</td>
<td>94%</td>
<td>100%</td>
<td>94%</td>
<td>100%</td>
</tr>
</tbody>
</table>

*% answering yes to the question: Over the past 30 days, have you experienced a lack of ability to meet your and your household’s basic needs? This include things such as: having enough food to eat, having adequate shelter, etc.
5.2 Most commonly used negative coping strategies

Respondents were categorised according to the most severe coping strategy they exhibited, providing a way to differentiate respondents in terms of their level of vulnerability, and to examine which situations are associated with higher and lower vulnerability.

5.3 Severity

Overall, the survey found that the coping strategies that were mostly used or exhausted were: reducing expenditure on essential non-food expenses (90%), using credit or borrowing for friends and family (82%) and not seeking needed medical attention (79%). This is very much in line with previous studies, which have also found widespread use of the same coping strategies.30

<table>
<thead>
<tr>
<th>11. Negative Coping Strategies: frequency of use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Did not do this</td>
</tr>
<tr>
<td>-----------------</td>
</tr>
<tr>
<td><strong>STRESS</strong></td>
</tr>
<tr>
<td>Sell goods or assets</td>
</tr>
<tr>
<td>Spend savings</td>
</tr>
<tr>
<td>Use credit or borrow from friends and family</td>
</tr>
<tr>
<td>Change accommodation</td>
</tr>
<tr>
<td><strong>CRISIS</strong></td>
</tr>
<tr>
<td>Reduced expenditure on essential non-food expenses</td>
</tr>
<tr>
<td>Sent children to eat at someone else’s house</td>
</tr>
<tr>
<td>Sold productive assets</td>
</tr>
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<tr>
<td>Members of the family not sought needed medical attention*</td>
</tr>
<tr>
<td><strong>EMERGENCY</strong></td>
</tr>
<tr>
<td>Beg, or send children to beg</td>
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<td>Members of the family accepted unusual, high risk, socially degrading jobs</td>
</tr>
<tr>
<td>Reduce expenses by withdrawing children from school</td>
</tr>
<tr>
<td>Send children (under 18) to work, in order to contribute to family income</td>
</tr>
</tbody>
</table>

The graphs below show that the severity of strategies varies according to whether households are in or outside camps. A higher proportion of those outside of camps exhibit emergency coping strategies than those within (37% compared to 11%). Vulnerability is also associated with larger households, which tend to exhibit more crisis and emergency coping strategies, and male headed households were more likely to use crisis or emergency level strategies than female-headed households and households where leadership is shared. There were also geographical differences, with a high proportion of non-camp respondents in Mafraq exhibiting emergency coping strategies (44%).

### 12. Varying severity

<table>
<thead>
<tr>
<th>12.1 Severity by Situation (Camp/Non-Camp)</th>
<th>12.2 Severity by Gender of Head of Household</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non Camp (n=486)</td>
<td>Female Headed (n= 214)</td>
</tr>
<tr>
<td>Camps (n=105)</td>
<td>Male Headed (n=520)</td>
</tr>
<tr>
<td>TOTAL (n = 591)</td>
<td>Shared leadership (n= 42)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>12.3 Severity by size of household</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 2 (n= 61)</td>
</tr>
<tr>
<td>3 to 4 (n= 137)</td>
</tr>
<tr>
<td>5 to 6 (n= 226)</td>
</tr>
<tr>
<td>7 to 10 (n= 154)</td>
</tr>
<tr>
<td>11 to 15 (n= 10)</td>
</tr>
<tr>
<td>More than 15 (n= 3)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>12.4 Severity by Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amman (n= 199)</td>
</tr>
<tr>
<td>Mafraq – Outside camp (n= 87)</td>
</tr>
<tr>
<td>Mafraq – Zaatari Camp (n= 64)</td>
</tr>
<tr>
<td>Irbid (n= 120)</td>
</tr>
<tr>
<td>Zarqa – outside camp (n= 49)</td>
</tr>
<tr>
<td>Zarqa – Azraq camp (n= 41)</td>
</tr>
<tr>
<td>Balqa (n= 16)</td>
</tr>
<tr>
<td>Madaba (n=15)</td>
</tr>
</tbody>
</table>

'*Big sized families, single mothers (female headed households), families with medical conditions, those are the ones particularly vulnerable to economic insecurity.*'

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5.4 Types of strategies used
Among these different groupings there are significant differences in the types of negative coping strategies being used. Those living outside of camps are much more likely than those living inside them to forgo needed medical attention, accept high-risk or socially degrading jobs, remove children from school and send children to work.

“Even in the camps we see child labour, also some of the families they involve children in child/early marriage in exchange of money. In the urban areas maybe see survival sex as coping mechanism, in camps this isn’t common”.

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Households of different size tend to exhibit different strategies as well. The Employment and Economy section illustrated that very few households earn more than 400 JD per month (USD 560), implying that larger households (e.g., over 10 members) are likely to be under considerable pressure to meet their consumption needs. Accordingly, larger households are more likely to share resources with neighbours and reduce essential non-food expenditures, and send children to work (particularly boys, as will be described below) to provide for the family.

13. Differences in negative coping strategies

13.1 Differences in negative coping strategies used by respondents inside and outside of camps

13.2 Differences in negative coping strategies used by different household sizes

The negative coping strategies listed in graphs 13.1 and 13.2 are those where we saw the most significant differences in use by camp/non-camp location and household size.
5.5 Gendered exposure to coping strategies

Survey responses on five of the thirteen strategies were examined for the extent to which male or female household members were primarily affected. The least reported strategy was begging or sending children to beg, which was identified by only 6 respondents (1% of total respondents). The survey is unlikely to reliably capture the situation, as it is a very sensitive topic for respondents, and social workers warn that families are unlikely to reveal they have done this outside of an established relationship. As a result, we do not provide analysis on which gender is more likely to be affected.

14. Gendered exposure to negative coping strategies

The most common coping strategy, used by 70% of households, was not seeking necessary medical attention. Respondents were most likely to say that both genders had not sought medical attention (90%), followed by female household members (83%), and male household member (61%), suggesting that it was a coping strategy that affect women more than men. For the other three strategies referenced in section 4.3 as being the most commonly used (i.e., accepting a high-risk job, withdrawing children from school, and sending children to work) it was mainly male members of the household that were affected.

15. Exposure to negative coping strategies by Gender

Interviews indicate that there are a range of strategies that affect women and children in particular, which are not well measured through the survey instrument. These involve trading sex for rent, arranging child marriages to alleviate household expenses, and saving on female hygiene items.
“Sexual exploitation for women to use sex to pay rent has been increasing, child marriage especially in the Syrian community is going up after 10 years of decline, particularly in refugee camps. I think also we came across information about women really struggling to meet hygiene needs when it comes to menstrual hygiene and using newspapers”.

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“Women, whether single or heads of household, are finding it harder to cope. They live in communities and small societies and keep wondering worrying about what other family members will say about them or threats from others if they do something they don’t like. This prevents women from development/growing”.

KII with international organization in Jordan
Women’s decision-making role

Summary

Marital status has a strong effect on women’s decision-making power in the household, but the main determinant of women’s authority is whether there is an adult male household member present.

- Married women have little decision-making authority if their spouse lives in the household. They are more likely to play a role in family-related decisions and in engaging official bodies on behalf of the family, than in financial decisions.
- Married women whose spouse lives elsewhere has more decision-making power, both for financial and family-related decisions.
- Unmarried women have very little decision-making authority in households.
- Divorced women and widows have considerable decision-making authority both on financial and family-related matters.

Women have taken on new responsibilities in a range of areas: in providing for the family, making health-related decisions, making financial decisions, working outside the home, borrowing money, and negotiating with landlords/finding housing.

Women who live out of camps were more likely to say that they had taken on more responsibilities for their households than women who live in camps, including providing for the family and dealing with financial matters.

More respondents thought women’s roles had changed in the community (56%) than within the household (41%), but many felt that things had not changed in either setting.

More respondents felt that changes in women’s role had led to improved conditions for women (39%) than worsened conditions (26%), but many felt nothing had changed (39%). Respondents who reported living with a disability were much more likely to feel that conditions had worsened for women due to their changing roles (44% compared to 24%).
It is difficult to generalise on women’s decision-making power and role, since there will always be differences from one household to another depending on the respondent’s place of origin (including rural/urban), family structure and educational background. While Syrian society before the conflict was patriarchal and organised around traditional gender roles, the upheaval and protracted reality of displacement can affect gender roles, especially in cases where women become heads of their households. Understanding in what ways Syrian refugee women’s decision-making role is changing is important for understanding the gendered realities of displacement.

“We have to remember many came without husbands. They had to take charge and take over. Even if husbands reappeared or followed many would have established their way of doing things”.

KII with local NGO in Jordan
The majority of survey respondents are married (73%) and most of these are living with their spouse. Most households (56%) are male headed. A small percentage (7%) of households have leadership shared between men and women.

16. Respondent marital status and gender of head of household

16.1 Respondent Marital Status

16.2 Who is the head of your household?

16.3 Gender of the Head of Household
6.2 Who makes decisions

Survey responders were asked questions about who makes decisions in three spheres of responsibility: financial decisions, family related decisions and engaging with official bodies on behalf of the family. The survey revealed that a respondent’s marital status has a strong effect on her decision-making authority. Unmarried or never-married women do not have much decision-making authority in households.

‘Women who became heads of households learned to be more independent and care for their families.’

KII with international organization in Jordan

For financial decisions, being married with the spouse in the household most often results in the male spouse having authority over financial decisions.

“Women take decisions on daily things but big decisions on economics decisions to return or not to return to Syria are still male dominant”.

KII with international organization in Jordan

For engaging official bodies, it is very often the respondent herself who does this. Again however, when the spouse is present, it sometimes also falls to him alone or shared.

“Women take decisions on daily things but big decisions on economics decisions to return or not to return to Syria are still male dominant.”

KII with international organization in Jordan
17. Responsibility over spheres of decision-making

Who is responsible for financial decisions?

Who is responsible for family-related decisions?

Who is responsible for engaging official bodies on behalf of the family?
6.3 Areas of new responsibility

The survey indicates that women’s responsibilities are increasing in a range of domains, and this information was backed up by key informant interviews.

“Women became involved in decision-making, due to access to information, awareness, protection organisations’ awareness sessions on women’s rights and roles, etc. It takes time but it’s a protracted refugees crisis and there is enough to make a change. You can obviously see a change and women became more empowered post-displacement”.

KII with international organization in Jordan

18. Taking on new responsibilities within household or community

In the last 3 years, have you taken on any new responsibilities within your household or community?

19. Where changes in responsibilities are occurring

Change in responsibilities in and outside of camps

Regions

Marital status

Follow-up assessment on gendered realities in displacement: Jordan
6.4 Perceived changes in areas of male and female responsibility

Respondents perceive that women’s changing roles have occurred more in communities than in households although the majority of respondents see female roles as staying about the same (52%). Conversely, 56% perceive female decision-making roles to have either somewhat or significantly increased in last 3 years. On balance, responses suggest that changing roles have brought improved conditions for women and girls. 29% respond that conditions are neither better nor worse. 42% indicate that conditions have improved, compared to 26% who felt that they had worsened.

“Women are in places where men don’t go like domestic work, cooking or sewing. When these opportunities are available for women they become the breadwinner. It became an opportunity to positively change their roles for the benefit for the family and they also benefit. Women don’t spend their earnings on themselves so this whole family benefit”.

KII with international organization in Jordan

“Empowered and they acknowledge this. They say ‘when we were back at home we were housewives now we realise we have a role to play in community”

KII with international organization in Jordan

20. Changing roles in households and communities

In the last 3 years, to what extent have male and female roles changed in your household and in communities?

<table>
<thead>
<tr>
<th>In household</th>
<th>In communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Don’t know</td>
<td>Don’t know</td>
</tr>
<tr>
<td>Female decision-making roles significantly reduced</td>
<td>Female decision-making roles significantly reduced</td>
</tr>
<tr>
<td>Female decision-making roles somewhat reduced</td>
<td>Female decision-making roles somewhat reduced</td>
</tr>
<tr>
<td>Staying about the same</td>
<td>Staying about the same</td>
</tr>
<tr>
<td>Female decision-making roles somewhat increased</td>
<td>Female decision-making roles somewhat increased</td>
</tr>
</tbody>
</table>

To what extent have these changes led to improved or worsened conditions for women and girls?

Women with disabilities were more likely than those without disabilities to report that women’s decision-making had reduced in their households (14% compared to 5%), though their views were similar with respect to the extent to which women’s roles have changed in communities.

Respondents with disabilities were much more likely than those without disabilities to report that expanding roles have led to worsened conditions for women and girls (44% compared to 24%). It needs to be acknowledged however that survey finding may not be representative of women with disabilities overall.32

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32 As discussed in the methodology section, the sampling strategy did not include quotas for disability, and relied on respondents to self-identify themselves as having a disability. Respondents with disabilities were skewed towards older age groups, and the limited sample size made it impossible to check for the impact of age.
21. Differing perception of changing roles by disability

In the last 3 years, to what extent have male and female roles changed in your household? By Disability (n= 591)

- With disability (n= 76)
  - 3% Don’t know
  - 3% Female decision-making roles significantly reduced
  - 5% Female decision-making roles somewhat reduced
  - 46% Staying about the same
  - 12% Female decision-making roles somewhat increased
  - 25% Female decision-making roles significantly increased

- Without disability (n= 515)
  - 0% Don’t know
  - 1% Female decision-making roles significantly reduced
  - 4% Female decision-making roles somewhat reduced
  - 53% Staying about the same
  - 20% Female decision-making roles somewhat increased
  - 22% Female decision-making roles significantly increased

21. Differing perception of changing roles by disability

In the last 3 years, to what extent have male and female roles changed in your community? (n= 591)

21. Differing perception of changing roles by disability

To what extent would you say that changing roles have led to worsened or improved conditions for women and girls? (n= 591)

- With disability (n= 76)
  - 4% Don’t know
  - 22% Conditions significantly worsened
  - 21% Conditions somewhat worsened
  - 20% Overall, neither worse nor better
  - 14% Conditions somewhat improved
  - 18% Conditions significantly improved

- Without disability (n= 515)
  - 3% Don’t know
  - 9% Conditions significantly worsened
  - 15% Conditions somewhat worsened
  - 9% Overall, neither worse nor better
  - 31% Conditions somewhat improved
  - 27% Conditions significantly improved
Rights and legal status

**Summary**

Most Syrian women do not report problems with acquiring the legal documents they or their female family members need, but 16% reported that female members of their family were missing residency permits in Jordan.

More women outside camps are missing important documents than women living in camps, but most respondents did not perceive that there would be serious consequences from not having key documents like residence or work permits (57%).

There were large geographical variations in whether women were missing important legal documents providing the right to live and work in Jordan: while 22% of respondents in Zaatari camp reported they were missing residency permits, only 2% of respondents from Azraq camp said the same.

Relatively few respondents (17%) reported that female family members were missing civil documentation such as birth certificates, marriage certificates and family books.

There was agreement across regions and settings that female and male household members were equally likely to be missing documentation.
Documentation providing Syrians with legal status are a key protection concern. The Government of Jordan granted UNHCR exclusive power to determine the refugee status of asylum seekers in the country in 1998. The refugee agency issues Syrian refugees in camps a “Proof of Registration” which gives them access to humanitarian and legal assistance and shelter, whereas those living in host communities receive certificates that give them access to humanitarian aid offered by international organisations and NGOs as well as subsidised health care.

Documentation was a key issue covered under the Jordan Compact, a process through which Jordan receives international support in exchange for undertaking public sector reforms that extend support to Syrian families displaced by the war. The Jordanian Ministry of Interior (MOI) issues cards to Syrian refugees granting them legal status in the country. For those living in host communities, these cards grant them right of movement in the country and health and education services, but only in the district they were registered in. Camp residents are issued different MOI cards that are only valid in the camps. All Syrians living in Jordan are required to have an MOI card, regardless of whether they are registered with UNHCR.

However, some Syrian refugees have been left without MOI cards, as the Jordanian government decided in July 2014 not to issue cards to refugees who left the camps without authorisation and stopped UNHCR from issuing asylum seeker certificates to refugees in this category. This group will not have full access to humanitarian assistance and government services. If they encounter the Jordanian authorities, they may be forced to relocate to camps.

“Those who do not have [an MOI card] are for example refugees who illegally left the camps and those who did not get themselves registered when they came to Jordan. MOI cards are valid for the geographical areas where they were issued, which means that refugees who live in informal settlements and move seasonally are deprived of services whenever they move outside the area where their cards were issued”.

KII, international organisation, on implications of MOI cards on freedom of movement

Jordan provides work permits to Syrian refugees with support from the World Bank. Access to work permits started in 2016, but few Syrian refugee women have them (see the Economy and employment section). It is difficult for Syrians to register a business. The process can be complicated, not clearly defined and is applied differently in different regions. Depending on the kind and size of the business, Syrians may need a Jordanian partner. Syrian refugees may also not have the necessary requirements for registration, such as valid passports and proof of property.
7.1 Legal documentation

The majority of survey respondents said that female members of their households were not missing any documentation providing them with the right to live and work in Jordan (67%). According to several key informants interviewed, women refugees do not face major gender-specific barriers in obtaining documents in Jordan. The main barriers are cost (fees, but also cost of transportation) and lack of knowledge of the procedures. International organisations and NGOs have sought to address these by raising awareness among women refugees and providing financial aid. Closures due to COVID-19 have affected refugees’ accessibility to documentation because all the relevant institutions were closed. Among the kinds of documents most frequently missing were a valid passport (25%), as well as work permits (25%). 16% say that females in their household are missing residency permits.

“In Jordan access to documentation is granted for women. They have access to all relevant documentation—birth, marriage, divorce, death certificates, etc. And access is equal to documentation for those in camps and urban areas.”

KII with international organization in Jordan

21. Documents providing right to live and work in Jordan

Are female members of your family missing any of the following essential documents that provide the legal right to live and work in Jordan? (n=591)

Respondents within camps are significantly less likely than those outside of camps be missing documents. Respondents in Azraq camp in particular unlikely to be missing any documentation. Outside of the camps, respondents from Mafraq are more likely to be missing key documents than respondents from other locations. For the most part, respondents do not see no serious consequences arising from not the possessing documents. Those who reported females were missing documents were asked what the potential consequences may be and the majority (57%) replied that there were none.
22. Comparing Camps

Are female members of your family missing any of the following essential documents that provide the legal right to live and work in Jordan? (n=591)

<table>
<thead>
<tr>
<th>Document Type</th>
<th>NonCamp (n=486)</th>
<th>Camp (n=105)</th>
</tr>
</thead>
<tbody>
<tr>
<td>None [EXCLUSIVE]**</td>
<td>64%</td>
<td>79%</td>
</tr>
<tr>
<td>Work permit*</td>
<td>27%</td>
<td>17%</td>
</tr>
<tr>
<td>Valid passport currently in your possession*</td>
<td>27%</td>
<td>16%</td>
</tr>
<tr>
<td>National ID card*</td>
<td>6%</td>
<td>1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Mafraq - Zaatari Camp (n=64)</th>
<th>Zarqa - Azraq camp (n=41)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work permit*</td>
<td>25%</td>
<td>5%</td>
</tr>
<tr>
<td>Residency permit</td>
<td>25%</td>
<td>2%</td>
</tr>
<tr>
<td>National ID card*</td>
<td>22%</td>
<td>16%</td>
</tr>
</tbody>
</table>

23. Documents providing right to live and work in Jordan

Are you missing: Work permit?

<table>
<thead>
<tr>
<th>Location</th>
<th>Missing</th>
<th>Mafraq - Outside camp (n=87)</th>
<th>Irbid (n=126)</th>
<th>Amman (n=190)</th>
<th>Mafraq - Zaatari Camp (n=64)</th>
<th>Zarqa - outside camp (n=49)</th>
<th>Balqa (n=16)</th>
<th>Madaba (n=15)</th>
<th>Zarqa - Azraq camp (n=41)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>31%</td>
<td>33%</td>
<td>17%</td>
<td>25%</td>
<td>19%</td>
<td>7%</td>
<td>5%</td>
<td>6%</td>
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Are you missing: valid passport currently in your possession?

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<thead>
<tr>
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<th>Mafraq - Outside camp (n=87)</th>
<th>Irbid (n=126)</th>
<th>Amman (n=190)</th>
<th>Mafraq - Zaatari Camp (n=64)</th>
<th>Zarqa - outside camp (n=49)</th>
<th>Balqa (n=16)</th>
<th>Madaba (n=15)</th>
<th>Zarqa - Azraq camp (n=41)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>32%</td>
<td>33%</td>
<td>30%</td>
<td>25%</td>
<td>25%</td>
<td>20%</td>
<td>13%</td>
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</tr>
</tbody>
</table>

Are you missing: Residency permit?

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<th>Irbid (n=126)</th>
<th>Amman (n=190)</th>
<th>Mafraq - Zaatari Camp (n=64)</th>
<th>Zarqa - outside camp (n=49)</th>
<th>Balqa (n=16)</th>
<th>Madaba (n=15)</th>
<th>Zarqa - Azraq camp (n=41)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>22%</td>
<td>30%</td>
<td>19%</td>
<td>14%</td>
<td>14%</td>
<td>7%</td>
<td>3%</td>
<td>2%</td>
<td></td>
</tr>
</tbody>
</table>

Are you missing: National ID Card?

<table>
<thead>
<tr>
<th>Location</th>
<th>Missing</th>
<th>Mafraq - Outside camp (n=87)</th>
<th>Irbid (n=126)</th>
<th>Amman (n=190)</th>
<th>Mafraq - Zaatari Camp (n=64)</th>
<th>Zarqa - outside camp (n=49)</th>
<th>Balqa (n=16)</th>
<th>Madaba (n=15)</th>
<th>Zarqa - Azraq camp (n=41)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>9%</td>
<td>7%</td>
<td>4%</td>
<td>4%</td>
<td>2%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td></td>
</tr>
</tbody>
</table>

There were differences in the extent to which respondents inside and outside camps perceive consequences. Those in camps were more concerned about reduced mobility. Those outside camps saw greater difficulty accessing medical services and finding work with adequate pay and working conditions.
24. Consequences of missing legal documentation

What potential consequences does this have for them in Jordan (n=196)
7.2 Civil documentation

The survey finds that fewer respondents are missing civil documentation than legal documentation with 83% saying that no females in the family are missing any civil documentation. What is most often missing are birth certificates (7.1%) and family books (8.6%). Similarly to findings in section 6.1, among the respondents missing documentation, few perceived significant consequences arising from this. The most frequent were registering children for education (6%) and difficulty accessing medical services (7%).

25. Documents providing right to live and work in Jordan

Documents missing (n=591) Perceived consequences of missing documentation (n=99)

“Another consequence of not having proper documentation is on your mental health, you worry about your future and your children’s future, their access to education and work. It’s difficult to move around in urban areas. Also adds tension, if things go bad how do you get support and shelter?”

KII with INGO in Jordan

Across the regions, most respondents indicate that male and female household members are equally likely to be missing documentation.

26. Consequences of missing civil documentation

Are female members of family more likely to be missing documentation than males? (n=564)
Access to services

Summary

**Mobile phones:** The vast majority (99.5%) of respondents have access to mobile phones, with 91% having access to smartphones.

**Just over half of the respondents had good access to mobile phone networks.** Inside camps, the problem is often poor connectivity, while respondents outside camps reported affordability as the main barrier.

Reduced access to mobile phones and networks is strongly correlated to problems with accessing services.

**Female access to healthcare:** Women reported greater need for health services outside of camps, but respondents in camps were consistently more able to access them. Access to women’s health services was particularly good in the camps.

**Female-headed households reported stronger needs of psycho-social and mental health (PSMH) services** among female members of their household, but this was the service most difficult to access, both inside and outside of camp.

Women with disabilities had stronger need of primary health and PSMH services.

**Education:** Almost 6% of primary school-age children were reported as not in school, with strong attrition rates. 45.3% of 14-17-year-olds did not attend school. **Boys are more likely not to be in school,** and the difference widens with age. In camps, almost all primary-school age children are in school (99%), but as children get older more non-camp children stay on in school.

Cost was the main reason given for keeping primary school children out of school. This is regardless of gender, but mentioned noticeably more often for girls.

**Work was cited as the main reason for keeping secondary school-age boys out of school,** but also occurred in the 6-11 year group. **Child marriage was cited as keeping 12-14 year-old girls out of school** in 12% of the cases, and in 29% of cases for 15-17 year-old girls. It was not mentioned at all for boys of any age.
Access to basic services including education and health are key commitments within the Jordan Compact and Brussels Conferences, with the aim of providing accessible and quality services for both Syrian refugee communities and host communities. In Jordan, primary, secondary and some tertiary healthcare services are available to all registered refugees at the non-insured Jordanian rate at public health centres and hospitals in all governorates. Refugee children have access to free national basic education as outlined in the Education Strategic Plan 2018-2022. The Ministry of Education and partners are making joint efforts to improve access to quality inclusive education for all children including refugee children in Jordan. However, the existence of services do not always translate into access to them for the Syrian refugees in Jordan. The survey therefore asked women refugees a range of questions, first about their access to mobile phones, and then about a range of service, with in-depth questions on gender differences in access to healthcare and education.

Mobile phones
Refugee crises bring to light the critical importance of mobile phones and technologies and the unique challenges of accessing and providing mobile services for refugees in different contexts. Mobile technologies are used by refugees for connectivity, digital tools and platforms, family reconnection, access to services and education, livelihoods and mobile money. Another study of Syrians in Zaatari camp in Jordan found that refugees used mobile phones to cope with “information precarity”—a lack of access to information and exposure to inaccurate or dangerous information.

Research focusing on the gendered dynamics of mobile technology has found that mobile phones in displacement can support women’s livelihoods and wellbeing through using phones for business and income-making activities and as a key channel to access information. COVID-19 and the need to provide services online increased the importance of mobile access. The survey set out to understand whether there was a significant gender dimension to digital access, and whether this was affecting access to services. It found that across all demographics, the vast majority of respondents (99.5%) have access to mobile phones: 91% have smartphones, and 8.5% have basic phones. Among those with phones, we find that 58% of respondents had their own phones and 32% share a phone with friend of family. The vast majority (92%) report they are able to make calls privately (with 6.7% saying they cannot always make private calls and 1.3% saying they cannot use a phone privately).

Within the survey, access to mobile networks is a more important constraint. Just over half (54%) report that they have good access to mobile networks. Access networks vary considerably across geographies and situations. Respondents in camps report lower access, with only 34% in Zaatari and 46% in Azraq saying they have good access to networks. For respondents outside of camps, the barrier that is more often reported is affordability. This is particularly the case in Mafraq (33%) and Madaba (40%).

### 27. Ability to access needed services

<table>
<thead>
<tr>
<th>Access to mobile networks? (n=591)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amman (n=222)</td>
</tr>
<tr>
<td>Madb (n=125)</td>
</tr>
<tr>
<td>Alsh (n=141)</td>
</tr>
<tr>
<td>Zaatari - mobile camp (n=44)</td>
</tr>
<tr>
<td>Azraq - mobile camp (n=44)</td>
</tr>
<tr>
<td>Bulab (n=25)</td>
</tr>
<tr>
<td>Madaba (n=133)</td>
</tr>
</tbody>
</table>

Among the 268 respondents who indicated that they had reduced access to phones and mobile networks, a high proportion of these (85%) reported that the lack of access to mobile phones prevented them from accessing the services they need. This was particularly the case in Azraq camp (95%).

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33 UNHCR, ”JORDAN – HEALTH”, N.D., link.
34 UNHCR, ”JORDAN – EDUCATION”, N.D., link.
35 GSMA,”THE IMPORTANCE OF MOBILE FOR REFUGEES: A LANDSCAPE OF NEW SERVICES AND APPROACHES” (2017),”LINK.
36 GSMA,”THE IMPORTANCE OF MOBILE FOR REFUGEES: A LANDSCAPE OF NEW SERVICES AND APPROACHES” (2017),”LINK.
37 GSMA, ”BRIDGING THE MOBILE GENDER GAP FOR REFUGEES”, (2019), link.
“When Covid-19 hit a lot of services and opportunities went online and an enormous pressure on who was using credit for mobile phones and women wanted to prioritise children education over calling a hotline for themselves”.

KII with local NGO in Jordan
8.2 Female access to health services

There are differences in the services available inside and outside camps for refugees. Those in camps may have better access to primary healthcare services that are inclusive and equitable, since these are provided by UNHCR and its partners. Refugees living outside of camps face many difficulties accessing healthcare services. Access to healthcare is limited by the area in which a refugee has registered their residence. Refugees who have relocated after registering cannot access healthcare outside of the area they registered in. Women refugees may face additional burdens of access due to societal gender norms pertaining to mobility and status in society.

The survey asked respondents if female members of the household had been in need of primary health care, women’s health services, and psychosocial and mental health services. It then asked those who replied yes if they had been able to access them. Responses varied strongly according to whether respondents were located in camps or out of camps. For all types of services, the need for services was higher outside of camps, but respondents in camps were consistently better able to access them. Greatest accessibility is evident for Women’s Health Services, whereas lowest accessibility is for Psychosocial and Mental Health Services.

29 Primary Health Care

In the past 6 months, did females in the household need primary health care? (% answering ‘yes’)

![Graph]

Were they able to access this? (% answering ‘yes’)

![Graph]

30 Women’s Health Services

In the past 6 months, did females in the household need Women’s Health care? (% answering ‘yes’)

![Graph]

Were they able to access this? (% answering ‘yes’)

![Graph]

31 Psychosocial and Mental Health Services

In the past 6 months, did females in the household need psycho-social and mental healthcare? (% answering ‘yes’)

![Graph]

Were they able to access this? (% answering ‘yes’)

![Graph]

38 European Civil Protection and Humanitarian Aid Operations, (n.d.) Jordan Factsheet, link.
40 European Civil Protection and Humanitarian Aid Operations, (n.d.) Jordan Factsheet, link.
Demand for services varies according to demographics factors. Respondents’ age plays a strong role in their perceived need for services, with younger respondents recognising a higher need for women’s health services, whereas older respondents see a higher need for primary health services. Female-headed households were significantly more likely to recognise a need for psychosocial and mental health services among females in their households (45% of female-head households, compared to 26% of male-headed ones).

People with disabilities were significantly more likely to say they need primary health services (91% compared to 75%) as well as psychosocial and mental health services (43% compared to 32%).

‘I think (for women) it’s as easy as it is for men in camps, outside camp there is a problem because women are not as free as men to approach these services and service centres’

KII with local NGO in Jordan
8.3 Gendered access to education

Syrian refugee children face multiple issues hampering access to education such as lack of documentation, limited mobility, the lack of resources and school materials, high tuition fees in private schooling, complicated education application processes for higher education and issues around the recognition of prior learning experience at all levels. Furthermore, protection issues around discrimination based on gender and nationality, bullying, the double-shift school system, and lack of education services for subgroups such as refugees with disabilities are important obstacles for refugee participation in education. Syrian refugees in Jordan face obstacles to education that grow more acute as they advance into secondary education. Jordan’s education plans for Syrian refugee children, multilateral programming and donor funding principally target basic education and only a few programmes focus specifically on the needs refugee children of secondary-school age. The interplay of patriarchy, tradition and religious practices compounded by vulnerabilities of protracted displacement, have prevented Syrian refugee girls from accessing education and exposing them to greater health and other risks through child marriage. For boys, gender specific barriers include in particular pressure to contribute to the household income by leaving school to work.

One surprising characteristic of sampled households was the low number of upper secondary children in households. There were 590 primary school children (aged 6-11) in sample households, representing an average of 98 children per age cohort, compared to 150 upper secondary school children (aged 12-17), representing 50 children per year cohort. It is not clear what explains this difference, but it raises the possibility that the real out-of-school rates for the older age group is likely higher than what is estimated in this analysis.

The survey indicates that the proportion of school-age children out-of-school increases with the age of children. Among primary school children, 34 out of 590 children (5.4%) are out of school, with a small difference between genders (6.3% of boys are out of school compared to 4.4% of girls). The proportion increases through lower secondary where 50 out of 327 children (15.3%) are out of school and upper secondary where 68 out of 150 (31.2%) are out of school. Upper secondary school boys are much more likely to be out of school than girls (35% of upper secondary school boys are out of school compared to 25% of upper secondary school girls).

### 33 Number of children in households and out of school

<table>
<thead>
<tr>
<th>Primary School (age 6 to 11)</th>
<th>Lower Secondary (age 12 to 14)</th>
<th>Upper Secondary (age 15 to 17)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boys</td>
<td>Girls</td>
<td>Boys</td>
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<tr>
<td><img src="image1.png" alt="Graph" /></td>
<td><img src="image2.png" alt="Graph" /></td>
<td><img src="image3.png" alt="Graph" /></td>
</tr>
</tbody>
</table>

46
Living in camps also affects the extent to which children remain in school. For primary school children, households in camps have greatly reduced proportions of children out of school (1% of children are out of school in camps, compared to 6.7% outside of camps). As children get older however, the relationship appears to reverse, with those in camps becoming more likely than those outside of camps to be out of school. Among all age groups and whether they are inside or outside of camps, boys are more likely than girls to be out of school.

<table>
<thead>
<tr>
<th>34 Camps</th>
<th>not attending school: Pri- %</th>
<th>not attending school: Low- %</th>
<th>not attending school: Upper Sec- %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Camps</td>
<td>(mary School (age 6 to 11)</td>
<td>(er Secondary (age 12 to 14)</td>
<td>(ondary (age 15 to 17)</td>
</tr>
<tr>
<td>Boys</td>
<td>7.7%</td>
<td>11.6%</td>
<td>45.5%</td>
</tr>
<tr>
<td>Girls</td>
<td>5.7%</td>
<td>16.7%</td>
<td>51.3%</td>
</tr>
<tr>
<td>Boys</td>
<td>2.0%</td>
<td>22.8%</td>
<td>53.8%</td>
</tr>
<tr>
<td>Girls</td>
<td>0.0%</td>
<td>32.2%</td>
<td>43.7%</td>
</tr>
<tr>
<td>Non-Camp</td>
<td>6.7%</td>
<td>15.0%</td>
<td>43.5%</td>
</tr>
<tr>
<td>Camps</td>
<td>5.7%</td>
<td>10.4%</td>
<td>51.3%</td>
</tr>
<tr>
<td>Non-Camp</td>
<td>1.0%</td>
<td>12.5%</td>
<td>53.8%</td>
</tr>
<tr>
<td>Camps</td>
<td>2.0%</td>
<td>2.0%</td>
<td>43.7%</td>
</tr>
</tbody>
</table>

When giving reasons for why children of different age groups are not in school, respondents provide different reasons for boys and girls.

Among primary school children (age 6 to 11), economic factors are most important reasons for both genders. Costs however are cited more often for girls than for boys, and for 29% of primary school boys that were not attending, work was provided as the reason. Among lower secondary school children (age 12 to 14), costs are also the important barriers for both genders but work becomes the most important reason for boys, cited in 50% of the cases. For 12% of girls, work is mentioned, and child marriage appears as a barrier for 6% girls (or 1 out of 12 who were out of school).

Among upper secondary school children (age 15 to 17), work is the main barrier for boys, cited in 51% of the cases (compared to 0% for girls). Marriage is mentioned in 29% for girls (compared to 0% for boys).
Follow-up assessment on gendered realities in displacement: Jordan

### 35 Reasons for not attending school

#### Primary school (age 6 to 11)

- **Cost of transportation**: 28.6% (Boys: 31.7%) vs. 17.9% (Girls: 14.9%)
- **Cost of educational materials**: 14.3% (Boys: 20.0%) vs. 9.3% (Girls: 9.0%)
- **Not attending due to work**: 15.0% (Boys: 18.7%) vs. 16.7% (Girls: 16.7%)
- **Child has health issues**: 14.3% (Boys: 16.7%) vs. 16.7% (Girls: 16.7%)
- **Registration issues/misplaced documentation**: 0.0% (Boys: 0.0%) vs. 0.0% (Girls: 0.0%)
- **No places available**: 0.0% (Boys: 0.0%) vs. 0.0% (Girls: 0.0%)
- **Not attending due to safety concerns**: 28.6% (Boys: 31.7%) vs. 17.9% (Girls: 14.9%)

#### Lower Secondary School (age 12 to 14)

- **Cost of transportation**: 27% (Boys: 38%) vs. 47% (Girls: 26%)
- **Not attending due to work**: 50% (Boys: 35%) vs. 15% (Girls: 35%)
- **Cost of educational materials**: 15% (Boys: 15%) vs. 42% (Girls: 15%)
- **Not attending due to safety concerns**: 4% (Boys: 4%) vs. 14% (Girls: 14%)
- **Child has health issues**: 15% (Boys: 6%) vs. 6% (Girls: 6%)
- **Registration issues/misplaced documentation**: 8% (Boys: 8%) vs. 6% (Girls: 6%)
- **No places available**: 0% (Boys: 0%) vs. 0% (Girls: 0%)
- **Not attending due to marriage**: 0% (Boys: 0%) vs. 6% (Girls: 6%)

#### Upper Secondary School (age 15 to 17)

- **Cost of transportation**: 30% (Boys: 47%) vs. 51% (Girls: 26%)
- **Cost of educational materials**: 26% (Boys: 29%) vs. 39% (Girls: 29%)
- **Not attending due to work**: 0% (Boys: 0%) vs. 0% (Girls: 0%)
- **Not attending due to marriage**: 0% (Boys: 0%) vs. 0% (Girls: 0%)
- **Registration issues/misplaced documentation**: 4% (Boys: 18%) vs. 0% (Girls: 0%)
- **Not attending due to safety concerns**: 9% (Boys: 12%) vs. 4% (Girls: 12%)
- **No places available**: 4% (Boys: 0%) vs. 4% (Girls: 0%)
- **Child has health issues**: 0% (Boys: 0%) vs. 0% (Girls: 0%)
**Summary**

The direct health effects of COVID-19 were far stronger for respondents living out of camp than those living in camps. More households had members who fell ill, more stayed ill for longer, and fewer were able to access the care they needed. This may be linked to effective vaccine roll-out managed by UNHCR in the camps.

More than 9 out of 10 respondents reported that the pandemic had increased economic pressures on the household.

**Tensions between household members worsened,** with three quarters of respondents noting somewhat or significantly increased tensions. Large households fared particularly badly, both in terms of economic pressure and household tensions.

**The pandemic has taken a toll on the mental health of women and girls,** particularly if living outside of camps. Respondents with disabilities were particularly likely to say that female household members had been significantly negatively affected (54%, versus 32%).

Some respondents out of camp (10%) reported that increased tension had placed female household members at greater risk of physical harm. In camps, only 1% said this.
9.1 Direct health effects

About 45% of respondents reported that their households suffered direct health effects from COVID-19. The greatest differences arise between those who live in camps and those who do not. Households in camps were far more likely to report that their households suffered no negative effects (70% compared to 51%), and were far less likely to report that members of their household were sick for more than two weeks (13% compared to 30%). This difference may be linked to the effective roll-out of vaccines by UNHCR in the camps. Among households where someone did catch COVID-19, a significantly higher proportion of those living in camps were able to access the care they needed than those who did not (74% compared to 52%).

### 36 Ability to access needed services

**Was the health of your household affected by COVID-19?**

<table>
<thead>
<tr>
<th></th>
<th>No — no negative effects</th>
<th>Yes — household members caught COVID-19 and were sick for less than two weeks</th>
<th>Yes — household members caught COVID-19 and were sick for more than two weeks</th>
<th>Yes — one or more household members died from COVID-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non Camp (n=486)</td>
<td>51%</td>
<td>17%</td>
<td>30%</td>
<td>0.4%</td>
</tr>
<tr>
<td>Camp (n=103)</td>
<td>70%</td>
<td>11%</td>
<td>13%</td>
<td>0%</td>
</tr>
</tbody>
</table>

**Were those who caught COVID able to access the care they needed?**

<table>
<thead>
<tr>
<th></th>
<th>No Camp (n=224)</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non Camp</td>
<td>32%</td>
<td>14%</td>
<td>54%</td>
</tr>
<tr>
<td>Camp</td>
<td>29%</td>
<td>21%</td>
<td>50%</td>
</tr>
</tbody>
</table>
9.2 Indirect effects

Respondents indicate that COVID-19 brought considerable economic pressures onto households, with 92% of respondents replying that pressure had ‘somewhat’ or ‘significantly’ increased. They also indicate that the crisis brought considerable tension among household members, with 75% saying that tensions increased ‘somewhat’ or ‘significantly’.

Economic pressures and tensions among household members were both amplified in larger households. Economic pressures and household tension were somewhat mitigated by living in camps. This likely arises due to the greater access to public services and non-cash forms of support, which have been discussed in other sections.

### 37 Tensions were amplified in larger households

Have crises increased economic pressure on your household? (n=591)

Have crises contributed to increased tension among members of your household? (n=591)

### 38 Tensions were moderated for those living in camps

Have crises increased economic pressure on your household? (n=591)

Have crises contributed to increased tension among members of your household? (n=591)

The survey indicates that the crises have taken a toll on the mental health of women and girls. The majority (71%) of respondents reported that the crisis had ‘somewhat’ or ‘significantly’ affected the mental health of female members of the household. There was a significant difference between respondents living in camp and out of camp, with the former much less likely to report negative consequences: 39% of those outside of camp report that mental health was significantly affected compared to 12% in camps. Respondents with disabilities were much more likely to report that the mental health of female members of their households were negatively affected, with 54% reporting that mental health had been significantly negatively affected, compared to 32% of respondents without disabilities.
A smaller proportion of respondents (8%) reported that increased tensions in the household have put female members at greater risk of physical harm: 3% saying they were at ‘significantly greater risk’ and 5% reporting that they were at ‘somewhat greater risk’. Again, respondents living in camps reported fewer negative outcomes. Outside of camps, 10% report that the risk of physical harm had ‘somewhat’ or ‘significantly’ increased, whereas only 1% in camps reported similarly.
Safety and security

Summary

The vast majority of respondents (85%) said their household had not experienced any kind of issue related to their safety. Of those who said they had, almost all lived out of camp.

The most common form of safety issue reported (73%) was verbal harassment, and this was mainly reported to affect women and girls.

Community violence and displacement/eviction were the second most common, and affected men and women equally.

The host community is most often regarded as the source of safety concerns, followed by landlords.

Women in general reported to feel safe. However, despite the low number of reported safety incidents, 53% of respondents said that safety concerns had affected women’s ability to move freely around, while 38% said it also affected men’s movement.

‘They do (feel safe) but not the same as being in Syria... Camps are like their homes but we do have cases or streets in the camps where there is harassment. Sometimes I hear from Syrian girls that police staff harass them ask them to do things’.

KII with International organization in Jordan
10.1 Safety issues

Respondents were asked whether they or members of their households have experienced a range of safety issues, and whether the member(s) affected were male, female or both.

A majority of respondents (85%) said that members of their households had not experienced any safety issue. Among those who had, only four of these lived in camps, indicating that safety issues mainly affect those living outside of camps. Of those safety issues that were experienced, verbal harassment was most common (73%), and was overwhelmingly experienced by female members of the household (48% female compared to 16% male). Community violence (63%) and displacement/eviction (52%) were also common, and affected both male and female members of households. Although extortion and bribes happen at a relatively low frequency, females have been disproportionately affected (12%, compared to 1% male).

Key informants interviewed indicated that Syrians are likely to face similar safety issues to Jordanians, but that Syrian refugees and especially women, are likely to feel more vulnerable given they are not nationals.

‘I would say vulnerabilities [related to different] perceptions about women refugees and women in Jordan put [refugee women] in a vulnerable situation and therefore subject to exploitation/harassment in workplace. They may feel less empowered than Jordanian women and this impacts their sense of security’

KII with local NGO in Jordan

Authorities are also seen to pose safety concerns, as Syrian refugees who leave the camps without proper authorisation can be detained and brought back to the camp. Another issue for refugees in urban area is getting caught working without a work permit. They are seen as in violation of the law and can be detained.
10.2 Causes of safety issues

Responses clearly indicate that host communities are most often regarded to be the source of safety issues (59%), followed by hosts/landlords (34%). Again, interviewees report that Syrian women feel relatively safe in Jordan, and more-so in camps than within host communities, but safety related instances do sometimes occur.

‘They do (feel safe) but not the same as being in Syria... Camps are like their homes but we do have cases or streets in the camps where there is harassment. Sometimes I hear from Syrian girls that police staff harass them ask them to do things’.

KII with International organization in Jordan

‘Harassment, robbery, abuse or threat of abuse.... Reports say verbal harassment and physical harassment abuse from the people in workplace, power over others. I would assume harassments in that sense is common but goes unreported due to social concerns and norms’

KII with local NGO in Jordan

‘We have to remember camps have community police, family protection department more control procedures and policies. A Syrian women walking into supermarket for example she might be accosted.... She feels she wouldn’t be able to go to the police, unlike a Jordanian who could easily do that’.

KII with local NGO in Jordan

Security related incidents, according to KII’s are reported to UN agencies and NGOs as a first step. However, if an incident occurs with a member of host community members, Syrian refugees may prefer to avoid confrontation altogether.

‘In many cases when a Jordanian person harasses a Syrian child, the Syrian family will leave the area ... They feel they will lose as he is Jordanian. But in the camps they are surrounded by NGOs and services are easier to access than in host communities. They can report to the police, NGOs, UNHCR, UN Women everyone is around them.’

KII, international organisation, on Syrian avoidance of confrontation with Jordanians

41 Perceived causes of safety issues

Who or what is the cause of the safety issues? (n=86)
10.3 Effects of safety issues

Respondents were asked how safety issues have affected the freedom of movement of members of their households. Most (59%) responded that safety issues had not affected freedom of movement. Among respondents who said freedom of movement had reduced, they were more likely to say female members’ movement had been reduced than male members (53% compared to 38%). For children, slightly more girls were affected than boys (23% versus 21%).

### 42 Effects of safety issues on free movement

Does lack of safety reduce free movement of household members? (n=591)

<table>
<thead>
<tr>
<th>Status</th>
<th>Male Members</th>
<th>Female Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduced movement of male members</td>
<td>21%</td>
<td>23%</td>
</tr>
<tr>
<td>Reduced movement of female members</td>
<td>9%</td>
<td>17%</td>
</tr>
<tr>
<td>Yes - myself</td>
<td>53%</td>
<td>42%</td>
</tr>
<tr>
<td>Yes - another adult female member of my household</td>
<td>17%</td>
<td>23%</td>
</tr>
<tr>
<td>Yes - an adult member of my household</td>
<td>13%</td>
<td>17%</td>
</tr>
<tr>
<td>Yes - female children in my household</td>
<td>13%</td>
<td>17%</td>
</tr>
<tr>
<td>Yes - male children in my household</td>
<td>13%</td>
<td>17%</td>
</tr>
<tr>
<td>No [EXCLUSIVE]</td>
<td>59%</td>
<td>53%</td>
</tr>
</tbody>
</table>

Reflecting on how freedom of movement for males and females has changed over the previous two years, the majority feel that freedom has stayed largely the same for both genders. This view does not vary significantly across geographical and demographic variables.

### 43 Trends in freedom of movement for men and women

Does lack of safety reduce free movement of household members? (n=591)

<table>
<thead>
<tr>
<th>Status</th>
<th>Male Members</th>
<th>Female Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male members can move less freely</td>
<td>11%</td>
<td>18%</td>
</tr>
<tr>
<td>Male members can move more freely</td>
<td>64%</td>
<td>7%</td>
</tr>
<tr>
<td>Male members can move more freely</td>
<td>15%</td>
<td>9%</td>
</tr>
<tr>
<td>Male members can move more freely</td>
<td>29%</td>
<td>64%</td>
</tr>
<tr>
<td>Male members can move more freely</td>
<td>7%</td>
<td>64%</td>
</tr>
</tbody>
</table>

Perceived change for males (n=591)

Perceived change for females (n=591)
Social cohesion and host community relations

**Summary**

The vast majority of respondents (more than 90% in all regions) said that relationships with the host community was good or fair, with the majority feeling it was getting better.

There was some regional variety in the size of the minority who felt that host relations were getting worse, with 20% of residents in Balqa and Madaba reporting worsening relations.

The main drivers of tensions, when asked to choose, were seen as competition for jobs (55%) and services (28%). Almost a quarter of respondent said none of the issues listed were an issue. Sexual harassment of women was listed by 8% and cultural differences by 6%.

There are some regional differences in the perceptions of drivers of tension, with competition for jobs and services seen to be most acute in Zarqa outside-camp and Madaba. Generally, residents of camps are less likely to perceive tensions than those residing out of camps.

The Jordanian host community response to the large number of Syrian refugees has been generous. However, as a 2020 Mercy Corps report notes, the increase in the number of refugees living outside of camps has created real or perceived tensions around several issues, which may pose challenges to Jordan’s fragile citizen-state relationship. Erosion of social cohesion is dangerous for marginalized groups such as female refugees and can have knock-on effects on access to social support networks and work. Increased pressures on resources, infrastructure, education, healthcare, housing, and other services and on economic opportunities put strains on the host community and refugee population alike. Concerns have surfaced based on perceptions that refugees are making the country less Jordanian, and this fuels grievances further.47

In 2021, UNHCR conducted a survey of the perception of the host community to Syrian refugees in Jordan. Respondents were more sympathetic to people coming to Jordan to escape conflict and persecution than those coming for economic reasons. 56% of respondents said they were “very sympathetic” to those fleeing conflict and persecution (UNHCR, 2021). 79% of respondents also agreed that the Jordanian Government’s approach towards refugees was positive.48

The survey in this report looks at social cohesion questions from the point of view of female refugees, and paints a similar picture to that of the above mentioned UNHCR host community survey of overall perceptions of good relations with some regional variety.

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11.1 Perceived relationship with host communities

Overall, respondents indicate that relationship with host communities is generally good. They also indicate that relations overall are trending positively. Perceptions about the quality of relationships are particularly positive in camps.

44 Perceived relationship with host communities

Overall, how would you rate the relationship between the refugee and host communities? (n=591)

Overall, how would you think relations between the refugee and host communities in Jordan are getting better or worse, or are they staying about the same? (n=591)

Some regions did display a few differences. Across all regions, perceptions about the quality of the relationship is generally positive, with greater than 90% in all regions perceiving the relationship to be ‘good’ or ‘fair’. In some regions, a minority of respondents see relations to be under strain. In Balqa and Madaba, 20% of respondents see relations getting worse.

45 Differences across regions in perceptions about the relationship with host communities

Overall, how would you rate the relationship between the refugee and host communities (n=591)

Overall, do you think relations between the refugee and host communities in Jordan are getting better or worse, or are they staying about the same? (n=591)
11.2 Issues driving tensions

When asked about a range of issues that might drive tensions, 22% of respondents replied ‘none of these’, and did not offer suggestions of others. Among the rest, competition for jobs (55%) and services (28%) were seen to be among the top three drivers of tension. Sexual harassment of women (8%) was a distant third.

46 Perceived causes of safety issues

<table>
<thead>
<tr>
<th>Issue</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Competition for jobs</td>
<td>55%</td>
</tr>
<tr>
<td>Competition for services</td>
<td>28%</td>
</tr>
<tr>
<td>None of these (EXCLUDES)</td>
<td>22%</td>
</tr>
<tr>
<td>Sexual harassment of women</td>
<td>8%</td>
</tr>
<tr>
<td>Cultural differences</td>
<td>6%</td>
</tr>
<tr>
<td>Suspected criminal activity</td>
<td>6%</td>
</tr>
<tr>
<td>Political differences</td>
<td>3%</td>
</tr>
<tr>
<td>Religious differences</td>
<td>3%</td>
</tr>
</tbody>
</table>

Those living inside and outside of camps exhibit significant differences in the extent to which they see these issues driving tensions. Competition for jobs and services is seen to be less of an issue by those living within camps than without. Outside of camps, competition for jobs and services is seen to be most acute in Zarqa outside-camp and Madaba.

There are also differences between the camps:

- Respondents from Zarqa - Azraq camp were more likely than any other region to reply ‘none of these’ (54%), and were also less likely than anywhere else to mention competition for jobs and services were drivers of tension. This is in contrast to Zarqa outside-camp, where respondents were the most likely of all regions to report tensions in these two areas.
- Respondents in Mafraq camp see competition for services similarly to those in Azraq, but were more likely to recognize competition for jobs as a driver of tension.

47 Perceived causes of safety issues

In your opinion, the three key issues drive tensions between refugee and host communities (by camp/non-camp)?

Differences between regions
‘It’s good (the relationship between host and refugees). I didn’t witness tension. It is welcoming and tolerant but from time to time a fatigue from Jordanian communities towards hosting refugees such as water, security, education or health. But it is not targeted against individual, they are blaming the whole community.’

KII with local NGO in Jordan

‘In the south poverty is a major issue. People don’t have jobs or opportunities. Most of the Syrians are painters, carpenters, so they can generate their own income. Most Jordanians who live in South and don’t have employment hate this about the Syrian refugees, they are not Jordanians and have opportunities more than them.’

KII with local NGO in Jordan
Almost one quarter of respondents found violence against women to be a big problem in Syrian refugee communities, with no difference in perception between women living in and outside of camps.

There were significant regional differences, with 38% of respondents in Balqa and 30% in Mafraq saying violence was a serious problem, while 7% said the same in Madaba.

It is not clear to what extent the respondents consider domestic violence as part of the problem of GBV, as this kind of violence can be seen as ‘normal’ within the household. The survey found a difference between younger and older women, where younger women were more likely to recognise the problem of GBV.

Perceptions of where the risk of violence was greatest varied between camp and non-campus residents. All women found ‘in open public spaces’ and ‘at home’ to be most risky. Women living out of camps also found ‘at work’ to be a place of greater risk. Younger women tended to find the risk ‘at home’ worse than older women.

There seems to be a gap between perceptions and realities of risks, as interviews with organisations supporting GBV victims all highlighted that GBV is most likely to be perpetrated by the woman’s husband and his family.

The survey showed that GBV incidents are often not reported. When asked who reporting would happen to, police was most often mentioned, which could be a sign that domestic violence is not always understood as part of GBV.

Views differ among respondents on whether GBV has increased, decreased or stayed the same. Divorced women and women whose spouses live elsewhere are more likely to say it has increased. Women outside of camps are also more likely than those in camps to perceive an increase in violence.

The survey did not include questions about the considerable risk of violence against SOGIESC community, due to the taboo, stigma and risks involved in talking about this topic for Syrian refugees.
The topic of gender-based violence (GBV) is difficult to examine in depth through surveys, owing to evident reluctance among respondents to speak openly about the topic. Survivors of GBV can be blamed, and reporting that you have been assaulted can bring further negative outcomes. This makes it likely that incidents are under-reported and perceptions under-played.

In 2020, the Jordan GBV IMS Task Force described that only 7.6% of sexual assault cases are reported, and 1.7% of rape cases are reported. It also provides useful insight into the reasons, including stigma from communities, fear of honour killing, and the mandatory reporting to the authorities which prevents women who do not wish to file complaints from seeking help. Importantly, the justice system provides victims only minimal protection, and may forcibly place women under ‘protective detention’ to protect them from honour killing. Moreover, Jordanian law criminalises sex work and abortion for rape survivors. It does not acknowledge marital rape and does not clearly deal with harassment. Safe shelters are unattractive for women because they are all, with the exception on one, managed by the government and only give access to adult women who accept the involvement of the Family Protection Department. Safe shelters may also refuse entry to women with male children over 5 years of age.

‘The law forces us to report physical or sexual harm. The victim’s willingness doesn’t matter.’

KII, LOCAL NGO

‘They often just want support and medical attention. They don’t trust the justice system. They don’t want to go to court. The end result would be signing a pledge not to beat her anymore... The feeling is that you’ll then go back to point zero and then be shamed by the community and you’ll be stigmatised and be beaten again even worse in retaliation.’

KII, INTERNATIONAL ORGANISATION

‘It’s not easy to report and I wouldn’t encourage women to report in such a system... You report [and] you’re under a huge risk, what does the system do for you? By law everything is great but in practice the system doesn’t work.’

KII, INGO

According to women and girls’ service providers engaged in a UNFPA study, the closures during COVID-19 and the continuous presence of husbands and fathers was a barrier to them reporting incidents and seeking assistance, especially since many did not have private phones and we can assume it was difficult for women to make private calls on shared phones during closures.
12.1 Recognition of GBV

Across the country, 23% of the women surveyed see violence against women to be a big problem in Syrian refugee communities, with 13% seeing that it occurs ‘very often’. Key informants interviewed reported that GBV is very common among Syrian refugees, both for those living in camps and in host communities. The survey did not register significant differences in recognition of violence between those inside and outside of camps.

### 48 Level of recognition of violence against women

<table>
<thead>
<tr>
<th>To what extent is violence against women a problem in the Syrian refugee community? (n=591)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Don’t know)</td>
</tr>
<tr>
<td>-------------------</td>
</tr>
<tr>
<td>4%</td>
</tr>
<tr>
<td>TOTAL (n=591)</td>
</tr>
</tbody>
</table>

How often do you think that violence against women occurs in the Syrian refugee community? (n=591)

<table>
<thead>
<tr>
<th>How often do you think that violence against women occurs in the Syrian refugee community? (n=591)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Don’t know)</td>
</tr>
<tr>
<td>-------------------</td>
</tr>
<tr>
<td>2%</td>
</tr>
<tr>
<td>TOTAL (n=591)</td>
</tr>
</tbody>
</table>

The survey did find differences across regions, however. Respondents in Balqa (38%) and Mafraq (30%) were more likely to say that it is a serious problem, whereas respondents from Madaba and in Zarqa camp were most likely to say that it is not at all a problem. Regions where respondents were most likely to perceive violence against women occurring were Balqa (31%) and Mafraq (21%).

### 49 Level of recognition of GBV across regions

To what extent do you think that violence against women is a problem in the Syrian refugee community? (n=591)

<table>
<thead>
<tr>
<th>Jordan (n=138)</th>
<th>Mafraq - outside camp (n=57)</th>
<th>Mafraq - Zarqa Camp (n=14)</th>
<th>Idlib (n=53)</th>
<th>Irbid (n=55)</th>
<th>Zarqa - outside camp (n=48)</th>
<th>Zarqa - camp (n=61)</th>
<th>Balqa (n=16)</th>
<th>Madaba (n=31)</th>
</tr>
</thead>
<tbody>
<tr>
<td>4%</td>
<td>36%</td>
<td>28%</td>
<td>14%</td>
<td>14%</td>
<td>4%</td>
<td>36%</td>
<td>26%</td>
<td>30%</td>
</tr>
<tr>
<td>TOTAL (n=591)</td>
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</tbody>
</table>

How often do you think that violence against women occurs in the Syrian refugee community? (n=591)

<table>
<thead>
<tr>
<th>Jordan (n=138)</th>
<th>Mafraq - outside camp (n=57)</th>
<th>Mafraq - Zarqa Camp (n=14)</th>
<th>Idlib (n=53)</th>
<th>Irbid (n=55)</th>
<th>Zarqa - outside camp (n=48)</th>
<th>Zarqa - camp (n=61)</th>
<th>Balqa (n=16)</th>
<th>Madaba (n=31)</th>
</tr>
</thead>
<tbody>
<tr>
<td>4%</td>
<td>36%</td>
<td>26%</td>
<td>30%</td>
<td>25%</td>
<td>4%</td>
<td>36%</td>
<td>26%</td>
<td>30%</td>
</tr>
<tr>
<td>TOTAL (n=591)</td>
<td></td>
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Highlighting the difficulties of investigating GBV, multiple interviewees described that there is a normalisation of domestic violence, or sexual and gender-based violence within households, within some communities. Interviewees highlight in particular that cramped living conditions and the lack of privacy in camps are conducive to GBV against children. Such conditions can also expose children to the sexual behaviour of their parents from an early age, which could lead to them to sexually harassing their peers.
Follow-up assessment on gendered realities in displacement: Jordan

The survey also registered differences in perception among age groups with recognition of violence against women, in which younger women are more likely to perceive it as a problem. Younger women are also more likely to see sexual violence occurring more frequently than older women. Information gathered from interviews suggest that this might be explained by the awareness raising work being done by NGOS, which may be more effective at changing the perceptions of younger women than older ones.

‘It is an issue… it’s cultural, even women find it acceptable if her husband, father, brother, or child shout at or violate her, in the household.’

KII, INTERNATIONAL ORGANISATION

‘Most of the time they are familiar with this abuse and from generation to generation. It is normalised and treated as part of the culture. This is your husband /your mother in law– it happens to me it can happen to you.’

KII, INTERNATIONAL ORGANISATION

‘I can tell you that Syrians from my experience Syrian refugee women are reporting more than Jordanians …Reports are increasing not because of increase in cases but awareness that something can be done.’

KII, INTERNATIONAL ORGANISATION

‘For example we are seeing increased reporting from women whose husbands are taking their salaries, not because it was not happening before but women are more aware that this is a form of violence.’

KII, INTERNATIONAL ORGANISATION

50 Recognition by age

To what extent is violence against women is a problem in the Syrian refugee community? (n=591)

How often do you think that violence against women occurs in the Syrian refugee community? (n=591)
12.2 Places where risks are greatest

Overall, respondents indicated that places of greatest risk were in open public spaces (43%) and at home (39%). The riskiness of these however were seen differently by respondents inside and outside of camps: those living outside of camps were more likely to see ‘work’ as risky than those inside camps. Younger respondents were more likely to see risk at home and at work than older respondents.

Interviewees indicated that GBV is more likely to be perpetrated by the husband and his family. Forms of GBV include physical assault, as well as sexual and emotional abuse. Violence may increase if the wife becomes an earner as this confuses the traditional norms of the man being the bread winner.

The 2020 GBV IMS Task Force Study reports that other forms of abuse are on the rise, including denial of resources, opportunities and services. Some women are reporting that their husbands are barring them from accessing mental health and reproductive health services. Denial of access to citizenship is also an area that is being reported. Girls are reporting that male heads of household deny them access to education, NGO’s girls’ programmes, reproductive health services and enforced limitations to their movement and social activities. “Denial of resources is therefore normalized within communities, women and girls are often unaware these incidents constitute gender-based violence”.

‘An Arab woman married to a Jordanian man should be able to get nationality after 3 years with application submitted by the husband. Sometimes the husbands don’t submit the application as a means to control the women. This might be the case affecting refugee women as men are taking advantage, marrying them to use them for jobs and money.’

KII, LOCAL NGO

‘Like in the farms in some cases the working conditions are not humane...the women work from 5 AM to 6PM. They face a lot of abuse, sometimes rape and in many cases they get pregnant.’

KII, INTERNATIONAL ORGANISATION
12.3 To whom incidents are reported

The survey asked respondents to name multiple people that incidents could be reported to. Results are remarkable in the extent to which they show how unlikely incidents are to be reported. Overall, 25% of respondents replied that these incidents are not spoken about to anyone. Those inside camps were significantly more likely to say they report an incident to someone, compared to those outside of camps.

Very few said that they would tell a family member, either female (8%) or male (9%). Among types of people that would be told, police were most frequently mentioned (36%). Few mentioned they would consult services that positioned to provide help: victim support organisations were only mentioned by 17% of respondents. Counselors and mental health professionals as well as doctors were among the least frequently mentioned (both at 1%).

Interviews of UN and INGOs offered a different perspective on the situation, highlighting that women have several reporting channels open to them, including ‘Amaali’ a mobile application. There are also several hotlines established by the UN agencies and NGOs, and referral focal points within camps, in addition to the police and the Family Protection Department. The view of interviewees was that women are less likely to report directly to the police, for fear of having their legal status revoked. The listing in the survey of the police as most common to report to may be an indicator that the survey respondents do not always understand violence against women perpetrated by their own family members as a version of GBV.

‘Some or the majority of women decide not to report and don’t trust that the system can help them. But still the number we see is very high. The ones that are reaching for services are reaching out to NGOs and the Family Protection Department. Some women prefer going to NGOs are worried about their status and worried about that being revoked if they report so would rather an NGO than talk to the police.’

KII, INTERNATIONAL ORGANISATION

‘Women in the camps know more where they can get help than women outside. Women were saying yes much more in camps than in host communities as and there is a very diverse way NGOs get the word out. You have outreach volunteers hired to go around and spread information about services, they go house to house and inform them of available services. We’ve also been using posters with hotlines and posters with an app you can download showing all services in the country. Its important our frontline workers know all services too so when they come in contact with Syrian women they know where to refer women.’

KII, INTERNATIONAL ORGANISATION
52. To whom incidents are reported

When violence occurs, is it spoken about or reported to anyone? If so, to who? (n=591)
12.4 Trends in GBV

Overall, most survey respondents (64%) report that violence against women is either ‘decreasing’ or ‘staying the same’, and 29% perceive it to be increasing. There are however demographic differences in perception of GBV. Women from 30 to 59 are more likely than the youngest and oldest age groups to say that GBV has increased over the last three years. Divorced women and women whose spouses live elsewhere are also more likely to perceive that GBV has increased than other groups.

53. Demographic factors and perception of GBV

In the last 3 years, do you think violence against women has increased, decreased, or stayed about the same?

By age group (n=591)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Don't know</th>
<th>Decreased</th>
<th>Stayed the same</th>
<th>Increased</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 29</td>
<td>4%</td>
<td>23%</td>
<td>48%</td>
<td>25%</td>
</tr>
<tr>
<td>30 to 44</td>
<td>2%</td>
<td>25%</td>
<td>37%</td>
<td>34%</td>
</tr>
<tr>
<td>45 to 59</td>
<td>7%</td>
<td>25%</td>
<td>35%</td>
<td>30%</td>
</tr>
<tr>
<td>60+</td>
<td>7%</td>
<td>25%</td>
<td>18%</td>
<td>30%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>7%</td>
<td>24%</td>
<td>41%</td>
<td>29%</td>
</tr>
</tbody>
</table>

Again, differences between those inside and outside of camps are significant, with those outside of camps more likely to say that violence is increasing (32% compared to 17%).

53. Living situation and perception of GBV

In the last 3 years, do you think violence against women has increased, decreased, or stayed about the same? (n=591)

Among all respondents, sexual violence is more often seen to be common (50%) than uncommon (45%). Again, those in camps are more likely to see sexual violence as ‘quite’ or ‘very’ uncommon than those outside of camps (55% compared to 42%). There are also differences among regions with respect to perceptions of sexual violence. Respondents from Azraq camp are most likely to regard sexual violence as ‘very uncommon’ (61%). Respondents from Zarqa are most likely to see it as common.
54. Regional differences in perception of GBV

How common is sexual violence against women in Syrian refugee community? (n=591)

While the survey presents a somewhat stable situation, other sources indicate that the situation likely became much worse during the pandemic. A UN Women assessment carried out in 2020 found that the risk of intimate partner violence increased due the business and government closures, as well as increased tensions and decreased food security. A UNHCR report cites statistics from the Supreme Judge Department that registered child marriages increased by 10% in 2020, rising from 10.6% in 2019 to 11.8% in 2020.

Key informant interviews also reported that domestic violence has increased during the pandemic. Care providers shifted to online modalities including allowing complaints on web pages, hotlines, providing support and case management sessions online or on the phone and training staff on these. Additionally, survivors were supported with cash assistance. Barriers to accessing these services included women’s lack of possession of private devices, and in particular, continuous proximity of the perpetrators at home.

The discrepancies between our survey on one hand, and the literature review and interviews on the other may be attributed to respondents reflecting on time since the closures, in which restrictions were gradually relaxed and life slowly began to go back to normal from April and May 2020 to the present.
12.5 Violence against the SOGIESC community

The SOGIESC community is under particular threat, and susceptible to harassment, stigmatisation, discrimination, and even honour killing. This can be perpetrated by family members, people at workplace, and on the streets.

Within Jordanian culture, homosexuality issue remains a major taboo. In a 2021 study, the Centre for Operational Research cites a 2013 survey finding that 97% percent of Jordanians believe homosexuality is unacceptable. While the Kingdom of Jordan decriminalised same sex sexual conduct in 1951, it does not formally recognise it or provide protection, leaving the SOGIESC community vulnerable to mistreatment. In such an environment, it is difficult to assess the specific conditions of Syrian SOGIESC refugees in Jordan, but we infer that they face similar threats as Jordanians.

SOGIESC refugees experience problems accessing mental and health care, including for sexually transmitted diseases and hormone therapy for transgender persons, and report the staff of service providers exhibit discriminatory behaviour towards them.

Relevant UN agencies and NGOs have established referral systems monitored by UNHCR protection officers who work directly with the persons of concern and who also maintain contact with partner organisations. In general, interviewees provide perspectives that are consistent with the findings of the studies mentioned above, but one highlights the difficult position of the Jordanian government, which finds itself in between its intention to be progressive and the fear of social backlash.

'It is a silent problem. No one wants to talk about it at the formal level... It is hushed about in the government because they don’t want to expose achievements in this area. The government is worried it could lead to backlash. The problem is in the service providers like the police. You can be abused by service provider. The management is aware of this and are trying to sort this out by training without mentioning it as a LGBT issue; they instruct their personnel that it is their job to protect anyone who has been attacked.'

KII, LOCAL NGO

Under these circumstances, members of the SOGIESC community remain highly marginalised and at risk of harm. Many NGOs do not publicly discuss their work in this area, opting instead to bring it under their GBV work, not only to protect the NGO but also to ensure that no harm touches the persons of concern. UNHCR has reportedly managed to resettle some of those under threat outside the country.

'It is under-reported, in the closet. I’ve met a couple of cases. For them, they’d prefer to die than to speak about their sexual orientation.'

KII, INTERNATIONAL ORGANISATION
Conclusions and recommendations

1. Conclusions

A number of key insights emerge from the report:

Economy & Employment: congruent with the broader context of limited female economic participation in Jordan, the survey found low rates of economic participation among respondents. More positively, it registered a desire among many respondents to work more than they currently do, suggesting that more women would be in employment if barriers could be removed. Respondents in female-headed households were among those most likely to be employed, however female headed households are also under considerably higher economic pressure, and have lower incomes.

Negative Coping Strategies: economic pressures make it difficult for households to meet their basic needs. In order to cope, households are exhibiting a range of concerning negative coping strategies, including removing children, especially boys, from school. Some of these pressures are alleviated in camps, which offers suggestions for types of support that could be extended more broadly to refugee households living out of camp as well as vulnerable members of the host community.

Women’s Decision-Making: respondents with least responsibility over household decision-making are never-married women and married women whose spouses live in the household with them. This suggests that empowerment of women will be enhanced by programming that includes husbands and male heads of households, in an effort to shift perceptions and expectations about women’s roles in households and communities. This could also be important to decrease the risk that participants of women’s programming are put into difficult circumstances, as they take on new roles and push against traditions.

Rights and Legal Status: Brussels Conference monitoring finds that the Kingdom of Jordan has made good progress in ensuring Syrians have documentation that establishes their right to live and work in the country. The survey supports this finding, and respondents report that Syrians do not risk severe consequences from not possessing documentation. While the survey also shows no large disparities between male and female household members with respect to who possesses these documents, the situation is nevertheless complicated. The survey indicates that possession of documents varies across regions. And although survey respondents indicate that men and women are equally likely to possess documentation, there is a large disparity between men and women in terms of work permits. Efforts are still needed to close this gender gap and address regional inequalities.

Access to Services: the survey suggests women have good access to mobiles phones, although it should be noted that the survey took place over the phone, thus skewing the sample towards those with regular access to phones. Network access and affordability is however an issue. With regard to health services, there is reasonable accessibility to women’s health services and primary health care, however more specialized health services such as psychosocial and mental health service are more difficult to access. The situation regarding education is concerning, as attendance for both boys and girls decreases substantially after primary school.

COVID-19: Jordan was able to manage direct impacts from the pandemic, and these were particularly well-mitigated within camps, where household members who were infected were likely to be able to access health care. There have however been a number of indirect impacts, including declining
Follow-up assessment on gendered realities in displacement:

household income, increased tension among household members, declining mental health of female members of the household and increasing risks to them of physical harm, including GBV. These indirect impacts were stronger outside of camps than in camps.

**Safety and Security:** most survey respondents report that their household members have not experienced any safety issues. The few who reported incidents in the past 60 days lived almost all out of camp. Key informants describe that Syrians and Jordanians are exposed to similar safety issues, but that Syrians (and Syrian women in particular) feel more vulnerable given that they are not nationals, and may not choose to approach officials. Although women in general reported to feel safe, this contrasted with their response on freedom of movement, where 53% reported that safety concerns had affected women’s ability to move freely around (38% also said that men’s freedom of movement was affected).

**GBV:** the survey and previous research indicate that GBV of all forms continues to be a serious concern, and is amplified by economic pressures and confinement during COVID-19 closures. A quarter of all women responding to the survey found violence against women to be a serious problem in Syrian refugee communities, whether living inside or outside camps. Efforts to improve services need to be continued, and the strong regional differences found by the survey in whether women consider GBV to be a serious issue need to be explored. The survey also found a difference between younger and older women, where younger women were more likely to recognise the problem of GBV, including understanding domestic violence as GBV. The survey findings suggest that for many respondents, men beating wives or other female household members can be normalised and therefore not necessarily reported as instances of GBV. This renders the problem of GBV less visible and thus harder to address.

**Disability:** although the survey was challenged with respect to representativeness of the situation of women with disabilities, it did suggest that disability adds pressure to households and is an area that needs more attention and detailed study. The survey indicates that respondents with disabilities experienced higher levels of economic pressure and a higher degree of tension within their households. They were also less likely to report that conditions facing women and girls had improved along with changing gender roles.
2. Recommendations

The survey findings and conclusions support a number of broad recommendations for women’s support organisations in terms of direct support to beneficiaries, government advocacy, and collaborations with a range of humanitarian actors and support providers.

**Direct supports to beneficiaries**

1. **Increase programmes and interventions that engage both individuals and their households:** Livelihoods interventions to support women to enter the labour market must go hand in hand with interventions targeting the women’s households, particularly husbands and other male household members. This should not be an extra, added on activity, but integral to the design of women’s livelihood interventions. Interventions should particularly engage men in the household in order to build their support for women’s economic activities and address the gender-normative barriers within households that hinder women’s ability to be economically active. Efforts to influence wider perceptions and gendered social norms that confine women and prevent them from seeking employment are also central. Engaging households could reduce the risk that programmes aimed at expanding female economic and decision-making roles contributes to double work and increased mental strain for women, increased tension within households and increasing risks of physical harm to women and girls. At the same time, practical support such as safe and inexpensive transportation and quality and affordable childcare (see separate recommendation below) are also important for the sustainability of women’s livelihoods interventions and the well-being of working refugee women.

2. **Ensure that programmes are well targeted to avert harmful coping strategies:** while cash support is essential to address household economic pressures, there is a need to also employ other kinds of support that target particularly harmful coping strategies. In particular, removing children from school hurts children by reducing their wellbeing and future livelihood options, and it also reduces employment prospects and well-being for women who care for them at home. Economic factors are the most-cited reason for removing children from school (and girls especially), so targeted support to improve affordability of transport and learning materials could help address this directly. A range of gendered strategies need to be undertaken as well, since high school boys often leave school for work, whereas girls may leave school due to child marriage. Educational pathways need to be created that open opportunities and provide households with stronger positive incentives for keeping both boys and girls in school.

3. **Interventions to support the economic empowerment of Syrian refugee women could include support and consultation for women beneficiaries to identify and apply for documentation that women need and may not possess, especially work permits which could help them access more secure forms of work, and reduce feelings of anxiety in engaging with authorities.**

4. **Provide interventions that support opportunities for home-based businesses.** While livelihoods and employment programmes are positive schemes that economically empower women, they may exclude those who in the absence of a support system and/or childcare facilities, would find it difficult to commit to work outside of their homes. Projects that build on pre-displacement skills coupled with assistance in marketing would give such women opportunities to earn a living.

**Direct engagement with government**

1. Advocate with **governmental counterparts to increase women’s access to social security** so as to better assure basic working conditions and employment insurance.

2. The research found that Syrian refugees (and particularly female refugees) are often reluctant to report safety incidents to authorities, and instead turn to UN agencies and INGOs for help. This underlines a need for UN Women and similar agencies to **support refugees in their approach to government authorities.** Support for women refugees’ engagement with authorities can be done for instance through the services provided by women-only centres. Supporting government in strengthening its legislation on GBV to ensure it is increasingly attuned to the rights, wishes and safety of survivors is also important.
Follow-up assessment on gendered realities in displacement:

Priority areas for humanitarian collaboration, including with other UN agencies, INGOs and national service providers

1. The survey found a majority of respondent households are under economic pressure, and these have a direct impact on women’s well-being. **Cash assistance to Syrian households needs to be increased, and programmes should be made ready to quickly scale up in times of acute shocks** like those caused by the COVID-19 pandemic.

2. Women’s support organisations should contribute to and collaborate in **labour market programmes**, including ‘decent work’ programming (such as that supported by ILO) that establishes workplace standards and works with the sector and employers to improve working conditions. Such engagement by women’s support organisations will help ensure that the particular barriers and challenges facing women are considered in the design and implementation of such programmes.

3. Ensure that the question of **child-care support is considered for all livelihoods and economic empowerment interventions for Syrian refugee women**. Interviews highlight that women’s employment opportunities are circumscribed by a wide range of household responsibilities and chores that fall on women only. Some of these could be alleviated by **providing quality and affordable childcare and/or supporting the emergence of community-based childcare schemes**.

4. Develop **enhanced referral and reporting assistance for Syrian GBV survivors**: as these women are often reluctant to report incidents to authorities, and there are significant risks to those who report. Refugee women living in camps often have more women-only support services. Similar services could be strengthened in out-of-camp settings, for refugee and host community women alike. Supporting government in making its legislation on GBV more attuned to the rights, wishes and safety of survivors is also important.

5. **Support the establishment of more women-only safe spaces** where women in physical danger can seek help, even in times of COVID lockdown. Shelters for survivors of GBV are important, but as other UN Women evaluations have shown, the creation or enhancement of multi-sector women-only centres would not only provide safe spaces, but also the opportunity to combine protection and empowerment interventions. Women-only centres can provide livelihoods training, increase awareness of GBV and provide quality protection services in one space. The added strength of such centres is the sense of community and mutual support they can foster among refugee women using their services.

6. **Need for Psychosocial and mental health services** soared during the pandemic, and the survey finds that they are difficult to access. Efforts need to be undertaken to extend these services to areas of greatest need.
1. 3RP (2021), Regional Strategic Overview, link.


5. GSMA (2017), The Importance of Mobile for Refugees: A Landscape of New Services and Approaches, link.

6. GSMA (2019), Bridging the mobile gender gap for refugees, link.


8. ILO and IFAD (2018), Young women’s employment and empowerment in the rural economy, link.


12. Norwegian Refugee Council (NRC) (2021), These 10 countries receive the most refugees, link.


