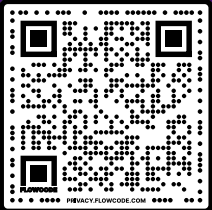


# Adapting in Hardship

12 Years of Crisis

Credit: CARE/ Mohammed Faraj



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## 2022 Annual Needs Assessment in Brief

February 2023



## 2022 Annual Needs Assessment in Brief

The 2022 CARE Jordan Annual Needs Assessment is the eleventh installment of a series that dates back to 2012. The aim of the assessment is to identify, analyze, and track the needs, vulnerabilities, and coping mechanisms of host communities and refugees in Jordan. It is targeted at addressing knowledge gaps related to a lack of longitudinal data on the needs of vulnerable populations.

CARE Jordan conducts these annual assessments for the benefit of all humanitarian and development actors with the objective of building a better response that addresses the needs of the most vulnerable populations in Jordan.

The assessment is structured around the following themes: protection, livelihoods, education, durable solutions and, for the first time in 2022, climate change. Gender equality is a cross-cutting theme of the assessment.



## Vulnerable Households

Despite entering the post-pandemic period in 2022, Jordan's most vulnerable are under great economic pressure. This has exasperated existing inequalities among those most at risk, leading to lost ground on the empowerment of women and girls, hardship and destitution, a rise in negative coping strategies, greater indebtedness and a higher reliance on humanitarian assistance.

The number of daily COVID-19 cases peaked in February 2022 with the infection caseload subsequently declining and remaining low.<sup>1</sup> Nevertheless, the pandemic is having a long-term impact on the Jordanian economy. Headline inflation in the country reached 5% in November 2022, down from 5.2% the previous month. In addition, the unemployment rate in the country remains high at 22.6%.<sup>2</sup> The Annual Needs Assessment tracks the effect of these important trends and changes on refugees and Jordanians.

**Jordan's most vulnerable are in a crisis of rising violence and continued mental health challenges.** All types of violence have increased since last year as the pandemic has had a long-term negative impact on economic stability and the cost of living. An estimated 43% of households reported some form of violence in 2022, compared to 22% in 2021. The reported incidence of economic violence—defined as controlling an individual's financial resources, employment, or school opportunities in

attempt to make them financially dependent<sup>3</sup>—increased from 10% to 22% of households from 2021 to 2022.

Mental health and wellbeing, as measured by an index of reported negative emotions (anger, apathy, fear, hopelessness and upset) deteriorated between 2021 and 2022 (albeit improving overall since the onset of the COVID-19 crisis in 2020). The Annual Needs Assessment team detected in focus group discussions that **anxieties related to climate change and stress due to economic pressure were particularly common.**

Refugee children, in particular, are facing emotional challenges. One Syrian woman spoke of her concerns for her son's wellbeing after he was rejected for a university scholarship: "Syrian youth have no future in Jordan," she said. Children with disabilities and refugee children from countries other than Syria face discrimination, bullying, and racism. Approximately 32% of boys and 30% of girls do not attend school.

**Refugee children continue to be more likely to be behind in school than their Jordanian counterparts,** with only 57% of Iraqi students, 48% of Syrian students, and 54% of other nationality refugee students are in the education level appropriate for their age group—compared with 90% of Jordanians. However, investments in integrating refugees and asylum seekers into Jordan's classrooms, overcoming displacement and other

1 WHO, COVID-19 Dashboard, 2022

2 Government of Jordan, Department of Statistics, 2022

3 UN Women, 2022

barriers, appear to be paying off, with the proportion of children held back a grade at school decreasing over time.

**Most families are struggling to make ends meet, with nearly nine out of ten respondents (88%) in debt and debt levels rising for all nationality groups surveyed.**

Entrepreneurship, one strategy for increasing household income, remains confined to only a small minority of refugees and vulnerable Jordanians. Out of the 2,540 households surveyed in this assessment, there were only 41 (1.6%) who owned their own businesses. This is a similar proportion to both 2021 and 2020.

Food and housing costs are rising. Average monthly expenditure in a Syrian household on food, for example, has risen by 11% from 2021 to 2022. Moreover, Jordanians pay an additional 10% for housing and utilities on average in 2022 compared to 2021.

**Families' dependency on humanitarian assistance is becoming more pronounced over time.** In 2020, 17% of Jordanians listed cash assistance from humanitarian actors as their primary income source in 2020. By 2022, this proportion had increased to 30%. At the same time, Syrian refugees' reliance on cash assistance rose from 16% in 2020 to 42% in 2022.

Women are far less likely to be engaged in the paid workforce than men; Jordan's female labor force participation rate is one of the lowest in the world. Most (62%) female respondents gave their main occupation as "housewife."



*Refugees in dry, dusty Azraq Camp work on an innovative CARE project growing vegetables in greenhouses. Credit: CARE/ Mohammed Faraj*

**There do appear to be small gains in gender equality, however.** Since 2020, CARE's Annual Needs Assessment has measured agreement with the statement: "It is shameful for the family when women have to work." In 2020, 14% of all respondents agreed with the statement, which decreased to 11% and 9% in 2021 and 2022, respectively.



## Recommendations

### NATIONAL POLICY REFORMS IN JORDAN

- Further reduce refugees' dependency on aid for their basic needs by opening up more sectors and professions to all refugees—irrespective of origin.
- Sustain momentum towards enforcement of policies and practices that strengthen gender equality and empower women on all levels.
- Strengthen legal protections and access to justice for all vulnerable populations—particularly in relation to labor rights and working conditions in the informal sectors.
- Expand awareness of and access to school tuition waivers for all vulnerable groups, irrespective of nationality, and speed up adoption of the "One Refugee" approach to ensure that all refugees in Jordan, particularly non-Syrian refugees, can access services and assistance based on vulnerability.
- Integrate behavior change curricula on gender equality, power relations, and healthy living that also address the underlying causes of gender-based violence.
- Limit harmful financing, unaffordable borrowing, unregulated lenders, and debt for consumption by improving the financial literacy of Jordanians and refugees and encourage saving and lending from friends, family, and social networks.
- As Jordan faces several climate-related shocks and stressors, including significant temperature increases, rainfall decline, and increased incidents of drought, there is a need to integrate climate change and environmental awareness curricula into

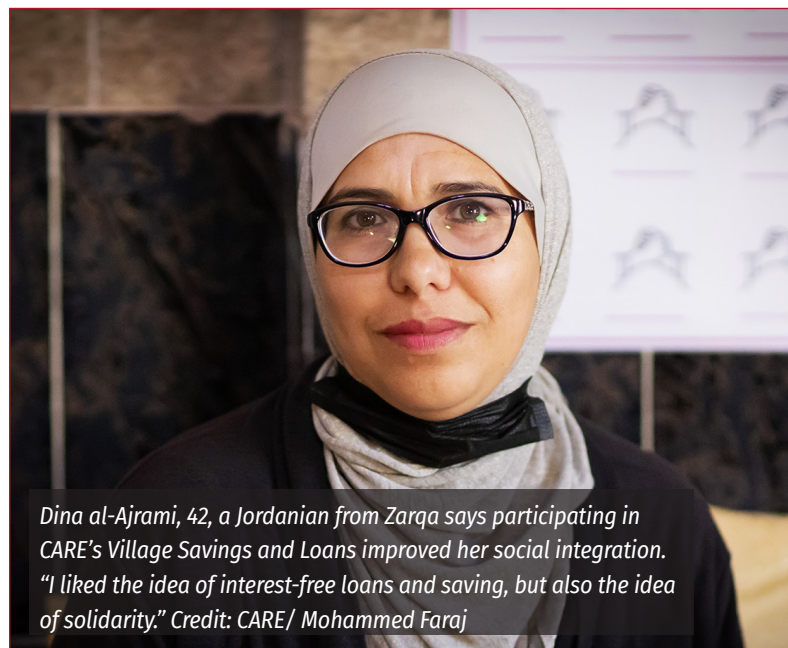
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the education system to increase overall knowledge and awareness of climate change adaptation and mitigation.

- Strengthen national prevention and mitigation strategies for future climate-related events, including safety nets for work streams affected by climate change such as farming and agriculture.

### TO DONORS AND THE INTERNATIONAL COMMUNITY

- Increase the provision of multi-year, early recovery, and development-focused funding for both refugee and host community programs in complement with needs-based humanitarian funding, thus ensuring sufficient resourcing of all activities within the humanitarian-development nexus framework based on the “One Refugee” approach.
- Use humanitarian and development assistance to promote green jobs and the green economy.
- Bridge the humanitarian and development funding nexus by developing more multi-year opportunities that reflect the protracted crisis, particularly in relation to behavior change and gender equality programs.
- Fund non-governmental organizations (NGOs), especially women-led and women’s rights organizations and refugee-led organizations, to address immediate basic needs and enhance long-term economic recovery and refugee self-reliance in Jordan, including immediate and long-term support for entrepreneurs.



*Dina al-Ajrami, 42, a Jordanian from Zarqa says participating in CARE’s Village Savings and Loans improved her social integration. “I liked the idea of interest-free loans and saving, but also the idea of solidarity.” Credit: CARE/ Mohammed Faraj*

### TO NATIONAL AND INTERNATIONAL HUMANITARIAN AND DEVELOPMENT ACTORS

- Promote financial inclusion by continuing advancements in financial inclusion and creating demand for both online and in-person banking services.
- Continue to support programs that strengthen the situation of vulnerable workers in Jordan, such as Estidama++, through the extension of social protection rights, access to income support, and registration in the social security system for more male and female workers in vulnerable categories.
- To the extent possible, mainstream and integrate tackling social norms that form the underlying causes of gender inequality and discrimination into different development programs and projects.
- Tackle barriers to starting businesses by enhancing access to assets such as materials and equipment, as well as to finance. Within the education system, place greater emphasis on entrepreneurial courses and activities in schools and universities and build greater critical thinking capacity. Target groups of female refugees who were business owners in their countries of origin but are not entrepreneurs in Jordan.
- Improve understanding and awareness of the technology sector and the gig economy as employment opportunities and raise awareness about both potential benefits and risks.
- Ease restrictions on income-generating activities in all refugee camps in Jordan. Improve market linkages between refugee camps and the country-wide economy.
- Increase the number of climate justice initiatives that support increased awareness and knowledge of climate change risks and available adaptation strategies. Empower communities in Jordan to adapt to and mitigate climate change-related challenges to livelihoods, water accessibility, and food availability.
- Enhance water collection and usage across Jordan while also implementing climate change adaptation projects. Support energy transition to self-sufficient renewable sources. Explore how to create green livelihood opportunities and expand use of solar energy.

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