

Åge A. Tiltnes, Huafeng Zhang and  
Jon Pedersen

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## **The living conditions of Syrian refugees in Jordan**

Results from the 2017-2018 survey  
of Syrian refugees inside and  
outside camps



**Fafo-report**  
2019:04



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# Foreword

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This report is the result of successful collaboration between several parties. The project came about following discussions between Jordan's Ministry of Planning and International Cooperation (MoPIC) and the European Regional Development and Protection Programme for the Middle East (RDPP) in 2016 and early 2017, and was entirely funded by the RDPP, a multi-donor initiative supported by the European Union, the Czech Republic, Denmark, Ireland, the Netherlands, Norway, Switzerland, and the United Kingdom.

The project aimed at collecting and analysing original survey data on Syrian refugees in Jordan, concentrating on living conditions and livelihoods, thereby supporting well-informed policy formulation on the part of the Jordanian government and other stakeholders. More specifically, it was the project's objective that new insights, generated through analysis of the data, should be used to support the development of labour force policies and the establishment of economic and livelihood projects related to the implementation of the Jordan Compact. This report attempts to deliver on this ambition.

We would like to extend our sincere thanks to MoPIC and RDPP for entrusting Fafo with the task of implementing this project. As it has so many times before, Fafo partnered with Jordan's Department of Statistics (DoS). Preparatory work for the nationwide survey took place during the spring and summer of 2017. Interviews with some 7,500 Syrian refugee households, inside and outside refugee camps, were carried out between mid-November 2017 and mid-January 2018.

Whilst DoS and Fafo collaborated during all stages of the project, each took extra responsibility for certain activities: Fafo was lead on design, sampling, data entry programming and analysis whereas DoS was lead on fieldwork logistics and training, listing and data collection. At DoS, Ikhlas Aranki helped set up the cooperation and get the work going. Later, her role as project coordinator was taken over by Ghaida Khasawneh. Besides leading her team and ensuring their commitment to the project, Khasawneh was crucial for sampling design and provided valuable input on questionnaire design. Khasawneh worked closely with Manal al-Jerbi throughout the project. The two benefitted vastly from the support of their colleagues Zenat Alsqaer (technical assistance), Mohammad Negresh (fieldwork) and Ahlam Alrosan (IT).

Whilst we cannot list the entire listing team (44 supervisors and interviewers, and 11 drivers) and all members of the interviewer team (27 supervisors, 81 interviewers and 27 drivers), a few additional key members of the DoS team should be mentioned: Othman Ibrahim and Ayman AlQasem (listing); Hasan Jaradat, Khawla Alkassem and Manal Awad (regional supervisors); Noha Aldawod, Razan Alzabin, Saeda Zamzam and Fatima Altaharwa (IT); Nisreen Alamyreh and Abdalrahman Daja (GIS); Mohammad Sakhrieh, Rida Alrejoub, Haneen Ananzeh, Rawan Zoubi and Maram Al Jammal (technical support); and Khalil Khalaf, Jehan Alkaryouti, Rema Qwakza, Mounira Kassab and Areej Sbaihah (data editing, coding and data processing). Thanks also to Mohammed Al-Jundi, who facilitated the work of the survey team.

Fafo would like to extend its gratitude to MoPIC's Feda Gharaibeh, who served as the project's focal point at the ministry and, together with her colleague Omar

Nuseir, followed the project closely. This entailed, amongst other things, providing input on survey design after seeking contributions from line ministries and other government entities. Gharaibeh later organized a workshop with government stakeholders where a preliminary version of this report was presented and discussed. Along with MoPIC's own valuable comments to the draft, this helped improve the quality of the report. Likewise, we wish to commend RDPP's team members, Karin Marianne Eriksen, Rebecca Carter and Vincenzo Schiano Lomoriello for their wholehearted support to Fafo during all stages of the project. During survey design, Fafo benefitted vastly from Lomoriello's wide network in Jordan and met stakeholders with specialist competence, such as the ILO (employment), UNHCR (refugees), Unicef (children and education), the World Bank (employment and survey content), FAO (poverty and coping strategies), and NGOs such as NRC and DRC (refugees).

At Fafo, several researchers participated in this project. It was managed by Åge A. Tiltnes, who was involved in all stages from inception to reporting. During survey and questionnaire design, he was joined by Huafeng Zhang and Jon Pedersen and received additional input on the questionnaire from Svein Erik Stave and Tewodros A. Kebede. Pedersen was, together with Khasawneh of DoS, responsible for sampling design. Zhang managed all aspects of data entry programming. In her constant dialogue with DoS regarding questionnaire design and programming, she received invaluable support from former colleague Hani Eldada. Zhang oversaw data entry and data cleaning, and she prepared the user files upon which this report is based.

The authors of this report are Tiltnes, Zhang and Pedersen, with Tiltnes as the lead author. Pedersen is responsible for the demography chapter and provided comments to early drafts of the other chapters. Zhang is responsible for much of the statistical output, and is the main author of the economy chapter. Zhang and Tiltnes prepared the labour force chapter together. They are grateful for the comments that Svein Erik Stave provided to a draft of that chapter. The remaining chapters were prepared by Tiltnes, but he benefitted immensely from discussions with Zhang. The authors are appreciative of the aforementioned feedback received from MoPIC and workshop participants, as well as from DoS, without which this report would have been much weaker.

Finally, we wish to thank Jane Main Thompson at Akasie Språktjenester AS who provided language support and Fafo colleague Bente Bakken who helped us put the pieces together into one report. However, as always, and despite all input and assistance, the report and any errors it may contain remain the sole responsibility of its authors.

Oslo, January 2019

Åge A. Tiltnes, Huafeng Zhang and Jon Pedersen



# Executive summary

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Drawing on a survey implemented by the Department of Statistics (DoS) between November 2017 and January 2018, the report presents recent statistics on Syrian refugees residing in Jordan. It presents findings for six geographic localities: Amman; Zarqa; Irbid; Mafraq; the other governorates taken together; and the refugee camps. The report is based on information from 7,632 households and 40,950 individuals.

Sampling was based on the DoS sampling frame constructed on the 2015 population census. A total of 1,121 clusters (locations) outside camps and 82 clusters inside camps were randomly selected. The sampling design was not geared towards estimating the number of Syrian refugees in the Hashemite Kingdom, but instead aimed for efficiency with regard to describing the Syrian refugee population in accordance with project objectives.

A household is defined as a unit that pools its resources together, and whose members usually sleep and eat (most meals) together. Usually, the household members are immediate or more distant relatives, but they do not have to be related. This report defines a refugee household as one where the head of household is a Syrian refugee. It understands a Syrian refugee to be any Syrian individual who fled to Jordan from Syria as a consequence of the crisis and war there and arrived in Jordan after 15 March 2011, and who acknowledges or defines him- or herself as a refugee; any Syrian national who resided in Jordan before 15 March 2011 and became a refugee because he or she could not return to Syria; or any children of these two categories of people born after 15 March 2011. The vast majority of these self-ascribed Syrian refugees, 97 per cent, have formalized their refugee status by registering with the UNHCR.

## Demographic characteristics

- Forty-eight per cent of Syrian refugees originate from Dara'a. The other major governorates of origin in Syria are: Homs, 19 per cent; Aleppo, 10 per cent; Rural Damascus, 9 per cent; and Damascus, 8 per cent.
- The refugees have been in Jordan for 4.6 years, on average. Two per cent have been back in Syria.
- The Syrian refugee population in Jordan is quite young, with 48 per cent of the population aged below 15, which is much younger than figures for the population in Syria prior to the crisis.
- There are more Syrian women than men aged 25 and over.
- Syrian refugee women marry much earlier now than what women used to do in pre-war Syria. While around 3 per cent of 15-year-olds in Syria were married before the war, we found that this number has risen to 14 per cent. Seventy-one per cent of women aged 20 are married, compared to 43 per cent in 2008 (according to Syrian statistics).
- Men also appear to marry earlier now than in pre-war Syria: While very few men had married by age 20 before the war, 23 per cent had married as refugees in Jordan.

- Mean household size is 5.3 persons. Camp households are slightly smaller than households outside camps.
- Twenty-two per cent of all households are headed by women.
- Households consisting of two parents and their children are the most common (at 58 per cent). Single-parent households make up 16 per cent of all households.

### **Households and their dwellings**

- The most common dwelling size consists of two or three rooms, except in camps where one- or two-room homes are the norm; dwelling size generally corresponds to the number of pre-fabricated housing units (caravans).
- Outside the camps, crowding is more of a problem in Mafraq than it is elsewhere.
- Ninety-nine per cent of Syrian refugee households rely on piped water or buy it from tanker trucks. Some use these sources of water for drinking (39 per cent), but over one-half of the households get their drinking water from a different source: mainly filtered water purchased in fairly large containers (57 per cent), although some resort to buying water in smaller bottles (4 per cent).
- Syrian refugees in the camps do not pay rent.
- Ninety-eight per cent of Syrian non-camp refugees rent a dwelling on the private market.
- Monthly rents in the range of JD120 to JD150 are common everywhere, except in Other governorates, where the mean rent is about JD80.

### **Household economy**

- The survey asked about household income during the past 12 months from 40 different sources, which are grouped into major sources of income: wage income, 61 per cent; self-employment income, 3 per cent; private transfer income, 14 per cent; institutional transfer, 90 per cent; property income, 1 per cent; and other income, 11 per cent.
- Combining two or more forms of (grouped/major) income is more common than relying on only one income source, and seven in ten households report at least two forms of (grouped) income.
- Having income from a source does not mean that this source is important to a household. Analysis shows that 51 per cent of all Syrian refugee households rely primarily on employment income; 26 per cent report transfer income only and 7 per cent rely mainly on transfers; 13 per cent of all households combine employment and transfer income; and 2 per cent of all households rely primarily on other income sources.
- For Amman, Irbid and Zarqa, the median yearly household income is around JD3,000 whilst it is about JD1,000 lower in the camps as well as in Mafraq and Other governorates.
- Forty-three per cent of the Syrian refugee households said their total income had fallen over the past two years, 48 per cent reported that it was the same, and 9 per cent said their income had increased.
- The survey mapped ownership of 34 durable goods. Access to durables is generally lower amongst Syrian refugee households in camps, but many durables are found in most households: for example, the majority of households have access to TVs (95 per cent), satellite dishes and receivers (89 per cent), refrigerators (89 per cent) and washing machines (82 per cent). However, very few own computers (2 per cent)

- and have Internet connection at home (4 per cent). Only 1 per cent of Syrian refugees own a car.
- Median monthly household expenditure on certain items comprise the following: rent, JD135; energy, JD21; food, JD120; tap water, JD5; bottled water, JD3; transportation, JD10; phone/mobile, JD10; and medical treatment, JD17 (mean, not median).
  - Two per cent of all households have savings.
  - Two-thirds of all Syrian refugee households have debt. Median debt amongst indebted households is JD450. Around 80 per cent of those with debt owe money to relatives and friends in Jordan, whilst less than 10 per cent are indebted to relatives and friends in Syria. One in four households owe money to a shop owner. Three per cent of those with debt owe money for medical treatment and 5 per cent owe money to their landlord.
  - Using an internationally acknowledged battery of questions developed by FAO, we found that the incidence of food insecurity is considerable among Syrian refugees in Jordan: The moderate and severe prevalence rate of food insecurity is 40 per cent, while the severe prevalence rate is 18 per cent. The latter is higher than the average severe prevalence rate of 12 per cent for the region and 12.5 per cent for Jordan as a whole.

### **Health and health services**

- The survey applied a short questionnaire module developed by the Washington Group on Disability Statistics, designed to identify people with a disability—i.e. the extent to which they are plagued with chronic health failure with negative functional consequences (barring them from performing everyday tasks and restricting their participation in normal life). Six basic universal activities were covered: walking, seeing, hearing, cognition, self-care and communication. Comparison with national data for Jordan is possible because the same tool was included in the 2015 population census.
- Sixteen per cent of the Syrian refugee population in Jordan report chronic health failure.
- For seeing, hearing and communicating, there seems to be no functional disparity between Syrian refugees and the general population. However, Syrian refugees have above-average problems with memory and concentration. Furthermore, the prevalence of difficulties with personal care and challenges climbing stairs or walking is reported for 4 and 10 per cent of the Syrian refugee population, respectively, which is twice as high as for the Jordanian population.
- There is a strong positive association between functional problems and age, with people's ability to perform everyday activities beginning to deteriorate from age 30 and, amongst those aged 50 and above, over one-half report some difficulty in at least one of the six functional domains.
- Despite the low incidence of disability (i.e. experiencing a lot of difficulty in at least one domain) in children, disabled children make up a substantial share of the total number of disabled people because there are many more children than elderly in the overall population: 19 per cent of the disabled are aged 5 to 19; 26 per cent are aged 20 to 39; 19 per cent are in their 40s; 15 per cent are in their 50s; and 22 per cent are 60 years or older.

- Sixteen per cent of Syrian refugees who arrived in Jordan after 15 March 2011 with any difficulty in at least one of the six functional domains reported the problem to be caused by either war or flight. The same was reported for 20 per cent of those with a large degree of difficulty in one or more of the domains.
- Seventy-eight per cent of Syrian refugees with chronic health failure are in need of medical follow-up; of these, 21 per cent do *not* receive follow-up, 30 per cent turn to services provided by an NGO, 26 per cent use public services and 18 per cent use services from private providers. Four per cent benefit from UNRWA's health services.
- The percentage of those relying on the private sector is particularly high in Amman (29 per cent), whilst there is a heavy reliance on NGOs for follow-up of chronic health conditions in the camps (68 per cent) and in Mafraq (52 per cent), which have a particularly high share of vulnerable refugees.
- Only 4 per cent reported sudden illness or injury during the 12 months preceding the interview, out of whom 87 per cent sought medical help.
- Eighty-five per cent of those who sought assistance consulted a medical doctor—either a general practitioner (46 per cent) or a specialist (39 per cent)—and 14 per cent went to a pharmacist.
- Public facilities received a higher share of the infirm (40 per cent) than private and NGO providers (both 23 per cent).
- Just as with medical follow-up associated with chronic health problems, the poorest Syrian refugees and those residing in Mafraq and the camps more frequently turn to NGO services.
- Two-thirds sought help within their neighbourhood or their own residential area (or camp), whereas one-third travel farther. Thirteen per cent of the camp dwellers searched for help beyond the camp border, nearly all of them looking for a specialist.
- Approximately four in ten Syrian refugees who saw a medical doctor following an acute illness did not pay for the assistance.
- Median consultation cost is JD5; if those receiving free consultations are excluded, the median cost is doubled to JD10.
- Payment for medicines and other remedies is higher than the payment for a consultation with a medical doctor. The median outlay is JD10. When those not paying anything are excluded, the median payment doubles to JD20.
- More than eight in ten are 'very satisfied' or 'rather satisfied' with the health services they have received.

## Education

- Fifteen per cent of adults aged 20 and above have achieved a secondary or post-secondary degree. Another 24 per cent have completed basic education. Twenty-six per cent did not complete elementary school.
- Enrolment rates for children aged 6 to 11 are high, at 99 to 100 per cent. Enrolment rates start falling from age 12 onwards: 12 years, 92 per cent; 13 years, 86 per cent; 14 years, 71 per cent; 15 and 16 years, 39 per cent; 17 years, 23 per cent; 18 years, 13 per cent; and 19 years, 12 per cent.

- Compared to 2014, a significantly higher proportion of Syrian children are enrolled in basic education, and they remain enrolled longer. In 2014, only 49 per cent of 14-year-olds and 22 per cent of 15-year-olds attended basic schooling. The level now stands at 68 and 48 per cent, respectively.
- The share of Syrian refugee children aged 16 and 17 attending secondary education has also increased, albeit not as much: standing at 12 and 17 per cent respectively in 2014 and at 15 and 21 per cent currently.
- Two to five per cent of Syrian refugees aged 18 to 22 attend post-secondary education, compared to 24 to 46 per cent of Jordanians in this age group.
- Ninety-five per cent of Syrian refugee children attending basic education are enrolled in a public school, while 4 per cent are enrolled in a private school and 1 per cent are students at a school run by UNRWA.
- In the refugee camps, all schools operate two shifts, where the girls attend the morning shift and the boys attend the evening shift. Outside the camps, 71 per cent of Syrian refugee children are enrolled in two-shift schools, with two-thirds attending the afternoon shift.
- Ten per cent of Syrian refugee children currently enrolled in basic schooling have repeated at least one school year.

### **Labour force**

The indicators used in this report adhere to the ILO framework, which sort all individuals aged 15 and above into groups consisting of those who are part of the labour force and those who are outside the labour force. Members of the labour force are then sorted into groups based on whether or not they are employed. The latter group is next sorted into those who are unemployed and available to start working/actively seeking work and those who are unemployed and not seeking a job. The period of reference for the calculations in this report is the week preceding the interview, unless stated otherwise. A person who worked at least one hour the previous week is classed as employed.

- The labour force participation rate is calculated by adding the percentage of employed to the percentage of unemployed, available and actively seeking work. For men, this varies from a low 48 per cent in Mafraq to 65 per cent in Amman. The average is 59 per cent, which is up seven percentage points from 2014 and is similar to the national level (60 per cent in the 4<sup>th</sup> quarter of 2017).
- The labour force participation rate for women has seen a positive but minor change from 2014 and stands at 7 per cent, which is less than half the national rate (16 per cent) and is the main reason why the overall labour force participation rate of Syrian refugees still lags behind the national rate.
- In addition to the individuals defined as employed and economically active using the previous week as the reference period, another 7 per cent of adults—the vast majority of them men—had held one or more jobs during the 12 months leading up to the survey.
- Unemployment has dropped radically from 61 per cent in 2014, now standing at 25 per cent, which is not dramatically different from the national unemployment rate for the 4<sup>th</sup> quarter of 2017 (18.5 per cent).
- The unemployment rate for Syrian refugee men is 23 per cent but it is double that for women. However, the female unemployment rate has been halved since 2014.

- The major occupations for men consist of the following:
  - Thirty-seven per cent are craft and trades workers: e.g. work related to building and construction, blacksmiths and machine repairers.
  - Twenty-five per cent are service and sales workers: e.g. domestic housekeepers, hairdressers, waiters and sales persons in street markets.
  - Twenty-three per cent are in elementary occupations: e.g. construction workers, manufacturing labourers and garbage collectors.
  - Five per cent are white-collar workers: professionals (e.g. medical doctors, engineers and teachers), technicians or associate professionals (e.g. assistant engineers, assistant nurses and construction supervisors), and other managerial or lower-level administrative positions and perform office work; a large share of the white-collar workers are early childhood and primary school teachers—this is especially the case for women and camp refugees who are highly educated.
- The main difference between the work of Syrian refugee women and that of the men is that the former are more often professionals and have office work, and are less often employed in crafts and trades. Reflecting the fact that Syrian refugee women with higher education are more likely to be economically active than those who are less educated, about one in five employed women are professionals, associate professionals, technicians and clerks. However, the majority of Syrian refugee women work as service and sales workers and in elementary occupations.
- With the exception of two industries, women and men tend to work in much the same sectors:
  - One in four employed Syrian refugee men (23 per cent) work in construction and 1 per cent of women work in that industry.
  - Twenty-five per cent of Syrian refugee women work in education, health and social work whilst only 5 per cent of men work in those sectors.
  - Manufacturing (19 per cent of the men; 21 per cent of the women).
  - Wholesale and retail trade (19 per cent of the men; 14 per cent of the women).
  - Accommodation and food service (8 per cent of the men; 10 per cent of the women).
  - Agriculture (8 per cent of the men; 13 per cent of the women).
- Amongst all the Syrian refugees who had worked during the 12 months leading up to the survey, one in five had worked on a cash-for-work scheme run by an NGO or a UN agency.
- Most Syrian refugees work as paid employees with salaries (93 per cent), and another 5 per cent work as own-account workers.
- Comparing the refugees' current employment in Jordan with their work experience in Syria before the displacement reveals:
  - An increased tendency to work in accommodation and food services, and fewer individuals than before work in agriculture.
  - A reduced relative importance of occupations within crafts and trades; work as plant and machine operators, and assemblers; and employment as skilled agricultural workers (occupations). In contrast, jobs in service and sales and elementary jobs have become more common.
- Amongst Syrian refugees with work experience from their home country, 11 per cent are not currently employed in Jordan.
- Outside the camps, one-half of all employed people travel more than 30 minutes from home to work.

- Eleven to 18 per cent of the employed Syrian refugees in the various reporting domains spend over JD3 daily on transportation to work.
- A work contract is a common feature of steady jobs in the formal sector and is generally associated with high work security, access to non-pay benefits and good, decent working conditions. Syrian refugees in Jordan are generally not well protected by work contracts, with the possible exception of those residing inside camps. Outside camps, from 2 per cent in Zarqa to 8 per cent in Amman have a work contract, compared to 43 per cent of camp residents.
- One-third of all employed Syrian refugees report being in possession of a valid work permit.
- Median and mean net employment income is JD200 and JD220, respectively. It is highest in Amman, with a median net monthly income of JD250 and a mean income of JD288, and lowest in Mafraq and the camps, with a median net monthly income of JD150.
- Median and mean income is fairly similar across age groups from the age of 20 onwards, with no apparent positive impact of age and thus little evidence that the work experience of Syrian refugees is rewarded in the Jordanian labour market.
- Very few Syrian refugees in Jordan have access to non-pay work benefits, such as retirement pension (1 per cent), maternity leave (2 per cent), paid sick leave (5 per cent) etc.
- A majority of the employed Syrian refugees did not work the entire year preceding the survey. Only 37 per cent worked 11 or 12 months, while 35 per cent were employed less than half the year.
- Work-related accidents and illnesses during the 12 months prior to the survey were more common outside the camps than inside the camps. Less than 2 per cent inside the camps had experienced work-related accidents and illnesses, contrasted with 7 to 9 per cent residing outside the camps. Three to four per cent of those employed in Amman, Zarqa, Irbid and Mafraq had work-related accidents or illnesses serious enough to require absence from work for more than a month.
- During the past year, one in four had experienced a delay in payment or salary of two weeks or more and 16 per cent had not been paid for a job they were supposed to have been paid for.
- As captured by the survey, child labour is fairly low: Approximately 1 per cent of children aged 9 to 14 are employed and another 0.5 per cent are both employed and enrolled in school. The incidence of child labour is higher amongst boys (1.7 per cent are employed and not in school whilst 0.9 per cent combine work and schooling) than girls (of whom 0.3 and 0.1 per cent, respectively, do the same).
- Around 12 per cent of Syrian refugee children—boys and girls alike—are neither working nor enrolled in school.
- More than nine in ten employed children aged 9 to 14 work out of economic need.
- Mean and median weekly work hours for children aged 9 to 14 are 38 and 30 hours, respectively.
- 63 per cent of the respondents felt that it was getting increasingly difficult for Syrian refugees to obtain a job, while 25 per cent thought that it was the same as before.
- The Special Economic Zones are only known to a minority of Syrian refugees but one-third would accept a job there given the right incentive. Amount of pay and travel time are critical factors.

**Looking ahead**

- Six in ten consider that developments with regard to their living conditions will be fairly positive (51 per cent) or very positive (9 per cent); three in ten expect that their circumstance will not change, whilst one in ten believe their living standards will deteriorate.
- Looking two years ahead, there are more Syrians who think they will still be living in Jordan than there are those who think they will have returned to Syria.
- Three in ten claim they are considering a move to Europe.



# 1 Introduction

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This report presents recent statistics on Syrian refugees residing in Jordan, concentrating on their living conditions and livelihoods, and in doing so aims to support well-informed policy formulation on the part of the Jordanian government and other stakeholders. More specifically, it is the report's ambition that the new insights shall be used to support the development of labour force policies and the establishment of economic and livelihood projects, as well as feed into policy development in areas such as poverty alleviation, housing, education and health.

The data is the result of a national household sample survey targeting Syrian refugees residing in both camp and non-camp settings that was implemented by Jordan's Department of Statistics (DoS) between November 2017 and January 2018. A Syrian refugee household is here defined as one where the head of household is a Syrian refugee. When we report on Syrian refugee individuals, the statistics are restricted to the Syrian refugees residing in such households. Hence, a limited number of non-Syrians and Syrian non-refugees—some Syrian nationals did not define themselves as refugees—living in the Syrian refugee households are excluded from our analysis. The same applies to Syrian refugees who are members of households where the head of household is not a Syrian refugee.

The report presents findings for six geographic localities: the four governorates with the highest number of Syrians, namely Amman, Zarqa, Irbid and Mafraq; the other governorates taken together; and, finally, the refugee camps. The distribution of Syrian refugee households and individuals captured by the survey across the six reporting domains is shown in Table 1<sup>1</sup>.

A household is defined as a unit which pools its resources together, and whose members usually sleep and eat (most meals) together. More often than not, its members are immediate relatives such as parents, children and grandparents, but sometimes siblings of parents and more distant relatives live in the household, and technically all household members may be unrelated.

Table 1 Number of Syrian refugee households and Syrian refugee individuals covered by this report. By reporting domain (unweighted count).

Reporting domains	Households	Individuals
Amman	1,937	10,120
Zarqa	518	2,656
Irbid	2,133	12,289
Mafraq	1,369	7,660
Other governorates	427	2,233
Camps	1,248	5,992
Total	7,632	40,950

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<sup>1</sup> Fifty-three Palestinian refugees from Syria have been grouped together with the Syrian refugees.

## Sampling and listing

The survey aimed for six reporting domains, as mentioned above: Amman, Zarqa, Irbid, Mafraq, Other governorates, and the Syrian refugee camps. The DoS sampling frame based on the 2015 population census was used. Altogether, a total number of 1,121 clusters (small geographic areas) outside camps, and 82 clusters inside camps were selected. The outside-camp sample was divided into a sample of clusters where Syrians lived at the time of the census (1,021 clusters), and a much smaller sample (100 clusters) where no Syrians were captured by the census. The Syrian outside-camp sample was selected with a probability proportionate to the number of Syrian households, while the other sample was selected with a probability proportionate to the number of households. The purpose of the non-Syrian sample was to ensure that the survey would cover people who had moved into new clusters since the census.

The sampling design was not geared towards estimating the number of Syrians or Syrian refugees in Jordan, but instead aimed for efficiency with regard to describing the Syrian refugee population in accordance with project objectives.

As just stated, the sampling design was developed based on the most recent census, which had information on the number and geographical distribution of Syrian nationals—not differentiating between those who consider themselves as refugees (the vast majority) and those who do not think of themselves as refugees. Hence, the sampling design as well as the fieldwork related to Syrian nationals instead of Syrian refugees. However, as explained above, this report is confined to Syrian refugees and the limited number of Syrian non-refugees were removed from the data before the analysis. During the preparatory fieldwork labelled ‘listing’, which began in October 2017, all households in the randomly selected clusters were registered and households comprising Syrian nationals were identified (needless to say, in the refugee camps all people are Syrian nationals *and* refugees).

From each of the outside-camp clusters, the sampling design allowed for interviews with up to 18 households. Most clusters in the sample frame comprised between 50 and 150 households. About 14 per cent of the outside-camp clusters comprised 18 or more Syrian households and consequently 18 households were interviewed. In 16 per cent of the outside-camp clusters, the listing did not find a single Syrian household. Inside camps, the sampling design held that 15 households would be interviewed in each cluster. The sample takes in the Za’atari, Azraq and Emirate refugee camps were proportional to population size.

Out of the total households sampled, 93.4 per cent were interviewed. As shown in some detail in Table 2, there are several reasons why the rate was not higher. Merely 0.4 per cent of the cases are made up of refusals to participate, which is low. In 0.6 per cent of the cases, the interviewer identified the correct Syrian household but failed to conduct the interview because no responsible adult was found at home despite repeated visits (the standard procedure is a minimum of two re-visits). In 3.6 per cent of the cases, there was a mismatch between the listing information and the situation on the ground during fieldwork. For example, households may have erroneously been listed as Syrian households. In other instances, the only Syrian member of the household may have moved out of the household between listing and interview, and thus the household would no longer qualify. In 1.6 per cent of all sampled cases, the selected dwelling was found to have been vacated since the listing or the address and geographic coordinates were found to be wrong or representing an inhabitable building structure (where some *may* have lived during listing).

Table 2 Result of sampling and interview.

Result code	Per cent
Successful interview	93.3
Successful interview, refusal converted	0.1
Refusal	0.4
No (competent) household member at home	0.6
No usable information	0.1
No eligible person	3.6
Dwelling vacant or address not a dwelling	1.6
Dwelling destroyed/ under construction	0.0
Dwelling not found	0.0
Status not determined	0.0
Other	0.3
Total	100.0

## Structure of the report

The report contains seven chapters in addition to this introductory chapter. Each concentrates on a broad topic and generally compares the results across the six reporting domains. The chapters vary in size, reflecting the overall objectives of the survey, which had employment as the central theme. As will be clear, a general pattern emerges with various indicators of living conditions and livelihoods being worse in the camps, in Mafraq, and in the Other governorates. However, there are exceptions to this ‘rule’.

Chapter 2 provides the main demographic features of the Syrian refugee population in Jordan, one-half of whom originate from the Dara’a governorate in Syria. Using self-ascribed refugee status, about 95 per cent of the refugees are made up of Syrians who arrived in Jordan after the eruption of the crisis and war in 2011, and their children born in Jordan, whilst the remaining are Syrians who resided in Jordan before the war but could not return, and their children. Ninety-seven per cent of the refugees are registered with the UNHCR. The chapter shows the extent to which Syrian refugees have access to various status and identity documents and certificates, and goes on to describe the refugees’ gender and age distribution, contrasting it with the situation in Syria before the war. Next, the chapter demonstrates the low marriage age of Syrian refugees and shows that it is even lower than it is, or used to be, in Syria. Finally, the chapter presents data on household size and household structure, suggesting that large, three-generation and extended households are rare.

Chapter 3 gives a brief description of how Syrian refugees live. While pre-fabricated housing is the standard inside camps, outside camps the refugees tend to live in apartments rather than stand-alone houses—particularly in the capital. The chapter finds that Syrian refugees in Mafraq and the camps, in particular, live in more cramped conditions than elsewhere—whether measured by the number of rooms or the space in square metres. Piped water or water from tanker trucks is available to the vast majority of refugees. However, only four in ten use such water sources as drinking water; they more often turn to filtered water bought in large containers (57 per cent) or smaller water bottles obtained from supermarkets and other shops (4 per

cent). The refugees residing in the camps stay there for free. Outside camps, however, 98 per cent rent their dwellings, frequently paying in the range of 120 to 150 Jordanian dinars (JD) per month.

Chapter 4 considers various aspects of the refugees' economy. To begin with, it examines various major forms of household income, and how such income sources are combined. It finds that as many as nine in ten Syrian refugee households receive assistance from an international agency or a charity or similar (institutional) transfer income, and that six in ten households have wage income (61 per cent) or self-employment income (3 per cent). Institutional transfer income is most prevalent in the camps (100 per cent) and has the lowest outreach in Amman and Other governorates (79 per cent). Wage income, on the other hand, is more often found in Amman than elsewhere (69 per cent). One-third of all Syrian refugee households are totally dependent on transfer income whilst another one-fourth rely *mainly* on such income. One-tenth of all refugee households combine transfer and employment income whilst one-fourth primarily make a living from employment income.

Next, the level of household income is found to be significantly lower in the camps and in Other governorates, and is also below average in Mafraq. Moving on to the ownership of durable goods, it is found that the refugees' access to such items is much better than in 2014. There are, however, differences across reporting domains. An asset index prepared by way of principal component analysis—and relying on assets as well as certain dwelling characteristics—shows that the camps lag significantly behind the other domains and that the refugees in Mafraq are considerably poorer than other non-camp refugees. Moving to household expenditure, the expenditure pattern is different across reporting domains, and the expenditure levels indicate that Syrian refugees in the camps, in Mafraq and in Other governorates are poorer than their peers in Amman, Irbid and Zarqa.

Chapter 4 finds that debt is widespread amongst Syrian refugees, and amongst the households with debt, the median debt is JD450. Based on a survey instrument developed by the FAO, the chapter concludes that the incidence of food insecurity is considerable amongst Syrian refugees in Jordan, as 23 per cent of all households are classed as severely food insecure whilst another 30 per cent can be described as mildly or moderately food insecure.

At the outset, Chapter 5 reports on the prevalence of chronic health conditions and disability in the Syrian refugee population. It shows that the incidence of such health conditions is higher than in the Jordanian population and that about one in five of the Syrian refugees attribute their problem to the war in Syria or the flight to Jordan. Subsequently, the chapter turns to medical follow-up associated with disability or chronic illness. Public services and services from the NGO sector are the preferred providers. Private health institutions are, however, also used by many, particularly in Amman. As NGO services are often free or heavily subsidized, this is the preferred provider for the poorest refugees.

The chapter finds that the usage of providers after acute illness is by and large comparable to that found for medical follow-up of more lasting conditions, except that private clinics and hospitals are used more often. Eighty-five per cent of those who sought help from the healthcare system saw a general practitioner or specialist medical doctor. As with health-seeking behaviour in connection with chronic conditions, the poorest Syrian refugees—and particularly those in the camps and in Mafraq—most often turn to NGOs as a response to sudden health problems. Finally,

the chapter looks at the cost of services and finds that four in ten receive free consultations with medical doctors in relation to acute illness, whilst three in ten do not pay anything for medicines and other remedies in connection with the consultation.

Chapter 6 takes a look at the educational attainment of the Syrian refugee population and also presents statistics on current enrolment. With regard to attainment, it finds that the achievements of Syrian refugees residing in Jordan are slightly lower than that of pre-war Syria, whilst they are considerably lower than the attainment of the Jordanian host community. Merely 6 per cent of Syrian refugees aged 20 and above have completed higher education and six in ten have not completed basic schooling.

Moving next to current enrolment, the chapter shows that enrolment rates have improved substantially since 2014. For children aged six to ten, enrolment is nearly universal but from then onwards, and particularly from age 12, enrolment rates fall rapidly and at age 14, 69 per cent remain in school. Grade repetition is common as 10 per cent of those currently enrolled in basic schooling have repeated at least one year.

Enrolment in secondary and post-secondary education, the chapter finds, has also gradually improved since 2014, but is way below that of Jordanian nationals; over 40 per cent of Jordanians aged 19 and 20 attend higher education as compared with 3 to 5 per cent of Syrian refugees. Enrolment in post-secondary education is strongly associated with economic circumstances as about one-half of all the enrolled Syrian refugees live in the 20 per cent of households with the best score on the asset index.

Chapter 7 is the most comprehensive section of the report and provides an analysis of the Syrian refugees and their relation to the Jordanian labour market. The chapter starts out with a look at the labour force participation rate and shows that it varies significantly across reporting domains (highest in Amman, remarkably low in Mafraq) and that it is very low for women. However, the labour force participation rate has increased from 2014 and today stands at 60 per cent for men (close to the national rate) and 7 per cent for women. It is higher for women in the camps, something which is related to the work offered there, including white-collar employment for the well-educated. Refugees with post-secondary education, men as well as women, are more often economically active than those with less education.

Before turning to details about the employed, the chapter considers unemployment, showing that the unemployment rates are lower than those in 2014, at 23 per cent for Syrian refugee men and 46 per cent for refugee women. Unemployment is highest in Mafraq and lowest in Amman and Irbid.

The chapter contains a considerable amount of information about where the Syrian refugees are employed and the kind of work that they do. Due to restrictions, very few hold white-collar occupations and work as professionals, or associate professionals. Instead a majority work as crafts and related trades workers (35 per cent), as service and sales workers (25 per cent) and in elementary occupations (24 per cent). In contrast to men, a substantial share of Syrian refugee women work as professionals (11 per cent) or associate professionals (5 per cent)—many of them in the pre-school and education sector. The major industries for Syrian refugees are construction (21 per cent), manufacturing (18 per cent), wholesale and retail trade, and repair of vehicles (17 per cent), other services (12 per cent) and agriculture (8 per cent). Education, health and social work are key industry sectors for women, as 25 per cent are employed there.

A comparison is made of the work that Syrian refugees used to have in Syria before fleeing and what they have in Jordan nowadays, and this suggests overall stability with regard to both type of job (occupation) and industry sector. Although transitions

have been made, they tend to balance each other out, with a couple of exceptions: 'Accommodation and food services' has absorbed a larger proportion of people and 'agriculture' employs relatively fewer people than it used to. In addition to employment in the regular (formal and informal) labour market, Syrian refugees can be hired on limited, often short-term so-called cash-for-work contracts by the UN, NGOs etc. Twenty per cent of the refugees (the highest proportion in the camps) had benefited from such employment during the year preceding the survey.

Chapter 7 goes on to show that about one-third of the Syrian refugee labour force currently have valid work permits. Median employment incomes range from JD150 to JD250 across the reporting domains (highest in Amman; lowest in Mafraq and the camps) and increases gradually with educational attainment. Employment characterized as temporary, irregular, seasonal and daily labour makes up over 70 per cent of the work of Syrian refugees. Due to the informal and temporary character of employer-employee relations, non-pay benefits are rarely found.

In conclusion, the chapter presents findings from an 'experiment' of sorts, investigating the willingness of Syrian refugees to work in manufacturing in the Special Economic Zones. Given the right incentives, many Syrian refugees express a willingness to undertake such work. The survey suggests that offering a decent salary around the minimum wage for Jordanians and avoiding an extensive daily commute, increases the willingness to work in the Special Economic Zones significantly.

The report wraps up with a glimpse into what the Syrian refugees in Jordan believe the future holds. With regard to living conditions, there are slightly more people who are optimistic and believe in some betterment than those who are pessimists. Considering a possible return to their homeland, a solid majority believes they will still be living in Jordan after two years. On the matter of onward movement from Jordan to a third country, the chapter finds that the inclination to resettle in Europe increases with higher education, and points at some of the many factors that make migration decisions difficult.<sup>2</sup>

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<sup>2</sup> Besides this report, survey statistics are available in a tabulation report (both English and Arabic versions) obtainable from the Department of Statistics: P.O. Box 2015, Amman 11181, Jordan; telephone: +962 6 5300700; fax: +962 6 5300710; e-mail: stat@dos.gov.jo.

## 2 Demographic characteristics

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This chapter provides some major demographic features of the Syrian refugee population in Jordan. Firstly, it looks at their place of origin in Syria and year of arrival to Jordan before turning to various issues pertaining to their refugee status and access to various identity documents and certificates etc. Next, the chapter describes the gender and age distribution of the Syrian refugees in the Hashemite Kingdom, contrasting it with the situation in Syria before the war. Subsequently, the chapter examines the marriage age of female and male Syrian refugees and again makes a comparison with the situation in their home country. In conclusion, the chapter considers the household size and household structure of the Syrian refugees.

### Origin in Syria

The Syrians who have arrived in Jordan make up a select part of the total Syrian population. Almost half of the refugees come from one governorate in Syria, Dara'a, which has 10 times as many refugees as one would expect from its share of the general Syrian pre-war population. Dara'a is one of the governorates that border Jordan, but the other border governorates have less than their proportional share of refugees (Figure 1, Table 3). The share of Syrian refugees from Damascus is equal to its share of the pre-war population in Syria; the share of refugees from Homs, on the other hand, is twice its population share in pre-war Syria.

The refugees are also of a more rural origin than the population distribution in Syria would lead one to expect. Of the refugees that came from Syria (in contrast to those who were born in Jordan to refugee parents), 69 per cent state that they came from a village or the countryside, while the 2009 Syria Household Income and Expenditure Survey classifies 47 per cent as rural. However, the comparison is probably not precise, given that the Syrian Central Bureau of Statistics' definition of urban and rural may differ from popular concepts.

Figure 1 Distribution of refugees according to origin in Syria. Density of dots is proportional to population share (location within governorates have no meaning).

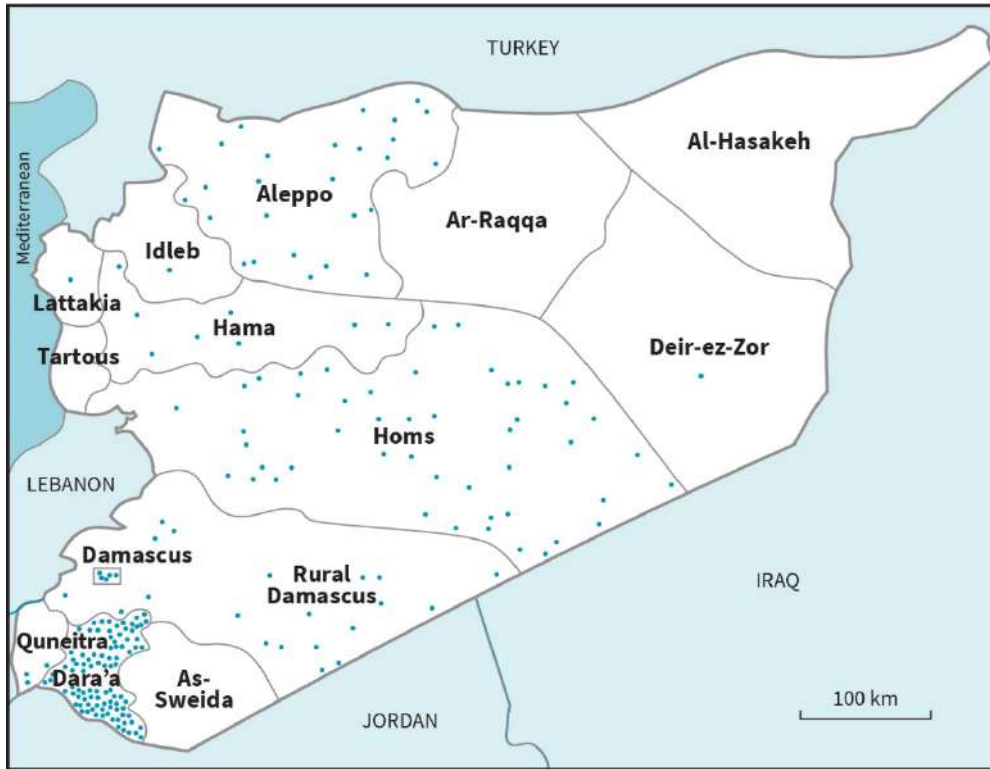


Table 3 Comparison between the sample population who have lived in Syria and the population distribution in Syria.

Governorate in Syria	Per cent of population in sample	Per cent of population in pre-war Syria	Share of sample relative to population share in Syria
Al Hasakah	0.4	7.1	0.1
Aleppo	9.8	22.8	0.4
Ar Raqqah	2.1	4.4	0.5
As Suwayda	0.1	1.7	0.0
Dara'a	47.7	4.8	9.9
Deir El Zour	0.5	5.8	0.1
Hama	2.8	7.6	0.4
Homs	18.7	8.4	2.2
Idlib	0.7	7.0	0.1
Latakia	0.3	4.7	0.1
Quneitra	0.3	0.4	0.6
Rural Damascus	8.5	13.3	0.6
Damascus	8.1	8.2	1.0
Tartous	0.0	3.7	0.0
Total	100	100	1.0



Table 4 Year of arrival by gender. Percentage of all Syrian refugees in the sample (n=41,228)<sup>3</sup>.

	Male	Female	All
2011	3	3	3
2012	22	21	22
2013	39	40	40
2014	11	12	11
2015	2	2	2
2016	2	2	2
2017	0	0	0
Born in Jordan	20	18	19
Total	100	100	100

The refugees currently in Jordan have been there for 4.6 years on average, with little difference by gender, or by place of origin in Syria. The year of (first-time) arrival for most was 2013 (40 per cent), and 65 per cent arrived before 2014 (Table 4). In general, the Syrian refugees have stayed in Jordan; only 2 per cent of the refugees report having been back to Syria.

Rather unsurprisingly, 99 per cent of those living in households with a refugee as head of household are Syrian nationals.

The Syrian refugees are broadly divided into those who resided in Jordan before the war, but who cannot now return, and those who arrived afterwards. Both groups have children who may have been born after the start of the war.

Most of the Syrian refugees arrived in Jordan after the war began. Together with children born after arrival they make up 96 per cent of the Syrian refugee population living in Jordan (Table 5). Since many Syrians were known to work in Jordan before the crisis, it is somewhat unexpected that the third category in the table is so small.

Table 5 Self-declared refugee status by gender. Percentage of all members in households where the head of household is a Syrian refugee (n=40,993).

	Male	Female	All
Refugee from the crisis in Syria who arrived in Jordan after 15 March 2011	80	82	81
Child of above born in Jordan after 15 March 2011	14	14	14
Syrian national who resided in Jordan before 15 March 2011 and became refugee because he/she could not return to Syria	3	2	2
Child of above born in Jordan after 15 March 2011	2	2	2
Not a refugee	0	0	0
Total	100	100	100

<sup>3</sup> When '0' appears in a table, it represents a number higher than zero but lower than 0.5. If not a single case (individual or household) has a given value, it will be marked by a dash (-) in the table. In this table, a few persons—both males and females—arrived to Jordan in 2017, but they add up to fewer than 0.5 per cent of all.

## UNHCR registration and access to status identity documents

A majority of the Syrian refugees report that they have registration cards (Table 6)<sup>4</sup>. As many as 97 per cent report that they have UNCHR registration cards, while 89 per cent report that they have the asylum seeker certificate from UNHCR, and nearly as many—86 per cent—claim to have the service card issued by the Jordanian Ministry of Interior. There is no appreciable difference between men and women. Two per cent of the (self-declared) Syrian refugees state that they have no identity paper related to refugee status.

Similarly, there is little difference in the possession of refugee status documents by current residence, although those living in Zarqa seem to have more documents than others (Table 7).

Table 6 Refugee status identity documents by gender. Percentage of Syrian refugees (n=40,950).

	Male	Female	All
UNHCR proof of registration card	96	97	97
UNHCR Asylum Seeker Certificate	89	90	89
Service card from the Ministry of Interior	86	86	86
No refugee identity paper	2	2	2

Table 7 Refugee status identity documents by current residence. Percentage of Syrian refugees (n=40,950).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
UNHCR proof of registration card	95	98	96	97	96	99	97
UNHCR Asylum Seeker Certificate	86	91	86	91	94	93	89
Service card from the Ministry of Interior	84	92	87	88	80	87	86
No refugee identity papers	3	1	2	1	3	0	2

Roughly one in ten Syrian refugees do not have any kind of Syrian identity papers (Table 8). The most common type of identity papers is the family booklet (69 per cent), followed by the Syrian ID card (42 per cent) and the passport (32 per cent). Men and women have the same types of identity papers with about the same frequency.

Those living in camps possess passports much less often than those residing in other locations. The difference is particularly large between camps and Amman, most likely a reflection of the fact that camp residents may be poorer than non-camp residents. Apart from this difference, the distribution of identification papers does not vary much with regard to location of current residence, and the proportion without ID papers is nearly the same across locations (Table 9).

Only 0.6 per cent of married Syrians report that they lack the marriage certificate. However, among those who have had their certificate issued in Syria (70 per cent), only 38 per cent have the physical certificate with them.

Not having any papers—i.e. neither Syrian nor documents related to refugee status—is rather uncommon. Only 0.4 per cent report having no documents whatsoever.

<sup>4</sup> From here onwards, the report uses only survey data on Syrian refugees in households where the head of household is a self-declared Syrian refugee. (The two previous tables were based on all Syrian refugees in the sample and all members in refugee households, respectively.)

Table 8 Access to Syrian identity papers by gender. Percentage of Syrian refugees (n=40,947).

	Male	Female	All
Birth certificate	14	13	14
Passport	34	30	32
Syrian ID card	41	43	42
Family booklet	69	68	69
No document	9	11	10

Table 9 Access to Syrian identity papers by current residence. Percentage of Syrian refugees (n=40,947).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
Birth certificate	20	13	11	12	13	11	14
Passport	50	38	41	25	38	7	32
Syrian ID card	45	41	41	41	42	40	42
Family booklet	68	65	70	67	67	71	69
No document	8	10	8	12	9	13	10
Not known	0	0	0	0	0	0	0

## Birth registration

All births occurring in Jordan are required to be registered, as are all births abroad when the father is Jordanian. The procedure for registering births in Jordan is as follows: At the time of birth, the parents receive a birth notification from the doctor or qualified health personnel who assisted with the birth. The birth notification is taken to the civil registration office, which issues the birth certificate, provided the person registering has the family book or other proof of marriage (e.g. a marriage certificate) or identification documents for him/herself; the registration is reportedly most often completed by the father, although in Jordan others can also apply for the registration. The birth is required to be registered within 30 days, and the fee for registration is JD1. If the registration occurs later, but before a year has passed, a fine of JD10 have to be paid before the registration is granted; if the registration is applied for more than a year after the birth, the courts must decide the case (NRC and IHRC 2016; ARDD Legal Aid n.d.).

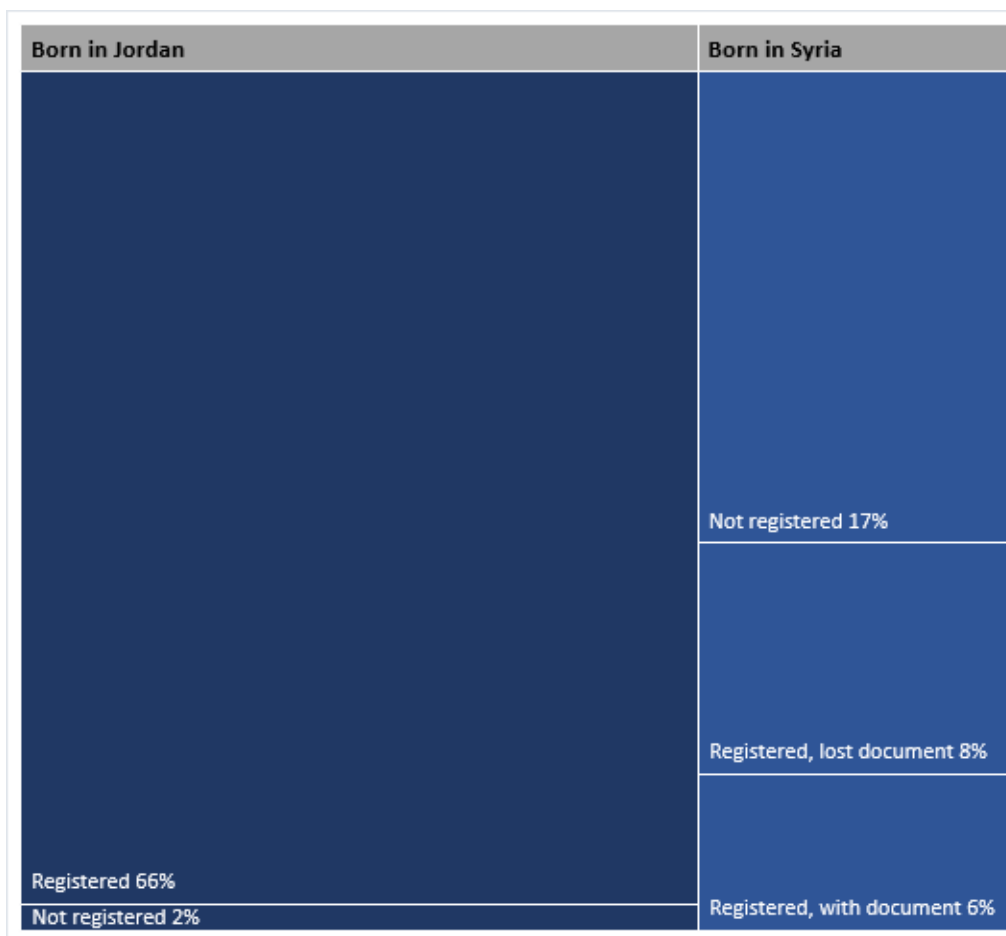
The survey questionnaire asked for details about birth registration for all living children aged seven years and under, i.e. those who were born after the start of the Syrian civil war. Of these, 68 per cent were born in Jordan and 32 per cent in Syria (and 0.1 per cent elsewhere).

Overall, 81 per cent of the children had birth registration (Table 10); however, only 45 per cent of the children of Syrian refugees born in Syria had been registered, compared to 97 per cent of those born in Jordan. A clear majority of the Syrian-born children with birth registration were registered in Syria. Of those born in Syria but not registered there, 1.5 per cent had obtained registration in Jordan. This low figure is likely due to a lack of the necessary documents (e.g. birth notification) and births that did not take place within Jordanian jurisdiction.

Of those children born in Jordan, 98.3 per cent had obtained a birth notification. Thus, almost all whose parents received the notification were registered. This is in contrast to Lebanon, where the notification percentage is also high (95 per cent) but registration by the civil status office has only been completed for 36 per cent of births to refugees, as registered by UNHCR (UNHCR, WFP and Unicef 2017:15). However, the registration process in Lebanon is more complex than it is in Jordan.

Of those who have registered in Jordan, 17 per cent have also registered the birth with the Syrian authorities. This is similar to the situation in Lebanon, where 14 per cent of all births have been registered with the Syrian embassy (UNHCR, WFP and Unicef 2017:15).

Figure 2 Birth registration of living children younger than seven (n=9,831). Percentages are with base in the total.



There is virtually no difference between boys and girls with respect to birth registration, regardless of whether they were born in Syria or Jordan. The education level of the head of household does not matter with regard to the registration of those born in Jordan, but birth registration increases somewhat with the head of household's level of education for those born in Syria (see Table 4).

Table 10 Percentage of living children younger than seven with birth registration. By education of head of household and place of birth (n=9,829).

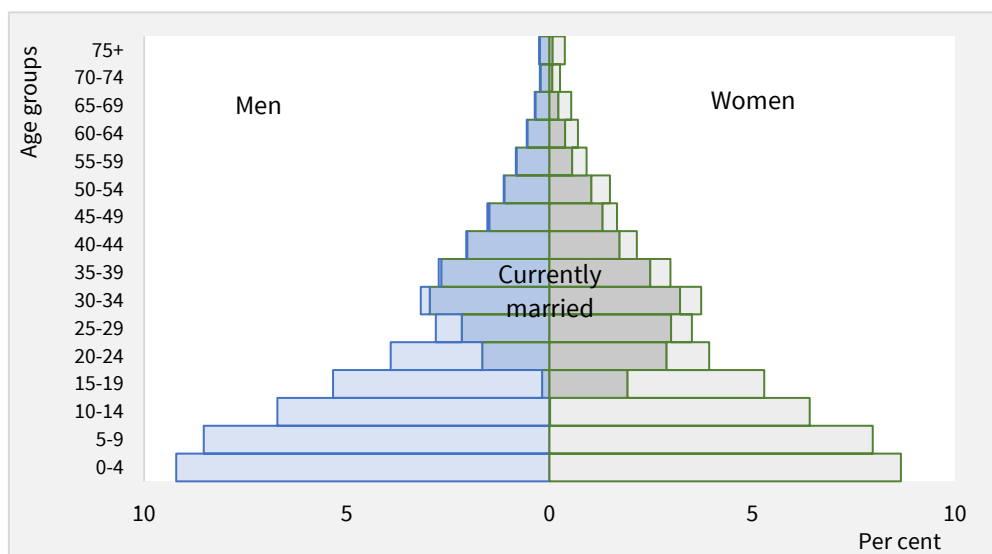
Place of birth	Did not complete any schooling	Elementary	Preparatory/basic	Secondary	Post-secondary	All
Jordan	96	96	98	97	97	97
Syria	42	44	47	45	50	45
All	79	78	83	81	84	81

## Population structure

The Syrian refugee population in Jordan is quite young, with 48 per cent of the population aged under 15 years. This is much younger than figures for the population in Syria prior to the crisis. According to the 2006 Multiple Indicator Cluster Survey (MICS) of Syria, 38 per cent of the population was then less than 15 years of age, and the Syrian 2009 Household Income and Expenditure Survey (HIES) gave the same result.

Consistent with the high percentage of the population under 15 years of age, the population pyramid is broad-based, showing little to no evidence of fertility decline (Figure 3).

Figure 3 Age and gender structure of the Syrian refugee population in Jordan (n=40,947)<sup>5</sup>.



In contrast to the age pyramid of Syrian refugees in Jordan, the age pyramid based on the 2006 MICS for Syria shows evidence of fertility decline, with a smaller number of children aged zero to four than those in the five to nine age group (Figure 4), while that of the Syrian HIES (Figure 5) has a broader base than the MICS, a dip in the five to nine age group, and then somewhat higher numbers in the 10 to 14 age group. Although the HIES is not entirely consistent with the MICS, both surveys show evidence of a fertility decline that is not apparent among the refugees in Jordan.

<sup>5</sup> The exact numbers on which this figure is constructed can be found in the Annex, which comprises tables for many of the graphs. Most tables in the Annex contains more information than the graphs.

Figure 4 Age and gender structure of the Syrian population in 2006. Source: MICS 2006 (n=107,356).

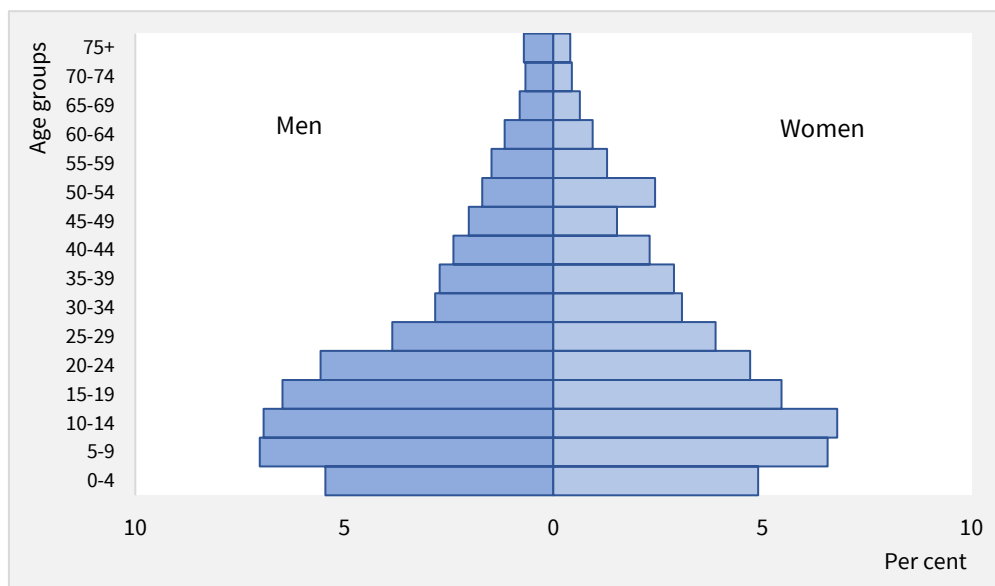
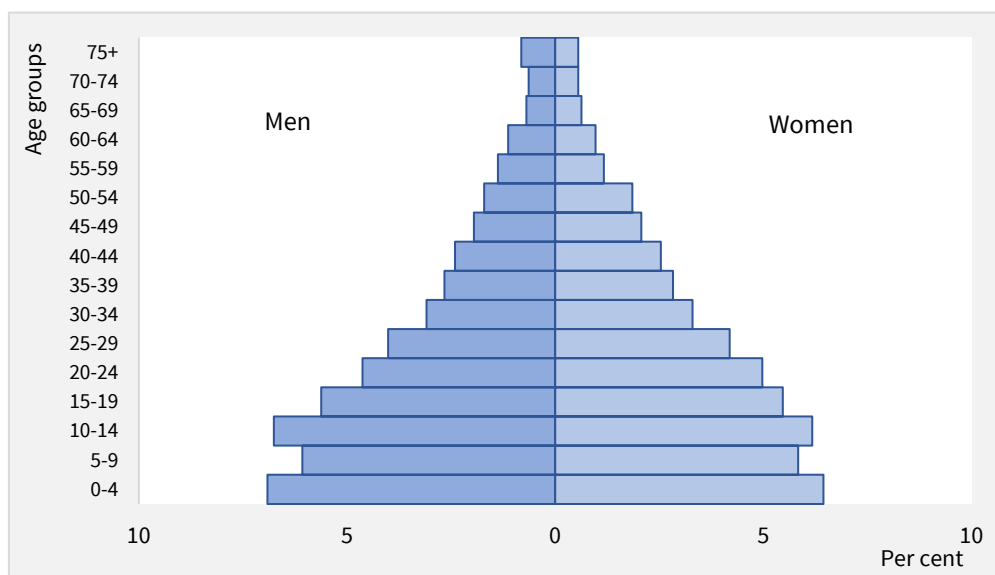


Figure 5 Age and gender structure of the Syrian population in 2009. Source: Syria HIES 2009 (n=69,500).

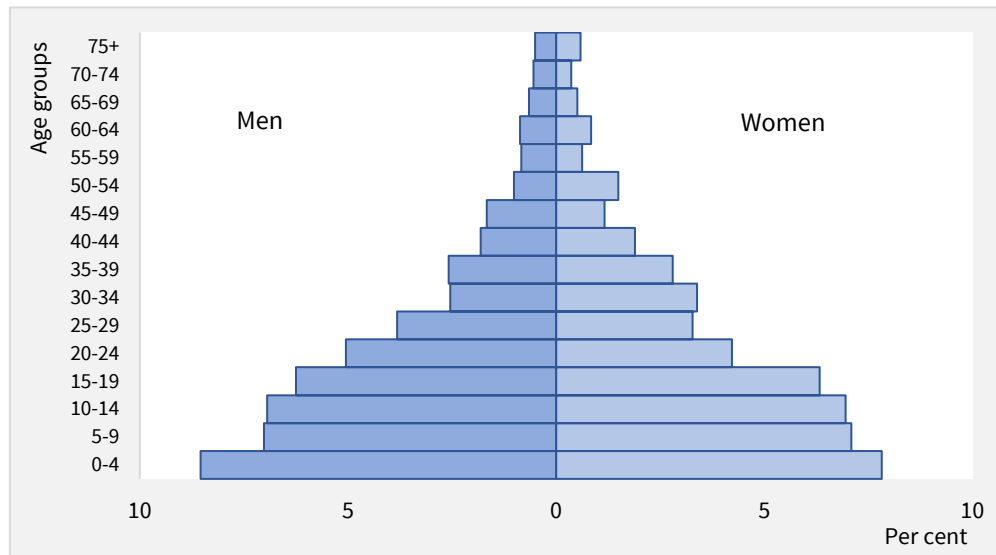


The refugees, however, seem to have an age and gender structure that resembles the poorest segment of the Dara'a pre-war population. The age pyramid of the refugees in Figure 3 and the age pyramid of the poorest 40 per cent of the population in Dara'a in 2006 (Figure 6) are very similar with 44 per cent of the population under 15 years of age.

Slightly less than one-half of the Syrian refugees in Jordan comes from Dara'a. Therefore, they represent the broader pre-war Syrian population characterized by a different population pyramid. Moreover, the share of persons below 15 years of age is higher amongst Syrian refugees in Jordan (48 per cent) than amongst the most disadvantaged share of the pre-war population of Dara'a. Hence, place of origin cannot

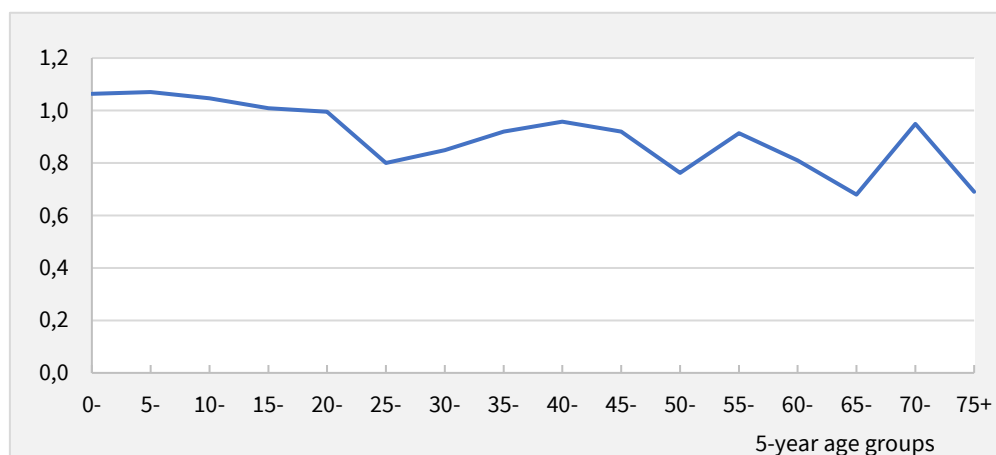
be the only explanation for the young population. Another likely contributing factor is the fertility increase, which in turn is probably caused by a falling marriage age, as will be discussed below.

Figure 6 Age and gender structure in Dara'a in 2006, poorest 40 per cent. Source: MICS 2006 (n=5,371).



There are somewhat more women (50.6 per cent) than men (49.4 per cent) among the refugees, as can be seen from the pyramid, but the more detailed view of sex ratios by age in Figure 7 reveals that the sex ratio (men/women) is as one would expect at early ages (the sex ratio at birth is normally slightly biased toward boys); however, by age 20, there are slightly more women than men, becoming especially pronounced in the 25 to 29 age group.

Figure 7 Sex ratios (men/women) by age (n=40,947).



## Marriage

Syrian refugee women marry early, as shown in the gender and age distribution in Figure 3. Nearly all women and men in the Syrian refugee population marry. The population pyramid only shows those currently married—those who are unmarried at older ages are generally widows and widowers.

Syrian refugee women marry much earlier than they did in pre-war Syria. While around 3 per cent of 15-year-olds in Syria were married before the war, the current survey found that 14 per cent (Table 11) had been married (raw/unsmoothed estimate). In 2017, 71 per cent of 20-year-old women were married, compared to 43 per cent in 2009 (as captured by the 2009 Syria Household Income and Expenditure Survey).

Men also appear to marry earlier, though not as early as women. Few men aged 15 were married, before the war or as refugees in Jordan. However, while very few men had married by age 20 before the war, 23 per cent had done so as refugees in Jordan.

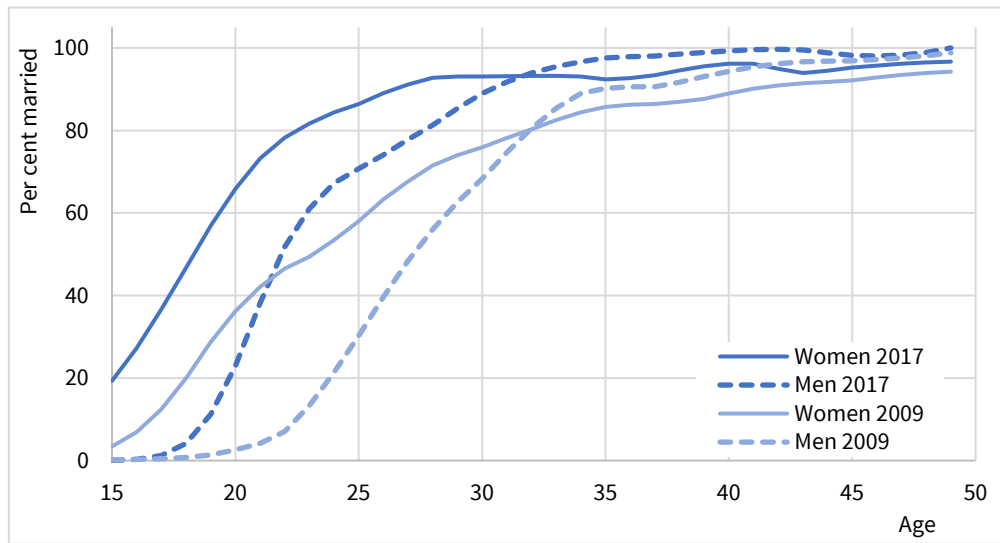
The increase in the proportion of married by age between the surveys for both genders show an overall shift in the propensity to be married. It is not simply that women and men have started to marry earlier, but that previously unmarried of all ages appears to have married. This can be seen in Figure 8.

Table 11 Percentage of ever-married Syrian refugees by age, smoothed estimates (smoothing by loess of logged observed proportion). By gender and comparison between current situation and that in Syria in 2009 (Source: Syria HIES 2009).

	Male		Female	
	Syria 2009	Refugees 2017	Syria 2009	Refugees 2017
15 years	0	0	3	19
16 years	0	0	7	27
17 years	0	1	12	37
18 years	1	4	20	47
19 years	1	11	29	57
20 years	3	23	36	66
21 years	4	38	42	73
22 years	7	52	47	78
23 years	13	61	49	82
24 years	21	67	53	84
25 years	30	71	58	86
26 years	40	74	63	89
27 years	48	78	68	91
28 years	56	81	71	93
29 years	63	85	74	93
30 years	68	89	76	93
35 years	90	98	86	92
40 years	94	99	89	96



Figure 8 Percentage ever married by gender and age (individuals aged 15 to 49). Syrian refugees in Jordan 2017 and individuals in Syria 2009. (Lines are loess smooths from logs of proportions directly computed from the survey.) Source for Syria data: Syria HIES 2009.



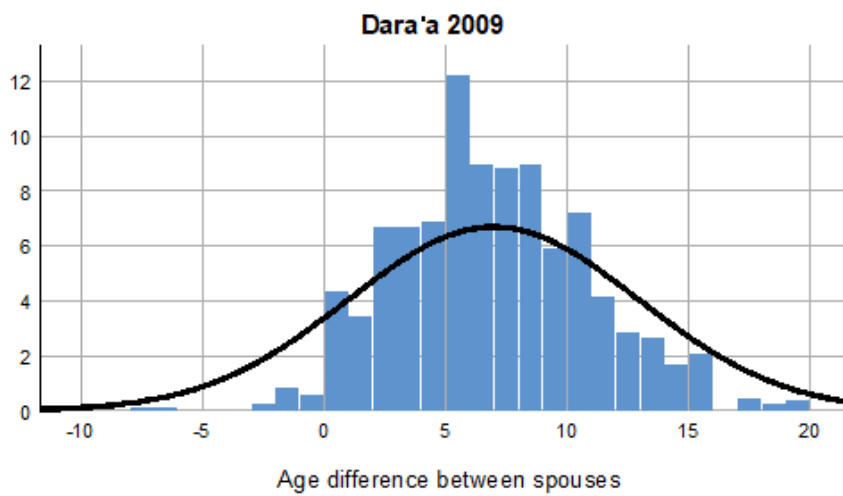
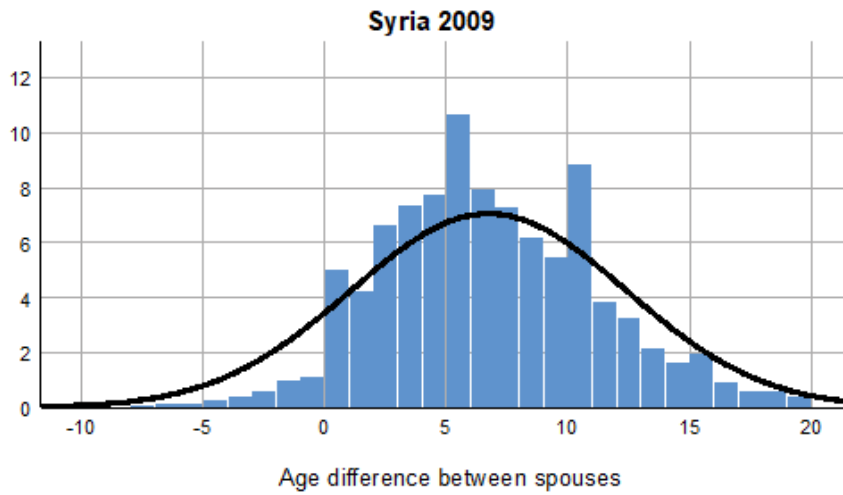
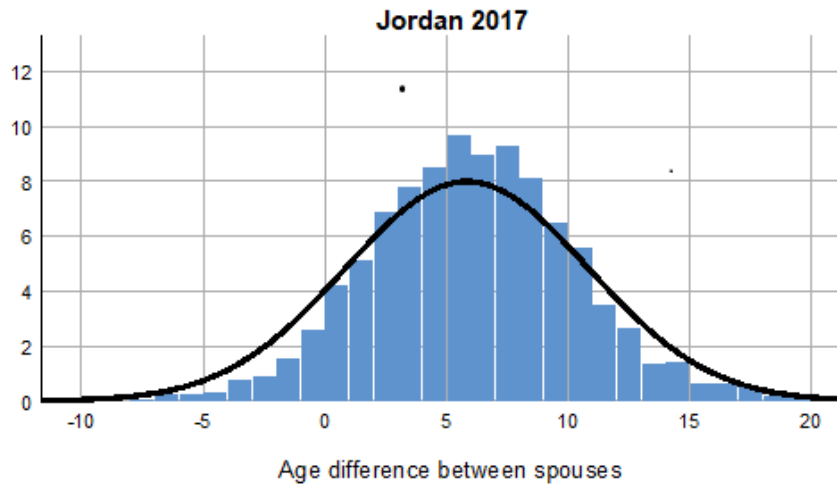
Concomitant with the decrease in age of marriage, one would perhaps surmise that the age difference between the spouses has increased, as older men might exploit a marriage market containing more available women—in fact, the opposite is the case. In the 2009 Syrian Household Income and Expenditure Survey, husbands were on average 6.8 years older than their wives, while among the Syrian refugees in Jordan in 2017, the age advantage of husbands was one year less (Table 12). The trend is the same for young women, although there is a larger age difference between younger women and their husbands than there is for older women. Indeed, for women below the age of 20, the difference is even larger now than that it was in the 2009 Syrian survey.

Place of origin in Syria does not seem to have a large effect. The age difference between spouses in the Dara’a governorate in Syria (from which about half of the refugees originate) is quite similar to that of Syria as a whole.

Table 12 Age difference in years between the spouses (husband's age minus wife's age). Only heads of households and their spouses are included. Note: For calculation of mean positive difference, couples where the husband is younger than the wife are excluded.

Measure	Syria 2009	Dara’a 2009	Jordan 2017
Median difference	6	6	6
Mean difference	6.8	6.9	5.8
Mean positive difference	7.2	7.3	6.4
Median difference (woman’s age < 25 years)	7	7	6
Mean difference (woman’s age < 25 years)	7.8	7.5	6.9
Median difference (woman’s age < 20 years)	8	7	6
Mean difference (woman’s age < 20 years)	8.6	8	6.8

Figure 9 Distribution of age difference between husband and wife, Jordan 2017, Syria 2009 and Dara'a 2009. Source for Syria data: Syria HIES 2009.



Given that most older men and women are already married, it is more likely that a young person will marry another young person. When one examines the detailed graphs of spousal age difference in Figure 9, the distribution shifted to the right in 2017 compared to 2009, and has become somewhat narrower. (The two spikes at the 5-year and 10-year age difference stem from age misreporting in the Syrian survey.)

One potential problem of this analysis that should be noted is that the data sets only allow reliable estimates of the age difference between spouses when one of the spouses is the head of the household. Thus, the age difference between a child of the head of the household and his wife or her husband cannot be estimated at the individual level. The mean age of currently married individuals can be estimated, however, and the difference between men and women is 3.6 years—this strengthens the argument that the potential spouses for young people are primarily other young people.

One should note that polygamy is relatively unimportant in this context: In Syria in 2009, 2.5 per cent of marriages were polygamous, while 1.1 per cent of marriages were polygamous in Jordan in 2017.

One should also note that there appears to be little evidence of Syrian refugees affecting the Jordanian marriage market to a large degree. Analysis of the Jordan Labour Market Panel Survey 2016 indicates that a very low proportion (3 per cent) of Syrian women’s marriages after their arrival in Jordan were to Jordanian men (Sieverding, Krafft and Berri 2018).

While young Syrian refugee women are rumoured to be marrying outside of Jordan, the survey data cannot easily be used to determine if this is indeed the case. The age distribution (see, Figure 3) does not indicate that there is a large out-flux of brides, but interpretation of the age structure for this purpose is next to impossible since the whole population is a product of migration.

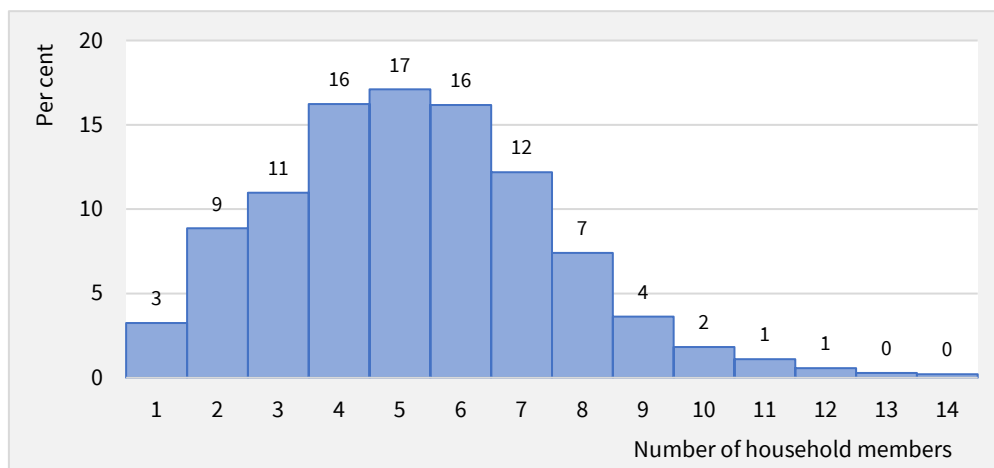
## Household size

Syrian refugee households in Jordan typically contain five people: The mean household size is 5.3 persons, which is the same as the average size found for Syrian in Jordan’s 2015 population census. Both the most frequent and the median value are five persons. There are few single-person households and only 4 per cent of the households have 10 persons or more (Table 13, Figure 10) .

Table 13 Mean and median household size of Syrian refugees in Jordan. By place of residence (n=7,632).

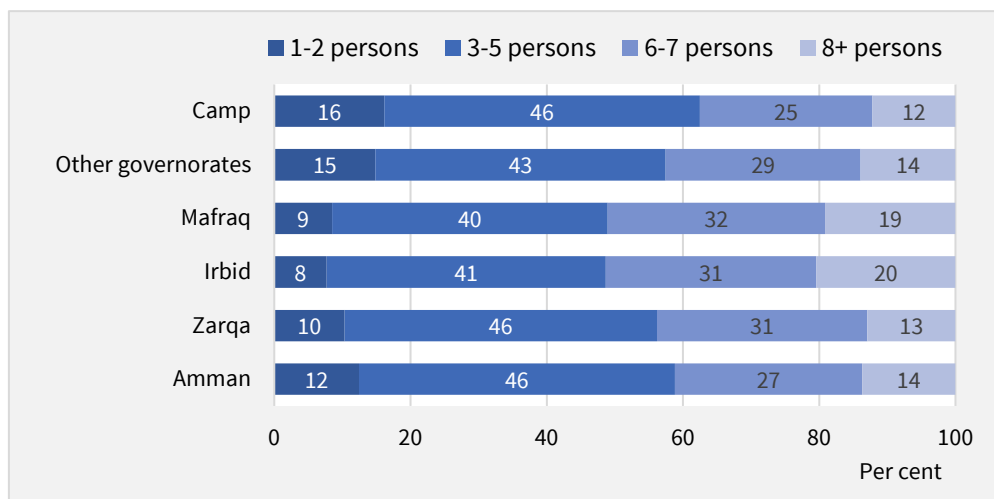
	Mean	Median
Amman	5.2	5.0
Zarqa	5.2	5.0
Irbid	5.8	6.0
Mafraq	5.6	6.0
Other governorates	5.1	5.0
<b>All non-camp</b>	<b>5.4</b>	<b>5.0</b>
Camps	4.9	5.0
<b>All</b>	<b>5.3</b>	<b>5.0</b>

Figure 10 Household size. Percentage distribution of Syrian refugee households (n=7,632).



Between 12 and 20 per cent of Syrian households in the six reporting domains are large households comprising eight persons or more, with such households being most common in Mafraq and Irbid (Figure 11). The mean and median<sup>6</sup> household sizes are also higher for these two governorates than the other domains: Irbid has a mean household size of 5.8 and a median<sup>6</sup> of 6.0 while Mafraq has a mean of 5.6 and a median of 6.0. These are contrasted by a mean of 5.1 for Other governorates and 5.2 for both Zarqa and Amman, and these three reporting domains have a median household size of 5.0. The camps have the same median but a slightly lower mean of 4.9 persons per household. The highest proportions of small households—comprising only one or two members—are found in the camps and Other governorates, at 15 and 16 per cent, respectively.

Figure 11 Household size by reporting domain. Percentage of households (n=7,632).



<sup>6</sup> The 'median' is the mid-point in a distribution sorted from the lowest to the highest value, with an equal number of values below and above the mid-point. The 'mean' is the arithmetic average of all values in the distribution (i.e. the sum of all the values divided by their number).

## Household structure

Female-headed households are comparatively common, with 22 per cent of households designating themselves as having a female head. There is no difference in female-headedness between households inside and outside camps. Average household size, either calculated as mean or median, was unsurprisingly one person fewer for female-headed households compared to male-headed households.

While marriage at a young age is common, the frequency of households headed by a person less than 18 year of age is negligible (0.1 per cent). A corollary is that single-person child households have not been recorded, although one should note that such households would easily be under-counted in surveys.

Households consisting of two parents and their children are the most common type, at 58 per cent of households; single-parent households make up 16 per cent (Table 14). Nearly all of the households with two parents and their children are male-headed and comprise 73 per cent of all male-headed households. In contrast, almost all of the single-parent households are female-headed and make up 71 per cent of all female-headed households (Table 14, Table 15).

As noted, single-person households comprise only 3 per cent of the total households but are four times as common among female-headed than male-headed households. Nevertheless, since male-headed households are more prevalent than female-headed households, there are approximately the same number of single women as single men.

Table 14 Household type by gender of head of household. Percentage of Syrian refugee households (n=7,632).

	Male	Female	All
Single person	2	8	3
Couple	7	1	6
Single parent with children under 15	0	28	6
Single parent with children both under and over 15	0	30	7
Single parent with children 15+	0	13	3
Parents with children under 15	50	1	39
Parents with children both under and over 15	19	0	15
Parents with children 15+	4	1	4
HH family with close family (parents or sibling)	5	4	4
Three generation (grandchild, parent and son/daughter)	12	15	12
Other	0	1	1
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Table 15 Gender of head of household by household type. Percentage of Syrian refugee households (n=7,632).

	Male	Female	Total
Single person	48	52	100
Couple	98	2	100
Single parent with children <15	5	95	100
Single parent with children both under and over 15	3	97	100
Single parent with children 15+	5	95	100
Parents with children <15	100	0	100
Parents with children both under and over 15	100	0	100
Parents with children 15+	97	3	100
HH family with close family (parents or sibling)	81	19	100
Three generation (grandchild, parent and son/daughter)	75	25	100
Other	75	25	100
All	78	22	100

## 3 Housing conditions

This chapter provides a snapshot of how Syrian refugees live. It looks at the type of housing, considers the size of their homes and to what extent crowding is something that characterizes them. The chapter then briefly considers dwelling quality by examining access to independent kitchens and bathrooms. The chapter next examines access to basic infrastructure such as electricity and water and reports on the type of drinking water that Syrian refugees consume. Finally, it looks at tenure.

### Housing

The majority of Syrian refugees live in proper housing (Table 16). Inside the camps, living in pre-fabricated structures—which are sometimes extended by tents—is the norm. Outside the camps, apartments are more common than traditional houses (*dars*), likely due to the fact that apartments are more readily available in urban areas. As many as 96 per cent of Syrian refugees in the capital live in apartments, compared to only 45 per cent in Mafraq, which has a largely rural character. In Mafraq, improvised or makeshift housing—most often in the form of tents but sometimes huts—is not uncommon, and is reported by more than one in ten households. It has been found that some Syrian refugees residing in such informal tent settlements have a particularly vulnerable position in the labour market, with food security levels that are below that of other refugees (WFP and REACH 2016: 12).

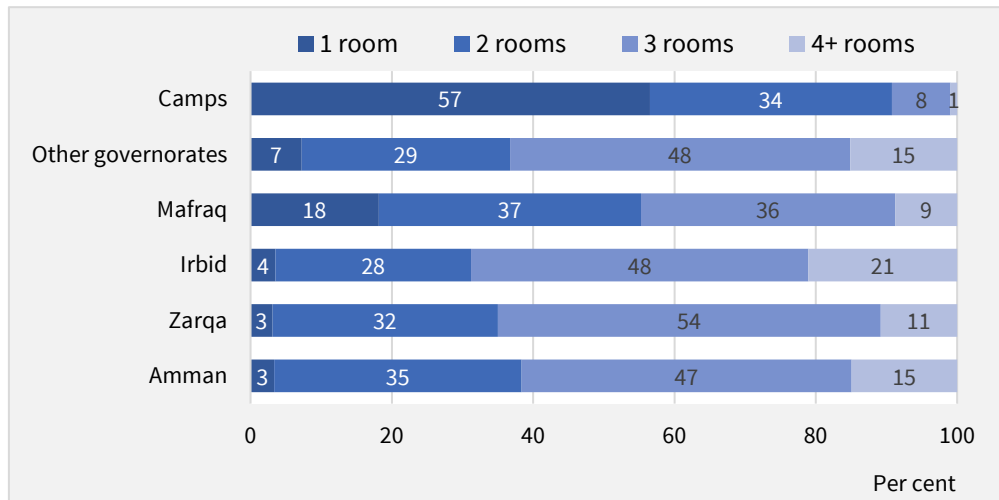
Outside camps, the dwellings inhabited by Syrians in Mafraq are generally smaller than elsewhere (Figure 12). Over one-half of all households there reside in dwellings comprising only one or two rooms, whilst about one-third do the same in the other four non-camp reporting domains<sup>7</sup>.

Table 16 Type of dwelling. Percentage of Syrian refugee households by reporting domain (n=7,632).

	Apartment	Dar	Pre-fabricated housing (caravan)	Improvised housing	Total
Amman	94	6	-	-	100
Zarqa	84	16	-	-	100
Irbid	75	25	-	1	100
Mafraq	45	43	1	12	100
Other governorates	55	43	-	2	100
Camps	-	-	99	1	100
All	55	16	27	2	100

<sup>7</sup> A room is defined as a living room or a room used for sleeping and measuring at least 4 square meters. Bathrooms, kitchens, hallways and space only used for work or rented out are excluded.

Figure 12 Dwelling size. Number of rooms by reporting domain. Percentage of Syrian refugee households (n=7,632).



People inside camps by and large have less space. There, the number of rooms generally correspond to the number of pre-fabricated housing units (caravans) at one's disposal: 57 per cent of households have one unit; 34 per cent report two units, and 8 per cent have three units or more. Furthermore, 3 per cent of all Syrian refugee camp households have extended their caravans with tents. Notwithstanding the fact that the larger households tend to inhabit a higher number of units—i.e. have more rooms at their disposal— (Figure 13), cramped living conditions are significantly more widespread inside the camps than outside, as we shall return to below.

Combined with the overall larger household size in Mafraq, the tendency for dwellings in Mafraq to have fewer rooms results in more congested living conditions (Figure 14): Thirty-seven per cent of Syrian refugee households in Mafraq could be characterized as crowded, i.e. comprising three or more persons per room, as compared to 14 to 19 per cent in the other non-camp reporting domains. A high 16 per cent of Syrian refugee households in Mafraq live in dwellings where at least four persons share one room. However, as shown in Figure 14, crowding is significantly more prevalent in the refugee camps, with nearly two in three households (63 per cent) living in dwellings with three or more persons per room. This is of course a consequence of the housing situation there, where, as noted above, 57 per cent inhabit caravans comprising one room only and another 34 per cent have only three rooms at their disposal.

Considering the size of dwelling as measured in square meters confirms the picture from above, namely that Syrian refugees in Mafraq and the camps, in particular, live in more cramped conditions than elsewhere (Figure 15). Whereas more than nine in ten dwellings in the camps measure less than 70 square meters, in two reporting domains, Irbid and Other governorates, about six in ten households have at least 100 square meters at their disposal.



Figure 13 Number of caravan units at the disposal of camp households by size of household. Percentage (n=1,248).

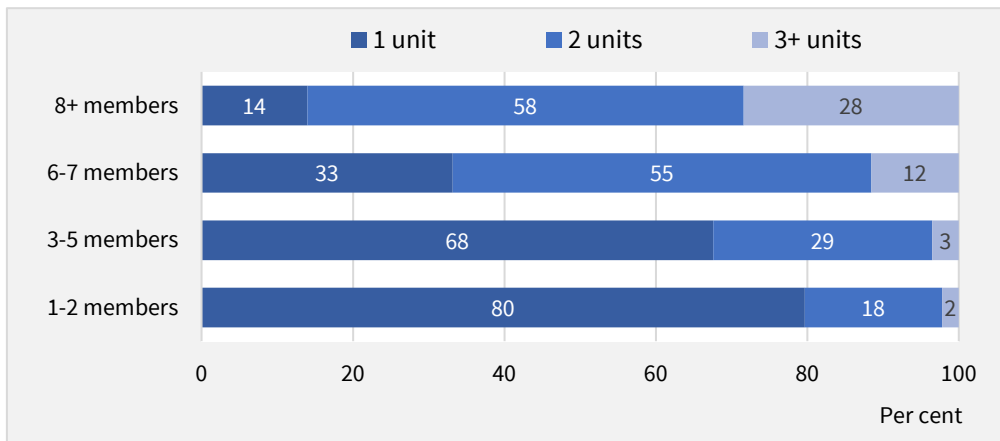


Figure 14 Persons per room by reporting domain. Percentage of Syrian refugee households (n=7,632).

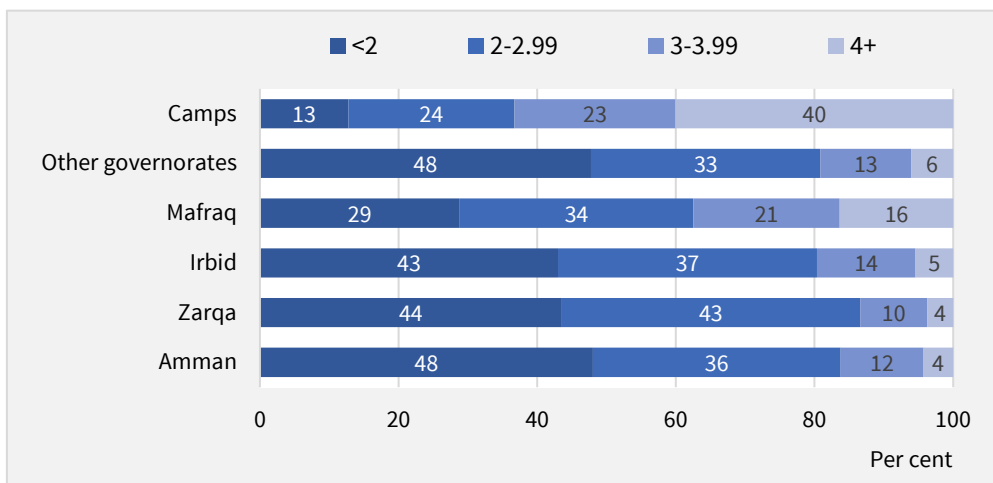
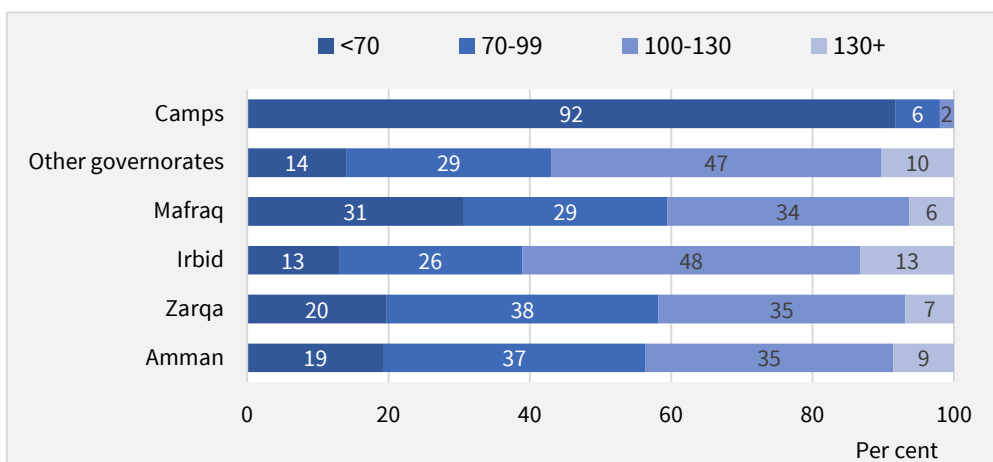


Figure 15 Dwelling size. Number of square meters by reporting domain. Percentage of households (n=7,614).



In Mafraq, only 88 per cent of the households have dwellings with an independent kitchen, whilst this is a feature of 95 to 97 per cent of dwellings elsewhere outside camps. Furthermore, it is more common for Syrians in Mafraq to have improvised forms of toilets outside the dwelling (10 per cent; fewer than 1 per cent elsewhere outside camps) and to share the toilet with other households (7 per cent versus 2 to 4 per cent in other non-camp domains). This difference is partly accounted for by the considerable proportion of Syrian refugees living in Mafraq who use tents and other makeshift structures as their living quarters (see Table 16). However, many of the *dars* and apartments inhabited by Syrian refugees in Mafraq also seem to be of a sub-standard quality. Inside camps, 82 per cent report having a separate kitchen and nearly 40 per cent have their toilets located outside their dwelling and share it with others.

The vast majority of Syrian refugee households rely on piped water or buy it from tanker trucks (most common in Mafraq), whilst a few rely on more makeshift sources of water (Table 17). Whereas some use this main source of water for drinking, more than half the Syrian refugee households tend to get their drinking water from a different source, primarily filtered water bought in fairly large containers, although some resort to drinking water in smaller bottles (Table 18). The exception is found in the camps, where less than one-third of the households rely on such drinking water and where two-thirds instead drink water brought into the camps on tanker trucks.

Table 17 Main source of water by reporting domain. Percentage of Syrian refugee households (n=7,631).

	Piped water	Water from tanker truck	Well with rainwater or ground water, other source	Total
Amman	99	1	0	100
Zarqa	99	1	0	100
Irbid	90	9	0	100
Mafraq	78	20	2	100
Other governorates	98	1	1	100
<b>All non-camp</b>	<b>93</b>	<b>7</b>	<b>0</b>	<b>100</b>
Camps	0	98	2	100
<b>All</b>	<b>67</b>	<b>32</b>	<b>1</b>	<b>100</b>

Table 18 Main source of drinking water by reporting domain. Percentage of Syrian refugee households (n=7,632).

	Filtered water in 'gallons'	Bottled water	Piped water	Water from tanker truck	Well with rainwater or ground water, other source	Total
Amman	60	6	34	0	-	100
Zarqa	62	5	32	1	0	100
Irbid	81	4	10	2	3	100
Mafraq	55	1	30	12	2	100
Other governorates	73	5	19	3	-	100
<b>All non-camp</b>	<b>67</b>	<b>4</b>	<b>25</b>	<b>3</b>	<b>1</b>	<b>100</b>
Camps	29	2	2	67	1	100
<b>All</b>	<b>57</b>	<b>4</b>	<b>18</b>	<b>21</b>	<b>1</b>	<b>100</b>

Access to electricity from the public network is almost universal in Amman, Zarqa and Irbid. In Other governorates, 2 per cent of the Syrian refugee population are not connected to the electricity grid, and in Mafraq 4 per cent lack such connection. Instead they rely on electricity produced by generators, something which makes up the main source of electricity for nearly all Syrian refugee households in the camps. About two-thirds of those living in improvised housing in Mafraq (mostly tents and caravans) report that they own their living quarters, whilst the remaining households are split into two equal halves between those who occupy their home for free and those who pay rent.

A significant proportion (54 per cent) of Syrian refugees in the camps have invested in expanding, renovating and upgrading their dwellings over the past two years. Amongst those who have done so, the median and mean outlay amount to respectively JD200 and JD345. Thirteen per cent of all camp households report shelter rehabilitation support from a UN agency, an NGO or a charity in the past 12 months. The median and mean amount received were JD20 and JD51, respectively<sup>8</sup>.

## Tenure

Excluding those Syrian refugee households residing in makeshift housing, which is most common in Mafraq as shown in Table 16, and only considering the tenure of proper housing (apartments and *dars*), reveals that just 1 per cent of non-camp households claim to own their home, 1 per cent say they occupy their dwelling for free, whilst 98 per cent pay rent<sup>9</sup>. Syrian refugees in the camps do not pay rent. About 2 per cent rent from a relative or other person they know or stay for free in a dwelling owned by such a person, while a few (0.5 per cent) reside in a dwelling for free, courtesy of an NGO. However, the vast majority (over 97 per cent) of Syrian non-camp refugees rent a dwelling on the private market.

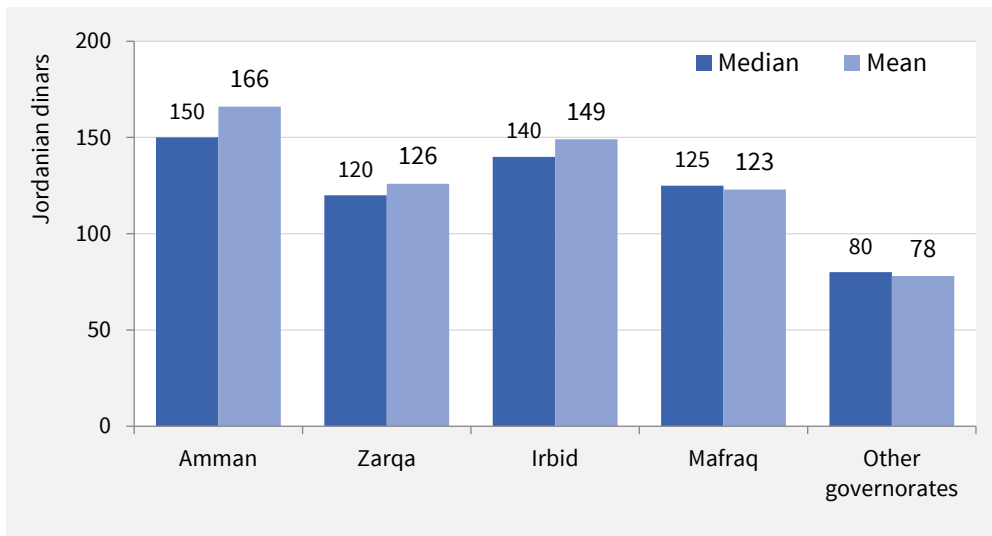
Figure 16 suggests that it is commonplace for Syrian refugee households to pay rent in the range of JD120 to JD150 per month, but that the housing cost is significantly lower, on average, in the Other governorates, which are home to the fewest number of refugees. The highest rent is found in the governorates of Amman and Irbid. In 7 per cent of all cases, the rent includes the cost of water and electricity, and sometimes only the cost of water (2 per cent) or electricity (1 per cent).

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<sup>8</sup> Unfortunately, these questions were not asked for Syrian refugees residing outside camps.

<sup>9</sup> One would think that house ownership was more common amongst the Syrian refugees who lived in Jordan before the eruption of the Syria war. Whilst this is the case, only 19 out of 303 households where the head of household lived in Jordan prior to 15 March 2011 state that they own their dwellings.

Figure 16 Median and mean monthly expenditure (in JD) on housing for the five outside-camp reporting domains (n=6,079).



## 4 Household economy

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This chapter studies the household economy of Syrian refugees in Jordan. It starts out by examining access to various major sources of household income (e.g. employment income and transfer income) and how such income sources are combined. Next, admitting that measuring income level through sample surveys is difficult and often results in its underestimation, the chapter describes how household income varies across the six reporting domains. Moving on to the ownership of durable goods, we show—again—variation across locations. Arguing that an asset index might be a decent indicator of a household’s economic standing, and—as it is less impacted by short-term income fluctuations—might in fact provide a better picture of the refugees’ medium to long-term situation than income, we suggest that poverty is unequally distributed across reporting domains. Next, the chapter takes a look at household expenditure. Subsequently, the chapter touches upon the prevalence of debt in the Syrian refugee community and finally examines food insecurity.

### Income sources

Over half of all Syrian refugee households report employment income whilst nearly all households, receive assistance from someone they know or an international or Jordanian organization.

With the 12 months preceding the interview as the reference period, the survey asked about household income from a total of 40 different sources. The various sources are grouped into major income sources: wage income, self-employed income, transfer income, property income, and other income. ‘Wage income’ includes cash income, in-kind payments, payment for seasonal labour and any other kind of payment from an employer. ‘Self-employment income’ includes profit and earnings from individuals’ own enterprises, home production for sale, street vending, self-produced food for own production, and paid daily work. ‘Transfer income’ comprises both private and institutional transfer. The former covers income in both cash and kind from relatives and friends as well as retirement pensions. Institutional transfer income consists of cash assistance (including food coupons) and in-kind assistance from UN agencies, other international organization, the Jordanian government and Jordanian national and local charities and NGOs. ‘Property income’ is income in cash or kind from renting out land, buildings or rooms, and interest income. ‘Other income’ includes scholarships or grants, insurance compensations, income from inheritance, lottery or sale of various assets.

As shown in Table 19, there is variation across reporting domains with regard to the various (grouped) sources of income for Syrian refugee households. The share of households that reported at least some wage income the 12 months preceding the interview, essentially during 2017, ranges from five to seven in ten across the reporting domains. Wage income is most common in Amman, where it is reported by 69 per cent of households, and lowest in Mafraq and Zarqa, where only 52 per cent declare having such income. Sixty per cent of all non-camp households and 65 per cent of all camp households have wage income. That is a considerable improvement from 2014,

when 31 per cent of outside-camp households in Irbid, Mafraq and Amman and only 11 per cent of households in Za’atari refugee camp reported wage income.

Self-employment income is reported by 1 to 5 per cent of Syrian refugee households across the reporting domains, which is about the same level as it was in 2014.

Private transfer, comprising support from relatives and friends both inside and outside Jordan, reaches altogether 14 per cent of households, as shown by Table 19. Such income is most common in Irbid, where it is received by 27 per cent of Syrian refugee households. In other reporting domains, only 9 to 14 per cent of households receive private transfer income. About 1 per cent of all households benefit from retirement pensions, which is grouped together with private transfer.

A majority of households everywhere receive institutional transfer income. Details are provided in Table 20. Cash assistance from the UNHCR is reported by 34 per cent of households in the capital and 59 per cent in Mafraq whilst about one-half report such income in the other four reporting domains. From 7 per cent in Amman to nearly 20 per cent in Mafraq and 34 per cent in the camps receive cash support from another UN agency or international donor. From 44 to 60 per cent of outside-camp households and 83 per cent in the camps receive UN and other international support in kind. All refugee camp households are recipients of institutional transfer income, whereas about eight in ten households in the capital and Other governorates, and nine in ten households in Irbid, Zarqa and Mafraq receive some form of institutional assistance.

Property income is rare, as it is reported by only 1 per cent of all Syrian refugee households. In 2014, however, property income was reported by 5 per cent of all households in the Za’atari camp and 12 per cent of all households outside of camps in Irbid, Mafraq and Amman. This difference could be a reflection of the fact that, in 2014, households still had some income from renting out or selling property in their place of origin or elsewhere in Syria, but this is no longer an option for most households. Possible reasons for this shift include property having already been sold or destroyed, fewer Syrians being willing or able to afford to rent or purchase property, farm land, etc., and increased difficulty with organizing such business operations.

Finally, as shown in Table 19, from 8 to 16 per cent of the Syrian households have a variety of other sources of income. The two most commonly reported types of income included under the heading ‘Other’ are scholarships and educational grants (received by 8 per cent in Mafraq and 7 per cent in Irbid) and sale of tangible assets (also most often reported by households in Mafraq and Irbid, at 5 to 6 per cent).

Table 19 Percentage of Syrian refugee households by (grouped) forms of income the past 12 months (n=7,630).

	Wage income	Self-employment income	Private transfer	Institutional transfer	Property income	Other income
Amman	69	3	11	79	1	8
Zarqa	52	2	13	91	1	10
Irbid	57	5	27	91	1	16
Mafraq	52	4	14	92	0	15
Other governorates	58	1	13	79	0	11
<b>All non-camp</b>	<b>60</b>	<b>3</b>	<b>16</b>	<b>86</b>	<b>1</b>	<b>12</b>
Camps	65	3	9	100	1	11
<b>All</b>	<b>61</b>	<b>3</b>	<b>14</b>	<b>90</b>	<b>1</b>	<b>11</b>

Table 20 Percentage of Syrian refugee households that report having various institutional transfer income the past 12 months (n=7,631).

	Cash assistance from UNHCR	Cash assistance from other UN agency, international	Cash assistance from the National Aid Fund	Cash support from a Jordanian NGO, charity, zakat	In-kind assistance/ commodities from a UN agency, international or non-Jordanian organization	In-kind assistance/ commodities from a Jordanian organization or charity	Any assistance/ institutional transfer income
Amman	34	7	1	2	59	3	79
Zarqa	51	8	1	2	69	3	91
Irbid	54	14	1	2	66	5	91
Mafraq	59	21	0	2	67	4	92
Other governorates	51	15	2	4	42	4	79
<b>All non-camp</b>	<b>47</b>	<b>12</b>	<b>1</b>	<b>2</b>	<b>61</b>	<b>4</b>	<b>86</b>
Camps	46	34	0	1	83	5	100
<b>All</b>	<b>47</b>	<b>18</b>	<b>1</b>	<b>2</b>	<b>67</b>	<b>4</b>	<b>90</b>

About 5 per cent of the households that had received assistance in kind had at least once in the past sold donated non-food items or in-kind assistance. A somewhat higher share of households living in the camps or in Irbid and Other governorates had sold donated items (6 to 7 per cent) whilst this was less common in Amman or Zarqa (2 per cent). Large households (six or more members) are more likely to have sold donated goods (6 to 7 per cent) than small households.

Combining two or more forms of (grouped) income is more common than relying on only one income source (Table 21). About seven in ten households have at least two forms of income. Having only one major form of income is significantly less usual in the camps and in Irbid than elsewhere. Combining three or more major forms of income is most common in Irbid, followed by Mafraq and then the camps. What differentiates Irbid from the other reporting domains is the considerably higher prevalence of private transfer there (Table 19).

Table 21 Number of grouped income sources in the past 12 months. Percentage of Syrian refugee households (n=7,624).

	1 source	2 sources	3+ sources	Total
Amman	37	55	8	100
Zarqa	39	53	7	100
Irbid	27	53	20	100
Mafraq	39	47	14	100
Other governorates	42	52	6	100
<b>All non-camp</b>	<b>35</b>	<b>53</b>	<b>12</b>	<b>100</b>
Camps	25	63	12	100
<b>All</b>	<b>32</b>	<b>56</b>	<b>12</b>	<b>100</b>

Having income from a source does not necessarily imply that this source is particularly important to a household, since the amount may be modest. Hence, in order to learn more about the relative importance of the various grouped income sources and combination of grouped income sources, we have distributed all Syrian refugee households into the following five groups, based on the reported income for those sources during the 12 months preceding the survey: (i) Mainly employment income—the household’s main income source is employment income and, although the household has transfer income, it contributes to less than one-third of the total household income; (ii) Both transfer and employment income—both transfer and employment income are important for the household as neither of these sources makes up less than one-third or more than two-thirds of the total household income; (iii) Mainly transfer income—the household’s main income source is transfer income, which is combined with employment income, but employment income makes up less than one-third of the total household income; (iv) Only transfer income—the household does not have employment income and transfer income is the main income source, which might, however, be combined with other minor forms of income; and, finally, (v) Other income—the household’s main income source is property income or other income, or a combination of the two. The result is shown in Table 22.

One-third of all Syrian refugee households rely solely on transfer income only. Another one-fourth (26 per cent) have transfer income as their most crucial form of income. For an additional 12 per cent, transfer income is an important share of the household’s total income in combination with employment income. For one-fourth (27 per cent) of all Syrian refugee households, employment income constitutes the main source of income. But even in many of these households, transfer income may be of some importance. Very few households (2 per cent) rely mainly on income outside that which is generated by household members’ own work or aid from private or institutional sources.

Table 22 suggests that the manner in which household income is amassed differs across reporting domains. The share of households that rely primarily on employment income is highest in Amman and lowest in the camps and Mafraq. A combination of employment and transfer income is more common in the camps than in any other reporting domain. Having institutional and/or private transfer as a dominant income source is most common in Mafraq and Zarqa, where it is found in four out of ten households (41 per cent in both domains). Mafraq has the highest share of Syrian refugees who have transfer as their sole or predominant source of income, at 65 per cent. This compares to 56 per cent in the camps and in Irbid, which is close to the average for all Syrian refugees (at 59 per cent) and twice as high as that found for Amman (33 per cent). The finding that employment income constitutes the primary source of income for Syrian refugee households in Amman, Other governorates and Zarqa is in accordance with reported monthly wages and other employment earnings, which are highest in the same three domains (see, Chapter 7).

Table 19 shows that 68 per cent of camp households have wage income or self-employment income, which at 72 per cent is second to Amman and markedly higher than the other four reporting domains. However, whilst employment income plays a prominent role for 64 per cent of Syrian refugee households in Amman, it does so for only 43 per cent of camp households. Irbid has a similarly wide gap between the proportion of households reporting any employment income and those where it is essential for their overall income situation. The gap between the two indicators is considerably lower for the other four reporting domains, suggesting that, relative to



transfer income, employment income is lower and perhaps more intermittent in the camps and in Irbid.

Table 22 Main income sources the past 12 months by reporting domain. Percentage of Syrian refugee households (n=7,631).

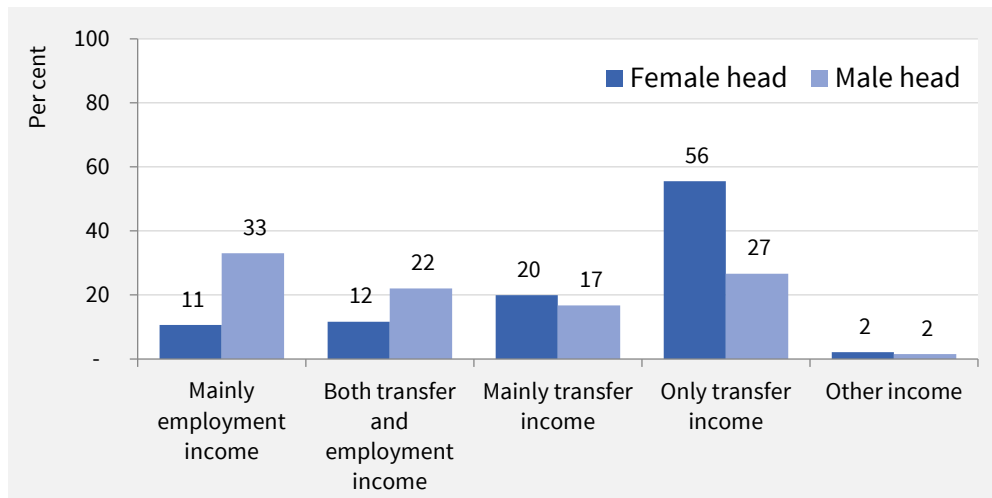
	Mainly employment income	Both transfer and employment income	Mainly transfer income	Only transfer income	Other income	Total
Amman	51	13	7	26	2	100
Zarqa	30	15	12	41	2	100
Irbid	24	19	21	35	2	100
Mafraq	15	19	24	41	1	100
Other governorates	38	12	10	36	4	100
<b>All non-camp</b>	<b>34</b>	<b>16</b>	<b>14</b>	<b>33</b>	<b>2</b>	<b>100</b>
Camp	12	31	25	31	0	100
<b>All</b>	<b>27</b>	<b>12</b>	<b>26</b>	<b>33</b>	<b>2</b>	<b>100</b>

As we shall return to in Chapter 7, employment income is not amongst the highest in Irbid, and is even lower in the camps. However, employment income in Mafraq is at a similar level. Day labouring occurs frequently in Irbid, which could imply irregular payment and hence lower income. However, day labouring is equally frequent in Mafraq and also above average in Zarqa. As in Mafraq and Other governorates, Syrian refugees in Irbid are less likely to have jobs they would characterize as permanent. However, as we shall return to below, the reported mean and median income in Irbid is amongst the highest, so the finding that employment income less often plays a decisive role for overall household income than in Other governorates is a bit of a puzzle. It might suggest that Syrian refugees in Irbid also receive considerable amounts of transfer income.

The situation in the camps—i.e. that the reported employment income (together with Mafraq) is the lowest of all the domains—is easier to comprehend: Camp households report the lowest level of household income and the camps have the best access to aid.

Female headed and male headed households are different with regard to main or most important income sources in that the latter benefit more from employment income and the former rely more often on transfer income (Figure 17). While there are about 20 percentage points more male-headed than female-headed households reporting mainly employment income, female-headed households are approximately 30 percentage points more likely to depend solely on transfer income. In fact, more than one-half of all female-headed households have transfers as their sole income source, an indicator of their vulnerable circumstances. The reason why female-headed households more rarely have employment income is that the vast majority of this group is made up of single mothers and their children—circumstances that makes it less likely that the mother, or any of her children, will be economically active, or at any rate earn a substantial amount of money. As many as three out of every four female-headed households solely or mainly rely on transfer income.

Figure 17 Main income sources the past 12 months by gender of head of household. Percentage of Syrian refugee households (n=7,631).



## Income level

Household income is highest in Amman and Irbid and lowest in Other governorates and the camps (Table 23). For Amman, Irbid and Zarqa, the median yearly income hovers around JD3,000 whilst the mean income is slightly higher. For Other governorates and the camps, the median and mean values are about JD1,000 lower. In Other governorates as many as four in ten households have a yearly household income of JD1,500 or less, which is twice the proportion of Amman, Zarqa and Irbid. The camps have the lowest share of households (13 per cent) with a yearly income higher than JD4,000, which is found over twice as often in Amman, Zarqa and Irbid.

When asked to compare their current household income to their income two years ago, 43 per cent of the Syrian refugee households assessed it to be lower, and close to half thought it was about the same. Nine per cent of the households claimed their income had increased over the past two years.

Table 23 Household income the past 12 months in JD by reporting domain (n=7,631).

	0-1,500	1,501-2,500	2,501-4,000	>4,000	Total	Median	Mean
Amman	17	21	30	32	100	3,060	3,573
Zarqa	17	24	31	28	100	2,940	3,218
Irbid	19	18	30	33	100	3,120	3,579
Mafraq	26	21	32	21	100	2,655	2,848
Other governorates	40	17	24	19	100	2,095	2,529
<b>All non-camp</b>	<b>21</b>	<b>20</b>	<b>30</b>	<b>29</b>	<b>100</b>	<b>2,910</b>	<b>3,317</b>
Camps	28	29	30	13	100	2,184	2,497
<b>All</b>	<b>23</b>	<b>23</b>	<b>30</b>	<b>24</b>	<b>100</b>	<b>2,674</b>	<b>3,090</b>

## Assets and wealth

The survey mapped ownership of 34 durable goods, some of which are listed in Table 24. Not surprisingly, access to durables is generally lower amongst Syrian households in camps. Yet the main picture is that many durables are found in most households. For example, the vast majority of households have access to TVs, satellite dishes and receivers, refrigerators and washing machines. Very few, however, own computers and have Internet connection at home. Only 2 per cent of Syrians in Amman and Irbid—and a much lower share of Syrians living elsewhere—own a car. A bicycle is a convenient means of transportation in the camps and thus is a fairly common asset for Syrian refugee households living inside the camps: More than 1 in 5 camp households own a bicycle, compared to a maximum of 2 per cent in the outside-camp reporting domains.

Table 24 Percentage of households that own various durable goods. By reporting domain (n=7,579).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
TV/ flat screen	95	95	96	92	93	95	95
Gas oven/cooker	93	91	95	93	94	86	91
Satellite dish & receiver	93	93	95	91	45	93	89
Refrigerator	95	96	96	94	95	73	89
Electric/ gas heater	87	86	87	83	86	91	88
Smart mobile	87	83	88	81	88	77	83
Washing machine	86	83	91	84	83	71	82
Electric fan	76	73	83	70	54	65	72
Electric/gas water heater	69	63	69	40	49	4	46
Normal mobile	37	42	45	53	21	44	41
Electric iron	43	34	37	20	26	3	26
Gas oven for baking	10	12	35	20	10	13	17
Water filter	21	31	13	22	13	5	15
Vacuum cleaner	19	10	23	9	7	0	12
Bicycle	0	0	2	1	0	21	6
Internet connection	8	4	4	3	1	1	4
PC/ laptop	5	1	3	1	0	1	2
Private car	2	0	2	0	0	-	1

Overall, there has been a tremendously positive development since 2014, particularly for the camp population, which is a testimony to the fact that, after several years in Jordan, Syrian refugees have attempted to ‘normalize’ their lives. For example, in 2014, 78 per cent of all outside-camp Syrian refugee households in Irbid, Mafraq and Amman owned a refrigerator, compared to only 6 per cent in the Za’atari refugee camp. Today, 89 per cent of all Syrian refugee households and 73 per cent of all camp households do so. In 2014, 73 per cent of non-camp households and 14 per cent of Za’atari camp households owned a washing machine, compared to 82 per cent of all Syrian refugee households and 71 per cent of all camp households, today (Table 24).

While a household’s income can fluctuate substantially over time—particularly in a population with difficult access to (formal) employment and shifting rules regulating their status in the labour market—wealth is considered better suited for capturing people’s long-standing economic circumstances. Thus, a wealth index may be used to capture and understand the economy of households. Wealth indices are quite often constructed mainly from data on households’ durable goods, and therefore also labelled asset indices.

We have prepared an asset index for this report and used it as a background variable to class Syrian refugee households into five socioeconomic groups of equal (population) size: so-called quintiles. It is calculated based on 13 household durable goods<sup>10</sup> and certain aspects pertaining to the dwelling (e.g. space per person, separate kitchen, private toilet, safe drinking water and electricity). The method of principal component analysis (PCA) was applied<sup>11</sup>. Table 25 provides the results for all Syrian refugee households by reporting domain, and suggests that Syrian camp refugees in particular but also refugees residing in Mafraq are poorer than those living elsewhere. While camp households tend to have fewer durable goods than households elsewhere, it should be noted that there are also structural factors explaining this difference, as the pre-fabricated ‘caravan’ housing restricts the availability of separate kitchens and private toilets—items that are included in the index (Chapter 3 has more on housing conditions). In Mafraq, the proportion of households in the two lowest quintiles on the asset index is twice as high as in the other non-camp reporting domains. Only 9 per cent in Mafraq (and none in the camps), are grouped in the highest quintile on the asset index, compared to over 33 per cent in Jordan’s capital. Irbid and Zarqa, which—together with Amman—were doing above average with regards to income, score about average for non-camp reporting domains on this indicator.

Table 25 Asset index quintiles. By reporting domain (n=7,632).

	Lowest	Low	Middle	High	Highest	Total
Amman	0.4	14.3	24.7	27.0	33.6	100.0
Zarqa	0.2	17.7	27.3	33.1	21.6	100.0
Irbid	1.0	17.7	25.8	29.2	26.3	100.0
Mafraq	10.2	34.4	28.5	17.8	9.2	100.0
Other governorates	1.7	22.8	33.7	29.7	12.1	100.0
<b>All non-camp</b>	<b>2.1</b>	<b>19.6</b>	<b>26.8</b>	<b>27.1</b>	<b>24.3</b>	<b>100.0</b>
Camps	77.8	22.2	-	-	-	100.0
<b>All</b>	<b>23.1</b>	<b>20.3</b>	<b>19.4</b>	<b>19.6</b>	<b>17.6</b>	<b>100.0</b>

<sup>10</sup> Not all household durable goods are included in the calculation of the asset index. Those that are owned either by nearly all or extremely few households are excluded. The durables that are included are refrigerator, gas oven/cooker, gas oven for baking, water heater, electric fan, washing machine, vacuum cleaner, electric iron, water filter, water cooler, electric/ gas heater, smart mobile and normal mobile.

<sup>11</sup> PCA involves a mathematical procedure that transforms correlated variables to a smaller number of uncorrelated variables, called principal components. The first principal component accounts for the most variability of the variables and is assumed to capture most of the characteristics of households’ long-term wealth (Filmer and Pritchett 1998). It has also been shown that the asset index constructed through this method produces results close to measures based on consumption expenditure and that the index may therefore also serve as a proxy for current economic standing (Filmer and Pritchett 2001).

## Expenditure

The survey collected information on monthly expenditure on a number of items, the sum of which is displayed as total expenditure in Table 26. Many major items are included on our list but we excluded expenditure on certain categories, such as hygiene articles and personal care; detergents; housing renovation; kitchenware; household furnishings and equipment; clothing and footwear; and recreation and 'going out'. Because of these exclusions, the total will be on the low side.

The total mean and median monthly household expenditure generally confirms the picture of monetary wellbeing across reporting domains provided by income figures: Syrian refugees residing in Amman and Irbid report higher total expenditures than Syrian refugees living elsewhere outside camps, while those residing in Other governorates have the lowest expenditures. Inside camps, the expenditure level significantly lower than outside camps with a median of JD217 versus JD385 for all non-camp reporting domains taken together. The median expenditure for the camps is also considerably below that of Other governorates (median of JD217 versus JD299).

Table 26 Mean and median total monthly expenditure in JD. By reporting domain (n=7,624).

	Mean	Median
Amman	462	424
Zarqa	401	363
Irbid	429	400
Mafraq	373	354
Other governorates	323	299
<b>All non-camp</b>	<b>418</b>	<b>385</b>
Camp	227	217
<b>All</b>	<b>365</b>	<b>335</b>

The mean and median monthly household expenditure for some of the items included in the survey are shown in Table 27. The median expenditure on rent was mentioned in Chapter 3 and varies from approximately JD120 to JD150 in the four governorates where a majority of non-camp Syrian refugees reside. It is lower amongst Syrian refugees living in Other governorates and accommodation is free in the camps.

Besides housing, a second major cost item is food, where the median and mean monthly expenditure ranges from JD100 to JD150 in the six reporting domains. The mean and median expenditure on electricity and other energy sources are in the range of JD20 to JD30, whilst transportation costs seem to vary between JD10 and JD20. The monthly cost of both piped/tanker truck water and bottled drinking water is in the range of JD5 to JD10 for many Syrian refugee households. The monthly phone and mobile bills hover around JD10, on average.

Whereas the median and mean values for most types of expenditure are fairly similar, the gap is substantial for medical care and health expenses: The mean is several times higher in all domains because, while most households have rather limited expenditure on health services and medicines, etc., some pay very high sums out of their own pockets (despite subsidized services and support from institutional agencies and local charities). These are principally households where one or more members have a disability or other chronic health condition requiring regular and costly

non- or partially-subsidized follow-up and care—or households where someone has suffered a sudden, serious health condition requiring a substantial out-of-pocket outlay that the household could not afford without obtaining a loan. (See the next chapter for more on chronic health failure and the use of health services.)

Camp households report lower living expenditure than Syrian refugee households elsewhere on most items covered by Table 27<sup>12</sup>. Housing rent and water are free for camp households, and few camp households buy bottled water. As most camp dwellers work within the camp borders, the demand for transportation is generally lower than elsewhere and expenditure on transportation is therefore less common. Also, as mentioned above, many people in the camps own bicycles and often use them for within-camp movement. Twenty-six per cent of camp households, compared with 55 to 60 per cent of households in other reporting domains, have expenditure on medical consultations and treatment.

Some items are not included in Table 27, as more than half the households do not have any expenditure on these items so it is not meaningful to calculate mean values for all households. For example, from 39 to 46 per cent of households across the domains report spending money on cigarettes and other tobacco products: About one-third of these households spend below JD30 a month, while one-third spends JD30 to JD49 and the final third spends JD50 or more every month.

Table 27 Median and mean monthly household expenditure in JD on various items. By reporting domain (n=7,629; for housing/rent, n=6,103).

		Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
Housing/ rent	Median	150	120	140	120	80	0	135
	Mean	164	125	141	121	71	36	136
Energy	Median	21	21	28	30	20	21	21
	Mean	27	28	31	36	24	23	27
Food	Median	110	120	140	120	100	150	120
	Mean	132	130	146	130	124	145	137
Piped water and/or water from tanker truck	Median	6	5	6	6	5	0	5
	Mean	9	7	10	10	6	0	6
Bottled water	Median	4	2	8	2	7	0	3
	Mean	6	6	9	5	8	3	6
Transportation	Median	20	15	15	10	10	0	10
	Mean	34	24	22	17	19	9	21
Phone/mobile	Median	10	10	10	9	10	9	10
	Mean	14	11	11	10	11	9	11
Health services	Median	6	10	7	5	5	0	0
	Mean	25	28	17	17	16	6	17

<sup>12</sup> When the median value is zero, it implies that at least one-half of the households does not (usually) have any outlay on this item.

As we will return to below, about two thirds of Syrian refugee households have debt. Of these, fewer than one-third report monthly expenditure on debt repayment, with a median value for all reporting domains of JD50 and mean values ranging from JD74 in the camps to JD135 and JD136 in Amman and Zarqa, respectively.

There is substantial difference in the expenditure on education between the inside- and outside-camp households. As many as 86 per cent of in-camp households with at least one individual enrolled in education (most often a child attending basic schooling) do not spend any money on education, whereas 41 to 53 per cent of households in Amman, Zarqa, Irbid and Mafraq reported monthly outlays on education, and as many as 72 per cent of the households in Other governorates do the same. As explained in Chapter 6, public basic and secondary education is free of charge, in principle, but households may have outlays related to uniforms, books, pens and other school paraphernalia, transportation etc.

A study of Syrian refugees in Jordan and Lebanon found that aid beneficiaries typically distributed their household expenditure as follows: food, 40 per cent; rent, 30 per cent; and other non-food items, 30 per cent (Uekemann, Schuler and Taki 2017). Below, we see how this compares with the Syrian refugee population covered by this survey, and examine the relative weight of the various forms of expenditure.

Outside camps, about one-third of household expenditure is used on each of these three items (Table 28). In Amman, a somewhat higher share of the expenditure is used on rent, whilst a lower share is spent on rent in Other governorates. Instead, relatively more expenditure in Other governorates goes to food and non-food items. Yet it is the spending pattern of camps that stands out, and which is very different from that of other reporting domains. A consequence of the above-mentioned free housing is that all expenditure is allocated to food (two-thirds) and other items (one-third). Possibly contributing to the much higher relative expenditure of food is the fact that food prices tend to be higher inside the camps than outside the camps.

More details are found in Table 29. Here the mean percentages add up to 100 for each reporting domain whilst the median values do not. Table 29 shows that what was labelled ‘Other’ expenditure in Table 28 comprises expenditure on energy, tobacco products, transportation, phone bills, health services and debt repayment: items that all contribute significantly—4 to 8 per cent each—to the overall expenditure of refugee households.

Table 28 The relative importance of major expenditure items (percentage). By reporting domain (n=7,624).

	Rent	Food	Other	Total
Amman	37	29	34	100
Zarqa	33	33	34	100
Irbid	33	34	33	100
Mafraq	30	35	35	100
Other governorates	21	41	39	100
<b>All non-camp</b>	<b>33</b>	<b>33</b>	<b>34</b>	<b>100</b>
Camps	0	65	35	100
<b>All</b>	<b>24</b>	<b>42</b>	<b>34</b>	<b>100</b>

Table 29 Mean and median percentages of various items in total households expenditure. By reporting domain (n=7,624).

		Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
Housing/ rent	Mean	37	33	33	30	21	0	24
	Median	38	32	33	31	22	0	27
Energy	Mean	6	7	8	10	8	11	8
	Median	5	7	7	9	8	10	7
Food	Mean	29	33	34	35	41	65	42
	Median	28	33	34	35	38	67	38
Cigarettes/ tobacco	Mean	4	4	3	4	4	7	5
	Median	0	0	0	0	0	0	0
Piped water/ water from tanker truck	Mean	2	2	2	3	2	0	2
	Median	1	1	2	2	2	0	1
Bottled water	Mean	1	2	2	1	3	1	2
	Median	1	0	2	1	2	0	1
Transportation	Mean	7	6	5	4	6	4	5
	Median	5	4	4	3	4	0	3
Phone/ mobile	Mean	3	3	3	3	4	5	4
	Median	3	3	2	2	3	4	3
Internet	Mean	0	0	0	0	0	0	0
	Median	0	0	0	0	0	0	0
Health services	Mean	5	5	4	4	4	2	4
	Median	2	2	2	2	1	0	0
Education	Mean	2	1	2	1	3	0	1
	Median	0	0	0	0	0	0	0
Debt repayment	Mean	3	3	4	4	5	3	4
	Median	0	0	0	0	0	0	0

## Savings

As expected, very few households—around 2 per cent—report having cash savings (3 per cent outside camps; 1 per cent inside camps). Some households, totalling approximately 4 per cent, say they have been able to provide cash support to other private households during the past 12 months, mainly to relatives or friends in Syria and Jordan.

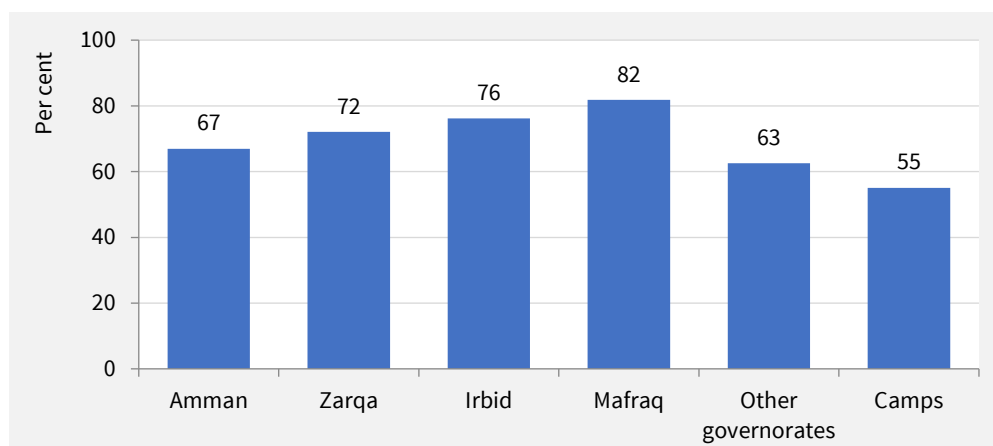
## Debt

Debt is much more common than savings, and is reported by two-thirds of all Syrian refugee households, with the highest incidence of debt reported for Mafraq (Figure 18) and by a higher share of households outside camps than inside (72 per cent and 55 per cent, respectively). The data do not show any association between debt and



yearly income or debt and the asset index, as the incidence of debt does not systematically rise or fall with changes in the value on these two variables. The level of debt varies between households and across reporting domains (Table 30) but must generally be considered substantial, given the overall meagre income of Syrian refugee households.

Figure 18 The percentage of households with debt. By reporting domain (n=7,625).



The amount of debt is highest in Amman, where some 4 in 10 households owe more than JD1,000, and lowest in the camps, where only one in ten indebted households have loans of the same magnitude (Table 30). Table 31 presents level of debt in a different way and shows that the mean and median debt is significantly higher in Amman than in the other reporting domains, and is lowest by far in the camps where the mean and median value is about half of the average for the five outside-camp reporting domains.

Around 80 per cent of those with debt owe money to relatives and friends in Jordan, whilst less than 10 per cent are indebted to relatives and friends in Syria. One in four households owe money to a shop owner. About 3 per cent of those with debt owe money due to medical treatment and 5 per cent owe money to the owner of the house where they live.

Table 30 Amount of debt in JD. By reporting domain. Percentage of all households with debt (n=5,393).

	<200	200-499	500-999	1,000-1,999	2,000+	Total
Amman	7	28	27	20	17	100
Zarqa	16	30	35	13	6	100
Irbid	16	32	28	14	10	100
Mafraq	13	39	31	11	6	100
Other governorates	10	35	32	19	4	100
<b>All non-camp</b>	<b>12</b>	<b>32</b>	<b>29</b>	<b>16</b>	<b>11</b>	<b>100</b>
Camps	37	36	16	6	4	100
<b>All</b>	<b>18</b>	<b>33</b>	<b>26</b>	<b>14</b>	<b>9</b>	<b>100</b>

Table 31 Mean and median debt in JD. By reporting domain. Percentage of all households with debt (n=5,393).

	Mean	Median
Amman	1,067	600
Zarqa	704	500
Irbid	848	500
Mafraq	656	450
Other governorates	650	500
<b>All non-camp</b>	<b>855</b>	<b>500</b>
Camp	426	250
<b>All</b>	<b>757</b>	<b>450</b>

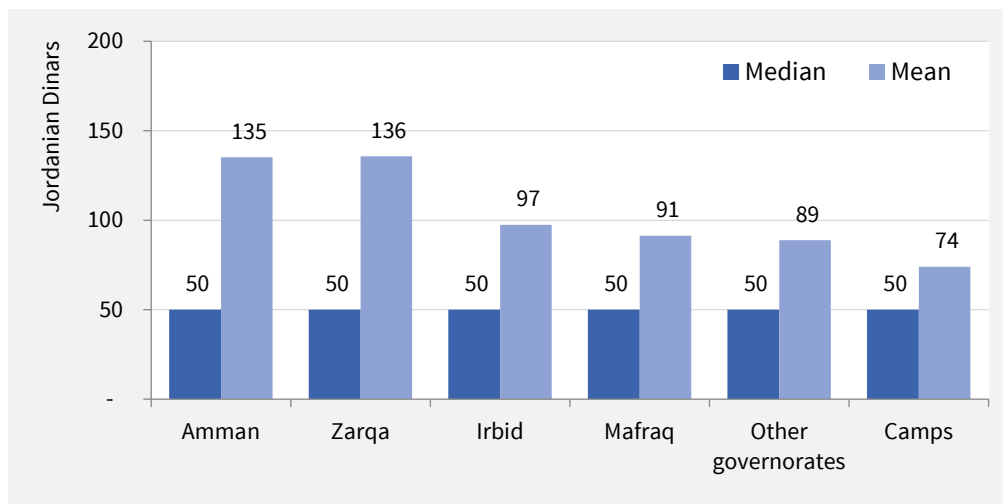
Fewer than one-third of indebted households—about one-fifth of all households—report having monthly expenditures related to paying down debt (Table 32). The median value for all reporting domains is JD50 and the mean values range from JD74 in the camps to JD135 and JD136 in Amman and Zarqa, respectively (Figure 19).

We do not know whether the remaining two-thirds of indebted households cannot afford to pay back what they owe, or if they are allowed to postpone the debt settlement, or even whether they pay back their debt at more irregular intervals—and a combination of the three is certainly possible. Flexibility in debt settlement can be expected, since a majority of creditors are relatives and friends. Female-headed households who pay down their debt are not very different from male-headed households, as the median is the same (JD50) and the mean value is JD90, compared to JD104 for male-headed households. At JD60, the median value for households in the highest asset index quintile is slightly higher, and the mean is also moderately above the average value of JD102, at JD116. Overall, however, there seems to be low correlation between economic standing as measured by both the asset index and yearly per capita household income, on the one hand, and debt repayment, on the other.

Table 32 Monthly expenditure on debt repayment in JD. By reporting domain. Percentage of households (n=7,612).

	No expenditure	<100	100-299	300+	Total
Amman	82	11	4	3	100
Zarqa	84	10	3	3	100
Irbid	75	16	7	3	100
Mafraq	77	15	6	2	100
Other governorates	77	16	5	2	100
<b>All non-camp</b>	<b>79</b>	<b>13</b>	<b>5</b>	<b>3</b>	<b>100</b>
Camps	84	12	3	1	100
<b>All</b>	<b>80</b>	<b>13</b>	<b>5</b>	<b>2</b>	<b>100</b>

Figure 19 Median and mean monthly expenditure on debt repayment (in JD). By reporting domain. Percentage of households with such expenditure (n=1,522).



## Food security

A 2016 report based on information from a survey of over 3,200 Syrian refugee households registered with the UNHCR found that food security was better than in 2015 (but worse than in 2014), and that the improvement was mainly caused by a stabilization in food assistance, implying a continued need of aid (WFP and REACH 2016: footnote 3). The survey found that the quantity of meals consumed was stable but that the quality and nutritional value of the food eaten had improved.

### The Food Insecurity Experience Scale survey module

During the last 12 months, was there a time when, because of lack of money or other resources:

- You or others in your household were worried you would not have enough food to eat?
- You or others in your household were unable to eat healthy and nutritious food?
- You or others in your household ate only a few kinds of foods?
- You or others in your household had to skip a meal?
- You or others in your household ate less than you thought you should?
- Your household ran out of food?
- You or others in your household were hungry but did not eat?
- You or others in your household went without eating for a whole day?

Using the internationally-recognized list of eight questions developed by the Food and Agriculture Organization of the United Nations (FAO, n.d.; see textbox), the survey enquired about the households' access to healthy food, the ability to eat regularly, etc. during the preceding 12 months. About two in five Syrian refugee households across the reporting domains are worried about not having enough food to eat

because of a lack of money. They report being unable to eat healthy and nutritious food, having to reduce the variety of the foods they eat, and sometimes having to resort to coping strategies—like skipping meals—because of a lack of money. About one in five households sometimes go without eating for an entire day because they cannot afford food. Variation across reporting domains is limited, as shown by the results for two of the questions in Figure 20.

The Food Insecurity Experience Scale (FIES) is a measure of the severity of food insecurity developed by FAO and is based on the questionnaire module referred to above, with responses to eight subjective questions regarding the household's access to adequate food. When analysed together, the questions can measure the prevalence of food insecurity in a given population. A respondent's raw score (an integer number with a value between zero and eight) is the sum of affirmative responses given to the eight questions. In this report, and in accordance with FAO guidelines, households that did not answer 'yes' to any of the eight questions are categorized as not suffering from food insecurity, while those with between one and six affirmative answers are categorized as having a mild or moderate level of food insecurity, and those with seven or eight affirmative answers are categorized as suffering from severe food insecurity.

The incidence of food insecurity is considerable among Syrian refugees in Jordan: As many as one-fourth (23 per cent) of the households are classed as suffering from a severe level of food insecurity, and another 30 per cent can be characterized as mildly or moderately food insecure. Variation across reporting domains is almost insignificant, but it appears that severe food insecurity is less pronounced in Zarqa than elsewhere and that a higher share of Syrian refugees residing in the smaller Other governorates less often have problems covering their nutritional needs (Figure 21).

Based on results on the 8 FIES questions, we calculated the food insecurity prevalence rate among Syrian refugees in Jordan by applying FAO's 'Voices of the Hungry' method, which uses a software package in R developed by FAO, and standardizing the output to allow comparison across countries. We estimate the moderate and severe prevalence rate of food insecurity to be 40 per cent, while the severe prevalence rate is 17.6 per cent. The latter is above the average severe prevalence rate of 12.0 for the region. It is also significantly higher than the rate of 12.5 for Lebanon and Jordan—both characterized by FAO as spill-over countries with reference to the negative impact of the Syrian conflict and the large Syrian refugee population size in these two neighbouring countries, which has led to higher undernourishment rates (FAO 2017).

Nearly two in three Syrian refugee households (63 per cent) report that they receive (electronic) food vouchers from the World Food Programme (WFP). The share receiving food vouchers varies across reporting domains, from 56 per cent in Amman to 69 per cent in Other governorates. Seventeen per cent of the households sell at least some of the food items they receive with the WFP vouchers to get cash. The WFP support is differentiated, and the most vulnerable beneficiaries receive a higher amount per person (JD20) than the less vulnerable (JD10), and the least vulnerable receive no aid<sup>15</sup>.

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<sup>15</sup> The 2015 system is described in WFP and REACH 2016, p. 16.

Figure 20 Percentage of households that in the past 12 months worried about not having enough food for lack of money (n=7,631) or went without eating for a whole day for lack of money (n=7,628). By reporting domain.

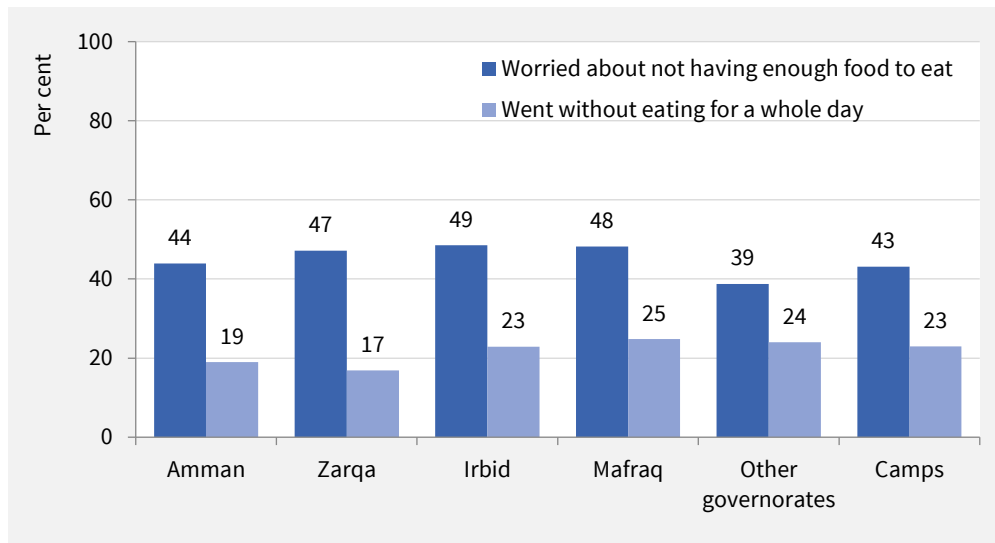
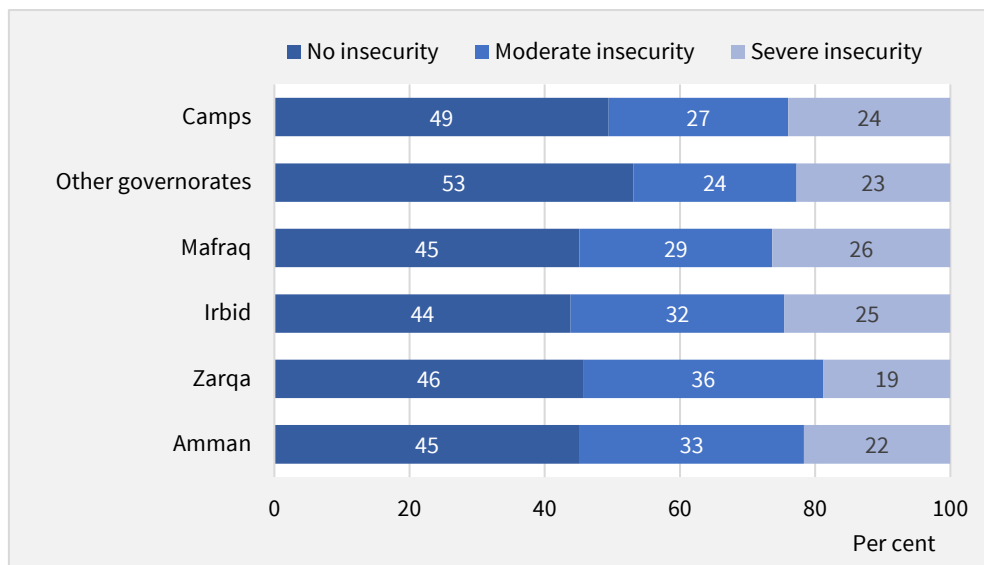


Figure 21 Severity of food insecurity. By reporting domain. Percentage of households (n=7,631).





## 5 Health and health services

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In this chapter, we first assess the general health of Syrian refugees—or rather, we examine the extent to which they are plagued with chronic health conditions and, in particular, circumstances that have negative functional consequences, barring them from performing everyday tasks and restricting their participation in normal life. Next, we look at the use of health services associated with these kinds of chronic conditions and also following acute illness. Amongst the questions we attempt to answer are these: What sort of services are used? Where are they located? What do Syrian refugees pay for medical services? How can non-usage be explained? Finally, refugees' satisfaction with the health services are presented.

### Chronic illness and disability

The survey applied a short questionnaire module developed by the Washington Group on Disability Statistics (WG)<sup>14</sup> that was designed to identify people with a disability (see text box); the module was also used in the 2015 Jordanian Population and Housing Census. However, '[d]ue to the complexity of disability, the questions were not designed to measure all aspects of difficulty in functioning that people may experience, but rather those domains of functioning that are likely to identify a majority of people at risk of participation restrictions'<sup>15</sup>. As a consequence, the tool yields a conservative estimate of the incidence of disability in a population. Moreover, the Washington Group has suggested that the module will underreport prevalence if a screening or filter question is applied<sup>16</sup>—unfortunately, this was the case in this survey. Hence, our findings on disability in the Syrian refugee population in Jordan must be considered on the low side.

#### Washington Group questions

Does this health problem result in difficulty performing the following activities?

- Seeing, even if wearing glasses?
- Hearing, even if using a hearing aid?
- Walking or climbing steps?
- Remembering or concentrating?
- Self-care such as washing all over or dressing?
- Communicating (understanding or being understood by others)?

The responses are: No difficulty; Some difficulty; A lot of difficulty; Cannot do at all.

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<sup>14</sup> The Washington Group on Disability Statistics has representatives from over 100 national statistical offices and international, non-governmental and disability organizations. Its main task is to develop culturally neutral and standardized disability measurements that adhere to the UN Convention on the Rights of Persons with Disabilities. See, Madans, Loeb and Altman 2011.

<sup>15</sup> Quote from the Washington Group's web page, <http://www.washingtongroup-disability.com/washington-group-question-sets/short-set-of-disability-questions/>, which also contains links to detailed descriptions of the tool.

<sup>16</sup> <http://www.washingtongroup-disability.com/wp-content/uploads/2016/02/Washington-Group-Presentation-Melbourne-APRIL-30-2015.pdf>.

The survey first asked if any household member had experienced any health problem of a prolonged nature, physical or psychological illness or any affliction due to an injury, handicap or (old) age. For those with an affirmative answer to this question, we next asked—in accordance with the WG tool—if they had any difficulty performing six basic universal activities: walking, seeing, hearing, cognition, self-care and communicating.

The results of the filter question are shown in Table 33. Sixteen per cent of the Syrian refugee population in Jordan report chronic health issues of some sort. There is variation across reporting domains, ranging from 12 per cent in the camps and Other governorates to 20 per cent in Mafraq and Irbid. A slightly higher share of males than females report prolonged health problems, mainly explained by a higher prevalence of injuries and handicap/ functional difficulties amongst men. As expected, chronic health failure increases by age and 62 per cent of Syrian refugees 50 years and older report some sort of lasting health problem. The rate for Syrian refugees is markedly higher than what has been reported for Palestinian refugees in Jordan, both those residing outside (9.5 per cent) and inside Palestinian refugee camps (11 per cent) (Tiltnes and Zhang 2013).

Table 33 Percentage of Syrian refugees having a lasting health problem. By nature of problem, reporting domain, gender and age, (n=40,942).

	Psycho-logical illness	Physical illness	Injury	Handicap/functional difficulty	Age-related	No lasting problem	Total	n
<b>All</b>	0.5	12.9	1.1	1.6	0.6	84.0	100.0	40,942
<b>Reporting domains</b>								
Amman	0.5	12.5	1.1	1.8	0.6	84.3	100.0	10,116
Zarqa	0.5	14.1	1.2	1.7	0.6	82.6	100.0	2,656
Irbid	0.6	16.2	1.2	1.8	0.8	80.4	100.0	12,287
Mafraq	0.4	16.1	2.0	1.8	0.7	80.1	100.0	7,659
Other governorates	0.2	10.7	0.5	0.9	0.4	87.8	100.0	2,232
Camps	0.4	9.4	1.0	1.5	0.4	88.0	100.0	5,992
<b>Gender</b>								
Male	0.5	12.9	1.7	2.2	0.5	83.1	100.0	20,095
Female	0.4	13.0	0.6	1.1	0.7	84.9	100.0	20,847
<b>Age groups</b>								
0-9	0.1	4.3	0.3	1.3	-	94.0	100.0	14,147
10-19	0.4	5.8	0.6	1.6	-	91.9	100.0	9,800
20-29	0.7	7.5	1.5	1.7	-	88.9	100.0	5,784
30-39	0.8	18.4	2.1	1.8	0.1	77.7	100.0	5,041
40-49	1.0	33.5	2.6	2.0	0.5	61.8	100.0	3,057
50+	0.6	54.9	3.1	2.5	7.1	37.6	100.0	3,113

Note. Percentages may sum up to over 100 because some individuals have more than 1 type of lasting health problem.



The six WG questions were used to collect data about all those who had reported any lasting health problem in the filter question. When presenting data, individuals below five years of age are excluded in accordance with the recommendation of the Washington Group, on the basis that the questions are not suited to the youngest children. On the whole, the scores for Syrian refugees are at the same level as for Jordan overall on three of the disability domains, though they are slightly higher on one domain and considerably higher on two domains (Table 34). We have compared these with results from the 2015 Jordanian Census<sup>17</sup>, which included the same tool without the screening question, suggesting that the comparison may in fact paint too rosy a picture of Syrian refugee health in comparison with the national average.

Regardless, with regards to seeing, hearing and communicating, there seems to be no functional disparity between Syrian refugees and the general population. However, the tool suggests that the Syrian refugees have above-average problems remembering and concentrating. Furthermore, the prevalence of those experiencing difficulties with personal care (often due to an individual's reduced physical ability to perform such activities) and finding it challenging to walk or climb stairs (possibly associated with the loss or reduction of motor skills following illness or injury), is reported for 4 and 10 per cent of the Syrian refugee population, respectively. These two figures are twice as high as for the Jordanian population.

The number of functional domains where people may have difficulties confirms the picture described above: Syrian refugees report a higher number of functional difficulties than the host population. About 4 per cent of Syrian refugees have difficulties in three or more of the six domains in the WG tool, as contrasted with a national figure of 2 per cent (Figure 22)<sup>18</sup>.

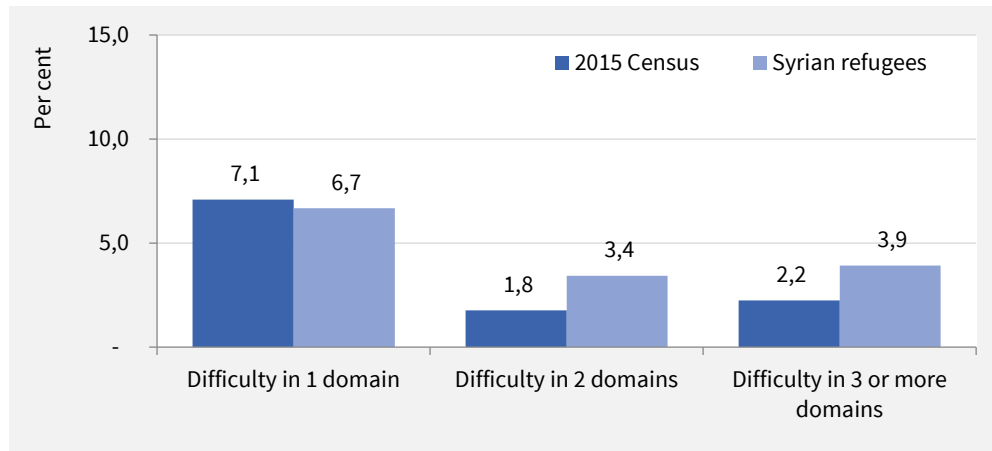
Table 34 Percentage of individuals aged five and above with any difficulty performing six basic universal activities. Syrian refugees (n=33,673) compared with results of the 2015 Population and Housing Census (n=8,209,793).

	Syrian refugees	2015 census
Any difficulty seeing, even if wearing glasses	6.4	5.8
Any difficulty hearing, even if using a hearing aid	2.9	3.0
Any difficulty walking or climbing steps	9.7	4.7
Any difficulty remembering or concentrating	3.7	2.8
Any difficulty with self-care	4.0	2.1
Any difficulty communicating	1.7	2.3

<sup>17</sup> Results are available at: [http://www.dos.gov.jo/dos\\_home\\_e/main/population/census2015/list\\_tables.htm](http://www.dos.gov.jo/dos_home_e/main/population/census2015/list_tables.htm). Calculations are based on Table 10.4. When separating out the census results for Jordanians and non-Jordanians, the variation is insignificant. Despite the fact that Syrian refugees make up a substantial share of non-Jordanians, this group does not fare worse than Jordanians on the six functional domains: seeing, Jordanians 6.0 per cent vs. non-Jordanians 5.4 per cent with any difficulty; hearing, Jordanians 3.1 per cent vs. non-Jordanians 2.8 per cent; walking, 4.8 vs. 4.5 per cent; cognition, 2.9 vs. 2.6 per cent; self-care, Jordanians 2.1 per cent and non-Jordanians 2.0 per cent with any difficulty; and communication, both groups 1.7 per cent.

<sup>18</sup> Our calculations are based on Table 10.12, retrieved from [http://www.dos.gov.jo/dos\\_home\\_e/main/population/census2015/list\\_tables.htm](http://www.dos.gov.jo/dos_home_e/main/population/census2015/list_tables.htm). Again, the difference between Jordanians and non-Jordanians in the census data is marginal: A similar percentage have at least some problems in one and two domains, whilst 0.4 per cent more Jordanians have problems in three or more domains than non-Jordanians.

Figure 22 Percentage of individuals aged five and above with at least some difficulty in one or more of the six functional domains by the number of domains where they have such difficulties. Syrian refugees (n=33,673) compared with results of the 2015 Population and Housing Census (n=8,209,793).



Turning next to detailed results on functional difficulties for Syrian refugees, Figure 23 demonstrates how people residing in the camps and Other governorates tend to have functional difficulties less often than those living in the other reporting domains, thus echoing the spread of chronic health problems in Table 33. However, those that *do* have functional difficulties in the camps and Other governorates report the same number of difficulties as those living elsewhere, with 54 and 53 per cent, respectively, having at least two difficulties, compared to an average of 52 per cent for all Syrian refugees aged five and above. We find moderate difference across gender, with more men reporting one difficulty (7.5 versus 5.9 per cent) but with a comparable share of men and women having difficulties in two or more domains (respectively 7.5 and 7.3 per cent). However, there is a strong positive association between functional problems and age (Figure 24), with people’s ability to perform every-day activities beginning to deteriorate from age 30, and amongst Syrian refugees aged 50 and above, over one-half report some difficulty for at least one of the six functional domains.

Figure 23 Syrian refugees aged five and above according to the number of functional domains with at least some difficulty. By reporting domain. Percentage (n=33,673).

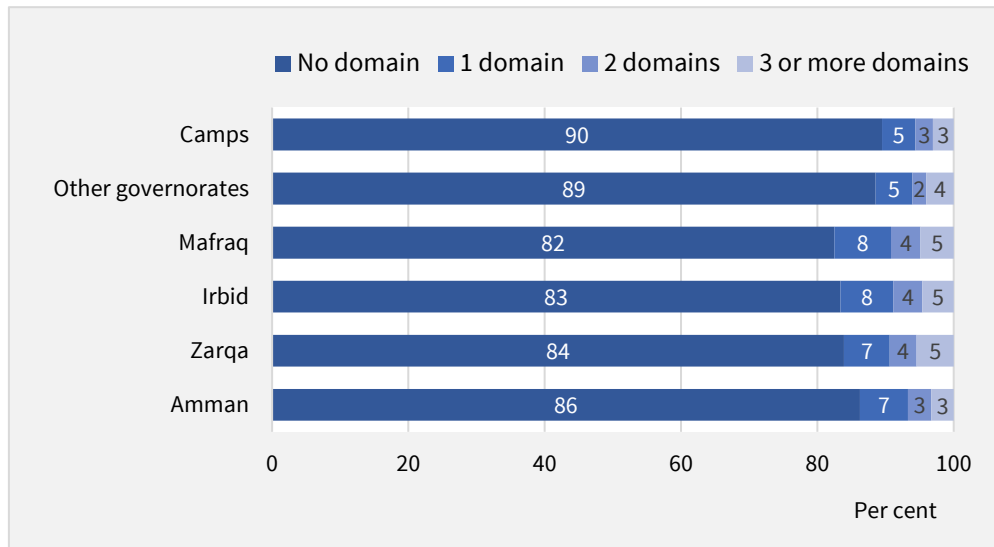


Figure 24 Syrian refugees aged five and above according to the number of functional domains with at least some difficulty. By age groups. Percentage (n=33,673).

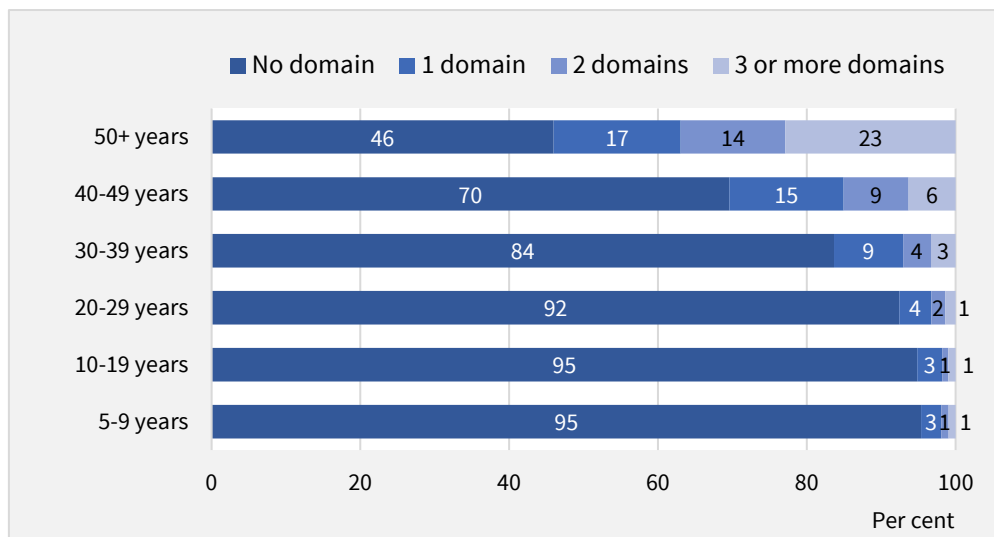
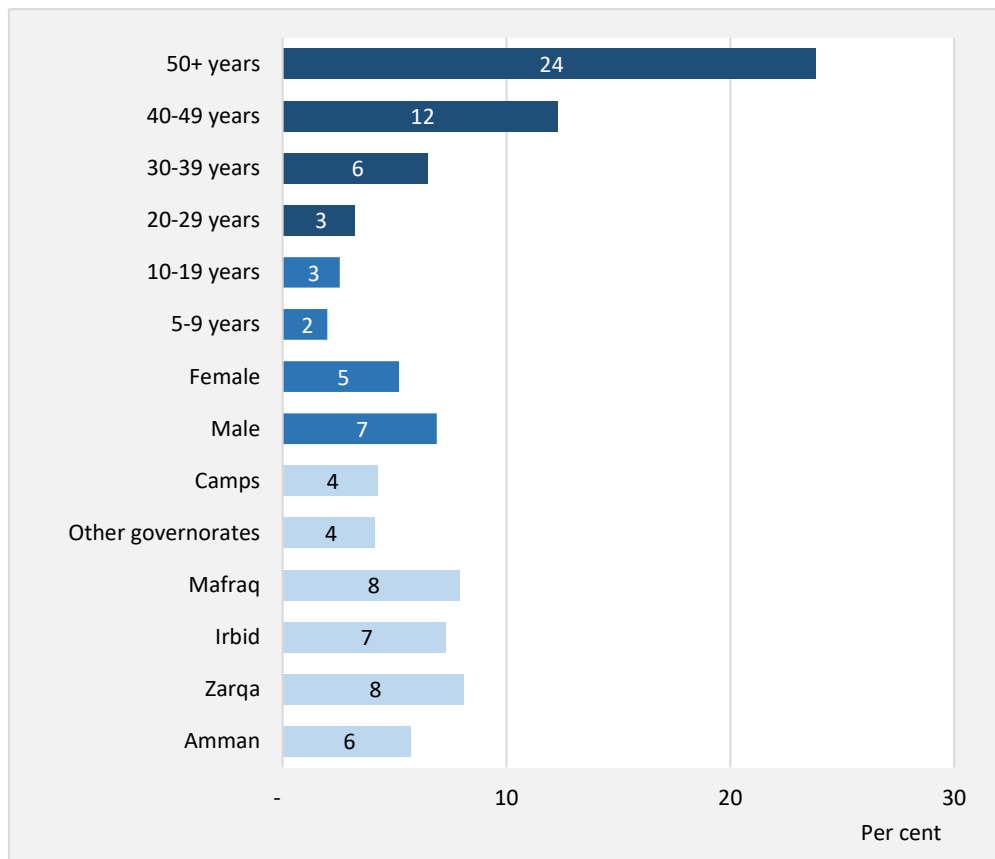


Figure 25 Syrian refugees aged five and above with ‘a lot of’ difficulty performing the activity of at least one domain. By reporting domain, gender and age groups. Percentage (n=33,681).



Clearly, a person with merely ‘some’ difficulty in one of the six functional domains would not be characterized as disabled. However, if someone has ‘a lot of’ difficulty or is totally unable to perform one of the activities or functions, this individual arguably has a moderate to high risk of being unable to participate in society and thus—according to the Washington Group—would be classified as disabled (Madans, Mont and Loeb 2016). A total of 6 per cent of Syrian refugees report having ‘a lot of’ difficulty performing, or being completely unable to perform, at least one of the six functional activities<sup>19</sup>. Yet again, in Figure 25, which shows the distribution of disability, the pattern from the previous graphs is repeated: males are disabled slightly more often than women; disability is less prevalent in the camps and Other governorates; and prevalence is clearly associated with age.

Yet, despite the low incidence of disability in children, because there are many more children than elderly (cf. the rather broad base of the population pyramid in Figure 4), disabled young people make up a substantial share of the total number of the disabled. The percentage distribution by age groups is as follows: 19 per cent are aged 5 to 19; 26 per cent are aged 20 to 39; 19 per cent of all disabled are in their 40s; 15 per cent are in their 50s; and 22 per cent are aged 60 or older (for more details, see Table 35). In other words, the majority of disabled Syrian refugees (as defined here) are not elderly. Rather, functional disability is found across the entire population,

<sup>19</sup> Only 1 per cent is totally unable to do at least one activity.

amongst people of all ages and both sexes. Table 35 sheds light on a distinction between males and females with regard to the distribution of disability across age groups: namely, that a higher proportion of disabled males are young and middle-aged, whilst a relatively higher proportion of disabled women are above 50 years of age (49 per cent, in contrast to 29 per cent of all disabled males).

Table 35 Age distribution of Syrian refugees aged five and above who report 'a lot of' difficulty in at least one functional domain. By gender. Percentage (n=2,197).

	Male	Female	All
5-9 years	8	5	7
10-14 years	9	6	8
15-19 years	4	4	4
20-24 years	6	4	5
25-29 years	5	3	4
30-34 years	10	7	9
35-39 years	8	8	8
40-44 years	11	8	10
45-49 years	9	9	9
50-54 years	8	10	9
55-59 years	5	8	6
60-64 years	4	8	6
65-69 years	4	8	6
70+ years	8	12	10
Total	100	100	100

Some of the excess health problems faced by Syrian refugees, in comparison to the Jordanian population, can be ascribed to the conflict and war in Syria, and experiences associated with the flight to Jordan. The survey found that 16 per cent of Syrian refugees aged five and above who had arrived in Jordan after 15 March 2011 with any difficulty in at least one of the Washington Group's functional domains reported the problem to be caused by the war or flight. The same was reported for 20 per cent of those with 'a lot of' difficulty in one or more domains, i.e. the disabled. The health problem was attributed to the war about three times more often than to the journey from Syria to Jordan

## Use of health services

The cost of health services has increased since Syrian refugees first started to arrive in Jordan. They received free public health care from 2012 to 2014; since then, the refugees received the same subsidies as uninsured Jordanians. However, in January 2018, the government revoked access to subsidized health care for Syrian refugees residing outside of refugee camps (where services are still free) (Dupire 2018, with reference to a recent report by Human Rights Watch).

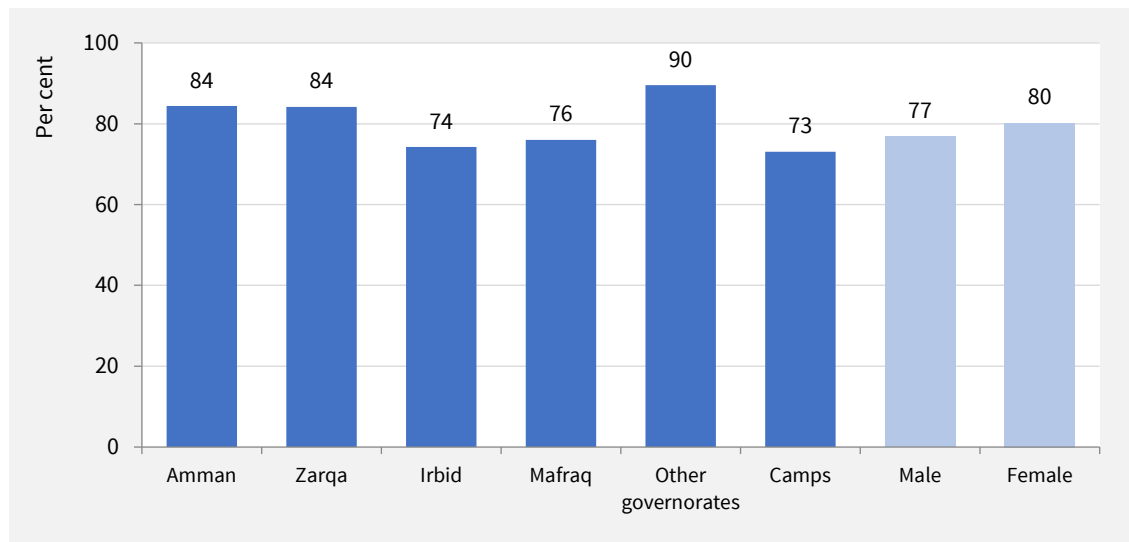
## Chronic health failure

A majority (78 per cent) of Syrian refugees with chronic health failure are in need of (regular) medical follow-up. This figure is based on the filter or screening question referred to in the beginning of the chapter. If we consider those aged five and above who report ‘any’ difficulty or ‘a lot of’ difficulty on at least one of the Washington Group’s functional domains, the figures are marginally higher, at 79 and 82 per cent. Amongst those who ascribe their chronic health failure to the war or flight from the war, there are 83 per cent in need of regular medical assistance. Below, our analysis relates to all Syrian refugees who report a lasting health problem.

As shown in Figure 26, females report a need for medical follow-up slightly more often than males but the variation across reporting domains is more noticeable, with chronically ill Syrian refugees in the smaller governorates more often requiring medical assistance than their peers elsewhere. An above-average share of the youngest and oldest individuals need medical follow-up (below 10 years of age: 83 per cent; 50 years and older: 82 per cent). However, as we shall see below, not all in need of medical assistance associated with their condition receive it.

Approximately one in five (21 per cent) who have a need to see medical personnel at regular intervals due to a chronic health condition do not receive such follow-up. Those who do receive health service for their condition turn to a broad range of service providers, and the type of provider varies somewhat across reporting domains (Table 36). Unfortunately, the survey did not collect data from the respondents regarding reasons for choosing one type of provider over another, but factors such as the health condition, travel distance to provider and cost of service obviously enter into the equation when people decide where to go. We will, however, return to possible explanations for *not* using health services when we look at health service-seeking behaviour following acute illness below. We will also speculate about possible reasons for people’s choices when we examine the results in Table 36<sup>20</sup>.

Figure 26 Syrian refugees with a chronic health condition with a need for medical follow-up. By reporting domain and gender. Percentage (n=7,027).



<sup>20</sup> ‘Other provider’ mainly comprises pharmacies and rehabilitation centres but also includes special education centres and a few cases that did not readily fit any of the other categories.

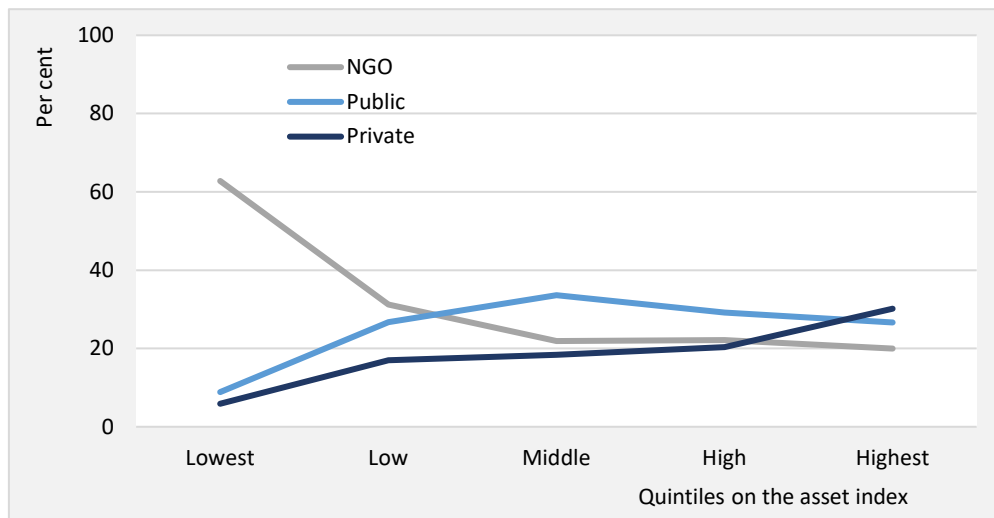
Overall, health services provided by NGOs and the Jordanian government are used most often, by 30 and 26 per cent respectively. While one may expect this to be a reflection of the fact that these services are free or heavily subsidized, as many as 18 per cent of all Syrian refugees with chronic health problems turn to private providers; the percentage who do so is particularly high in Amman (29 per cent) but is also considerable—and above average—in Irbid (23 per cent) and Zarqa (21 per cent). This can be associated with affordability, but it might also relate to the availability of services—namely, that the concentration of private providers is higher in the capital and the other two large cities than elsewhere. The heavy reliance on NGOs for follow-up of chronic health conditions in the camps (68 per cent) and Mafraq (52 per cent) is not surprising, given the many NGOs that offer their services in these places. A related factor is that the poorest and most vulnerable Syrian refugees are found in precisely these two reporting domains (see Chapter 4 on economic vulnerability and Chapter 7 on employment); hence it is only ‘natural’ that they turn to NGOs for services, as they tend to be the less costly of all service providers.

Gender does not impact the type of service used. People over the age of 50, however, appear to have a slightly different consultation practice, the main observation being that a larger share see someone (87 per cent compared to an average of 79 per cent) and they more often seek assistance from NGOs than younger people do (39 per cent contrasted with an average of 30 per cent). An indication that people’s economic standing impacts which service provider they turn to can be found in Figure 27: Sixty-three per cent of the poorest refugees—those with low score on the asset index—turn to NGOs for follow-up for their chronic condition, whilst 9 per cent seek help from a public provider (hospital or clinic) and 6 per cent turn to private health care (hospital or clinic). On the other hand, amongst the wealthiest refugees (relatively speaking), 30 per cent seek private help and 20 per cent receive medical assistance from NGOs.

Table 36 Percentage of Syrian refugees with chronic health failure who receive medical follow-up by main type of provider, and the percentage who do not receive such follow-up. By reporting domain (n=5,398).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
Public hospital	24	27	17	12	32	5	18
Public clinic	15	8	6	2	15	3	8
Private hospital	11	6	6	6	6	2	6
Private clinic	18	15	17	9	6	2	12
UNRWA clinic	2	6	4	3	-	6	4
NGO clinic	5	11	27	52	11	68	30
Other provider	1	1	1	1	1	-	1
No follow-up	24	27	21	15	29	13	21
Total	100	100	100	100	100	100	100

Figure 27 Percentage of Syrian refugees with chronic health failure who turn to private, public and NGO providers. By quintiles on the asset index (n=5,398).



### Acute illness

Very few Syrian refugees (only 4 per cent) reported an incidence of sudden illness or injury during the 12 months preceding the interview<sup>21</sup>. The prevalence varied across reporting domains (Figure 28), increased by age from 3 per cent amongst children under 10 years of age to 9 per cent amongst those aged 50 and above. However, there was no significant difference between males and females.

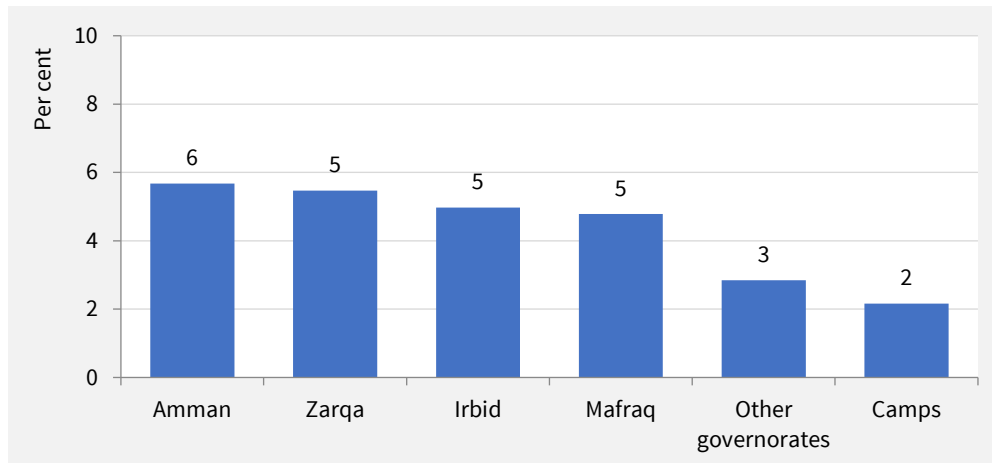
Out of those who reported acute illness, 87 per cent sought medical help. The percentage requiring care varies across reporting domains from 77 per cent in Irbid to 94 per cent in Other governorates and children below 10 years of age sought professional assistance more often than other age groups (94 per cent).

Turning to the main reasons given for not seeking out medical services, 30 per cent undertook self-treatment, mostly using ‘traditional’ methods—a few self-medicated without consulting a doctor. Another 23 per cent were not ill enough to require help, while 3 per cent were prevented from getting help by their own health condition (including chronic, functional problems). Four per cent did not know where to go and 1 per cent reported that there was no appropriate medical facility in the living area. Finally, 38 per cent of all cases where individuals did not seek medical assistance or advice can be explained by a lack of affordability. If one removes from the calculation all cases of acute illness that, as explained by the respondents themselves, did not require medical consultation or help (including self-treatment), the percentage of acutely ill persons who refrained from approaching medical services for economic reasons stands at 73.

<sup>21</sup> The focus in this section is on individuals, not cases of illness. When a person had experienced more than one incidence of acute illness in the reference period, the respondent was politely asked to concentrate on the most serious case.



Figure 28 Incidence of acute illness the past 12 months by reporting domain (n=40,938).



Returning to those who sought help: What kind of people and services did they turn to and where did the consultation take place? Let us look first at the kinds of providers they see. A majority (85 per cent) consult a medical doctor, either a general practitioner (46 per cent) or a specialist (39 per cent). Fourteen per cent go to a pharmacist for advice and help whilst a few women approach a nurse or midwife. Some people turn to traditional healers, religious authorities, relatives and neighbours, but these cases add up to less than 1 per cent. Both physical accessibility—i.e. what is available nearby—and cost play some role in the choice of professional. This is illustrated by the fact that the lowest share of people seeking advice from a specialist doctor is found in the camps (where few specialists are available and city centres, where specialists are typically found, are far away) and amongst individuals from households with the lowest score on the asset index (as specialist consultation and treatment is more expensive): The proportion stands at 28 per cent for both. People above the age of 40 see specialist doctors slightly more often than other people (46 per cent).

Taken together, public facilities receive a higher share of the infirm (40 per cent) than private and NGO providers (both 23 per cent, Table 37).<sup>22</sup> Comparison across reporting domains provides a picture similar to the one provided in Table 36 for help-seeking behaviour associated with chronic health problems, namely that NGOs are more often used in Mafraq and the camps than elsewhere. This is even more accentuated in the camps following acute illness, with as many as four in five turning to medical expertise at an NGO facility. Instead of NGOs, Syrian refugees in Other governorates benefit from health services provided by the Jordanian army more often than other refugees. Just as with medical follow-up associated with chronic health problems, the poorest Syrian refugees turn to NGO services significantly more often when seeking help after acute onset of illness or experiencing injuries: 79 per cent in the lowest asset quintile, contrasted with 11 per cent in the highest quintile and the average of 23 per cent. Two-thirds seek help within their neighbourhood or their own residential area (or camp), whereas one-third travel farther. Thirteen per cent of those in camps seek out help beyond the camp border, nearly all of them looking for a specialist. As people over the age of 40 see specialist doctors more often than

<sup>22</sup> A few visits to military clinics are included in the ‘public clinic’ category in Table 37, while a few visits to private hospitals have been coded as ‘private clinic’. The ‘Other’ category in Table 37 mainly comprises consultations in private homes and reflects those using ‘Other providers’.

younger people, they also tend to have longer travel times than the average and go outside their immediate living area more often (46 per cent of those aged 40 to 49 and 40 per cent of those aged 50 and above, as compared with the average of 33 per cent).

Table 37 Place of consultation following acute illness. Percentage of Syrian refugees by rearing domain (n=1,637).

	Public hospital	Military hospital	Public clinic	Private clinic	UNRWA clinic	NGO clinic	Pharmacy	Other	Total
Amman	14	27	9	31	3	3	17	1	100
Zarqa	8	17	12	37	7	10	9	2	100
Irbid	8	28	8	17	3	21	16	1	100
Mafraq	9	15	5	16	2	39	13	1	100
Other governorates	10	39	12	28	-	-	18	1	100
Camps	7	5	-	6	2	82	-	-	100
All	10	22	8	23	3	23	13	1	100

Note. Some individuals consulted someone at more than one location so the 'true' row totals add up to over 100 per cent.

## Cost of services

Turning next to the cost of health services following acute illness, we will look first at consultations and then at the cost of medicines and other remedies. We should note here that, for some individuals, recollection of the exact amounts paid might have been difficult, and dividing the outlay between consultation and other costs possibly even more so, particularly when the reference period was an entire year. Nevertheless, we believe the data provide a decent description of the situation and useful insights. We restrict the statistics on costs to those cases where a medical doctor was consulted (85 per cent of everyone that sought help), as consulting a pharmacist or traditional healer will blur the picture of costs of 'proper' health services. What can be said is that consultations with the aforementioned professions are more often gratis than when the acutely ill person sees a physician. The same is quite naturally the case when he or she seeks advice and help from a friend or neighbour.

Approximately four in ten Syrian refugees who sought the help of a medical doctor following acute illness received help for free. However, there is considerable variation across reporting domains, as only one-half that many received free consultation and treatment in Amman and Other governorates. On the other hand, as many as nine in ten Syrian camp dwellers received free care. Two-thirds of patients in Mafraq also receive consultations for free (Table 38). The median consultation cost is JD5. If those that receive free consultations are excluded, the median cost is doubled to JD10. There is no significant difference in the incurred costs by gender, but costs seem to rise somewhat with increasing age.

The payment for medicines and other remedies, such as dressings, is higher than the payment for the consultation with the doctor. A higher proportion of patients have outlays. In fact, 'only' a third avoid extra costs—at times probably because there are no extra costs. For example, if a doctor finds that a patient has a cough caused by a virus, there would be no treatment and thus no cost (unless the patient is asked to cover the cost of blood tests, etc.). The median outlay for medicines and remedies is

JD10. When those not paying anything are excluded, the median payment doubles to JD20. The regional variation in cost is roughly the same as for consultation: Syrian refugees in Mafraq and the camps do receive medicines and remedies for free, but this is more common for consultations (Table 39). Indeed, the proportion of those who do not have to pay for medicines and other 'extra' treatment costs is lower than the proportion receiving free consultation in all reporting domains but the camps.

Overall, Syrian refugees tend to express satisfaction with the services they have received at the various health institutions. More than eight in ten are 'very satisfied' or 'rather satisfied' whilst about one in ten are 'rather dissatisfied' or 'very dissatisfied' (Table 40). The level of satisfaction is highest inside the refugee camps.

Table 38 Cost of consultation with a medical doctor (in JD). By reporting domain (n=1,379).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
Free	18	23	39	65	19	90	41
< JD10	23	21	26	6	29	-	18
JD10-JD49	49	48	27	22	45	4	33
JD50+	10	8	8	7	7	6	8
Total	100	100	100	100	100	100	100

Table 39 Cost of medicines and remedies (in JD) in connection with consultation with a medical doctor. By reporting domain (n=1,379).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
Free	11	18	29	46	11	91	33
<JD10	23	19	28	24	30	2	21
JD10-JD49	40	39	27	22	37	2	29
JD50+	26	24	15	9	22	4	17
Total	100	100	100	100	100	100	100

Table 40 Level of satisfaction with health services after consultation with acute illness in the past 12 months. By reporting domain (n=1,637). Percentage of individuals who visited a medical doctor.

	Very satisfied	Rather satisfied	Neither satisfied nor dissatisfied	Rather dissatisfied	Very dissatisfied
Amman	31	46	7	9	7
Zarqa	19	61	7	9	5
Irbid	26	60	3	8	2
Mafraq	23	68	2	5	2
Other governorates	17	59	11	8	5
Camps	31	66	2	1	-
All	27	57	5	7	4



## 6 Education

Chapter 6 examines the educational attainment of the Syrian refugee population and presents statistics on current enrolment. With regard to attainment, the chapter makes comparisons with the situation in pre-war Syria and contrasts the achievements of Syrian refugees residing in Jordan today with those of the host community. Moving next to current enrolment, the chapter compares enrolment rates with the situation in 2014, looks at variation across reporting domains and examines differences between males and females, also showing how enrolment falls with age. Furthermore, grade repetition in basic education is assessed and we take a look at enrolment beyond basic schooling. A comparison is also made between Syrian refugees and Jordanians with regard to higher education.

### Attainment

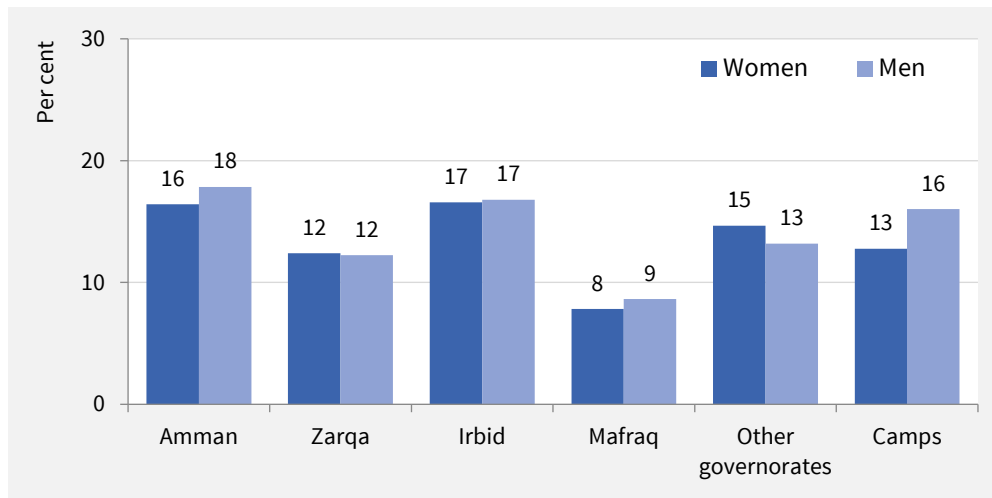
The educational attainment of Syrian refugees aged 20 years and above is presented in Table 41. It shows that for most reporting domains, around 15 per cent of adults have achieved a secondary or post-secondary degree. However, a majority have low or moderate education as about six in ten have not completed preparatory or basic schooling. The refugees residing outside camps in Mafraq governorate stands out as having poorer achievements than the other domains: Only 8 per cent have completed secondary or higher education, and three in four have not even completed basic education.

The educational attainment of women and men is fairly similar, as demonstrated by Figure 29. Fourteen per cent of women and 15 per cent of men aged 20 who have completed their education have attained secondary or higher education. Amongst Syrian refugees aged 20 years and above and currently not enrolled in education, less than one in ten (8 per cent) are in possession of a certificate or other documentation that can verify their achievements.

Table 41 Educational attainment of Syrian refugees aged 20 and above. By reporting domain. Percentage (n=16,995).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
Currently enrolled	1	1	1	1	-	1	1
No completed schooling	24	29	21	36	26	25	26
Elementary	34	33	34	37	35	37	35
Preparatory/basic	24	24	27	17	25	23	24
Secondary	10	7	10	5	11	9	9
Post-secondary	7	5	6	3	3	5	5
Total	100	100	100	100	100	100	100

Figure 29 Percentage of Syrian refugees aged 20 and above who have attained secondary or higher education. By reporting domain and gender (n=16,995).



Considering the variation in educational achievement by place of residence in Syria before the flight to Jordan, it is evident that refugees from Damascus are better educated than their peers from other Syrian governorates (provinces) (Table 42): twenty per cent of refugees aged 20 years and above originating from the Syrian capital have completed at least secondary education compared to an average of 14 per cent for all refugees, and only 19 per cent have not completed any schooling compared to the average of 27 per cent. The educational level of people from Dara'a is the second best. Syrian refugees in Jordan hailing from Aleppo governorate are the least educated: only 23 per cent have completed basic education, which is only one-half as many as amongst refugees from Damascus. Nearly four in five Syrian refugees from Aleppo have failed to complete basic schooling.

The educational attainment of Syrian refugees in Jordan resembles that of pre-war Syria (Table 43). It is slightly poorer, however, as the percentage of people who have obtained a degree beyond secondary education is lower at 6 per cent compared with a Syrian average of 10 per cent—and significantly lower than pre-war Damascus where 16 per cent of the population had attained higher education. The latter figure implies that the Syrian refugees from Damascus who were displaced to and currently reside in Jordan are not representative of the pre-war population of the Syrian capital when it comes to education, as only one-half as many have completed higher education. Possible explanations could be that a lower share of the Damascus population with higher education was displaced, that a relatively higher share of the displaced from the Syrian capital with post-secondary degrees moved to other destinations, or that a substantial proportion of the highly educated Syrian refugees originating in Damascus have left Jordan and resettled elsewhere.

The educational achievements of Syrian refugees in Jordan are substantially poorer than those of the host population. A comparison of all individuals aged 13 and above and currently not enrolled in education, shows that 55 and 54 per cent of Jordanian females and males, respectively, have attained at least secondary education; the comparative results for the Syrian refugees are 15 and 14 per cent.

Table 42 Educational attainment of Syrian refugees aged 20 and above. By place of origin in Syria. Percentage (n=16,961<sup>23</sup>).

	Aleppo			Rural		Other	All
	Aleppo	Dara'a	Homs	Damascus	Damascus	governorates	
Currently enrolled	1	1	1	1	1	1	1
No completed schooling	43	20	32	26	18	33	26
Elementary	34	35	37	36	34	31	35
Preparatory/basic	15	27	20	24	26	20	24
Secondary	5	10	7	9	12	9	9
Post-secondary	3	6	3	5	8	6	5
Total	100	100	100	100	100	100	100

Table 43 Educational attainment of individuals aged 20 and above. Comparison of Syrian refugees in Jordan (n=16,995) and the Syrian population in 2010 (Source: Syria HIES2010; n=33,341).

	Syrian refugees,		Damascus,	
	Jordan	All Syria, 2010	Dara'a, 2010	2010
Currently enrolled	1	5	6	5
No completed schooling	26	28	21	15
Elementary	35	36	42	35
Preparatory/basic	24	12	14	17
Secondary	9	8	8	13
Post-secondary	5	10	10	16
Total	100	100	100	100

## Literacy

The survey used a functional definition of literacy: It asked if household members were able to read ordinary written material such as a newspaper or a letter and whether they could write simple messages or a letter to a friend, and, if yes, whether they could do so with ease or difficulty. Those who could read and write easily were considered literate while others were classified as semi-literate or illiterate. People in the latter group could not even read with difficulty. It was assumed that individuals who were currently enrolled in secondary education or higher, or had successfully completed education beyond basic schooling, were literate.

Illiteracy is abundant amongst the oldest Syrian refugees—as many as 39 per cent of those aged 50 and above are illiterate whilst another 16 per cent can be defined as semi-literate, that is they struggle to read and write properly (Table 44). Fortunately, the situation is better amongst the youngest generation with four in five (80 per cent) aged 20 to 29 being literate. Yet, the fact that nearly one out of every five young adults and three in ten aged 30 to 49 cannot read and write properly, suggests that many Syrian refugees have much to gain from taking literacy classes.

The survey finds no significant variation in literacy rate across gender. Between 5 and 6 per cent of the refugees who have attained basic education but not completed

<sup>23</sup> Thirty-four Syrian refugees who have never lived in Syria are excluded from the table.

any education beyond basic, cannot read and write properly. Literacy is associated with economic standing and is 19 percentage points higher amongst individuals from households in the highest quintile on the asset index than amongst those in households in the lowest quintile (Table 44).

Table 44 Literacy of individuals aged 10 and above. By gender, age groups and scores on the asset index (quintiles) n=26,798).

		Literate	Semi-literate	Illiterate
Gender	Male	72	18	10
	Female	72	14	14
10-year age groups	10-19 years	76	18	7
	20-29 years	80	13	7
	30-39 years	72	17	11
	40-49 years	70	17	12
	50+ years	45	16	39
Asset index (quintiles)	Lowest	65	20	15
	Low	66	18	16
	Middle	68	19	14
	High	77	14	9
	Highest	84	10	6

## Enrolment

From 59 to 67 per cent of Syrian refugees aged 6 to 25 years in the various reporting domains (62 per cent of all in that age band) are enrolled in formal education in the 2017-2018 school year (Figure 30). School achievements are often ‘inherited’ in the sense that children of well-educated parents tend to perform better than children of less educated parents. There is little trace of such an association in the survey data—low educational attainment of adults does not translate into low enrolment rates of children: The level of enrolment in Mafraq is ‘average’ despite the fact that the educational attainment of Syrian refugee adults and parents is significantly lower there than in the other reporting domains. This suggests that the services are successful in reaching out to ‘everyone’ in the same manner.

There is minimal variation across gender: 61 per cent of females and 62 per cent of males aged 6 to 25 are currently enrolled. Instead of attending school, some 6-year-olds (inside the refugee camps as many as 24 per cent) are enrolled in kindergarten.

School enrolment rates by age in years across reporting domains are shown in Figure 31 and Table 45 (but not separately for males and females). The two comprise exactly the same information, where the first provides a swift visual indication of the situation, which suggests that the rate of leaving school is fairly similar in the six reporting domains. As stated above, the dip in the line for six-year-olds in the camps is ‘compensated for’ by higher enrolment in kindergartens.



Figure 30 Percentage of Syrian refugees aged 6 to 25 currently enrolled in formal education. By reporting domain and gender (n=18,068).

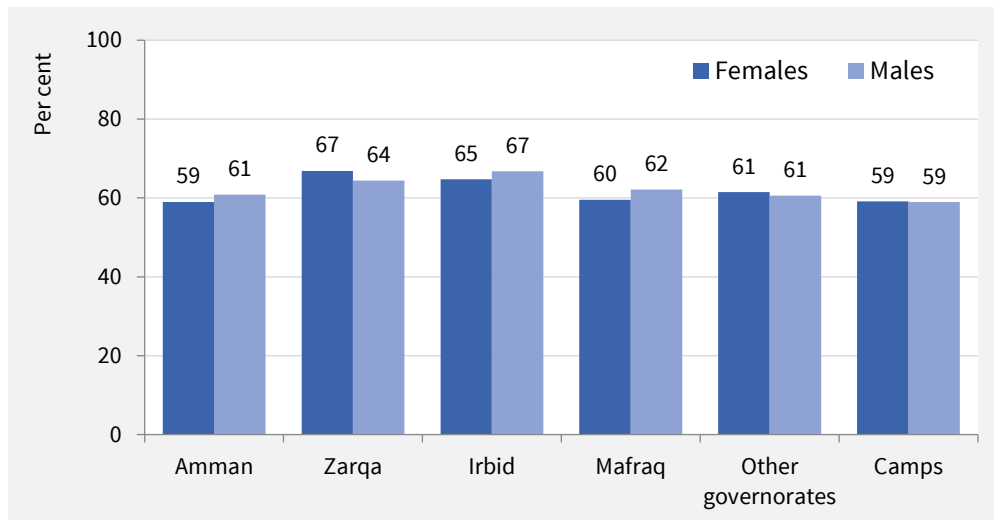


Figure 31 Percentage of Syrian refugees aged 6 to 25 currently enrolled in formal education. By reporting domain and age (n=18,068).

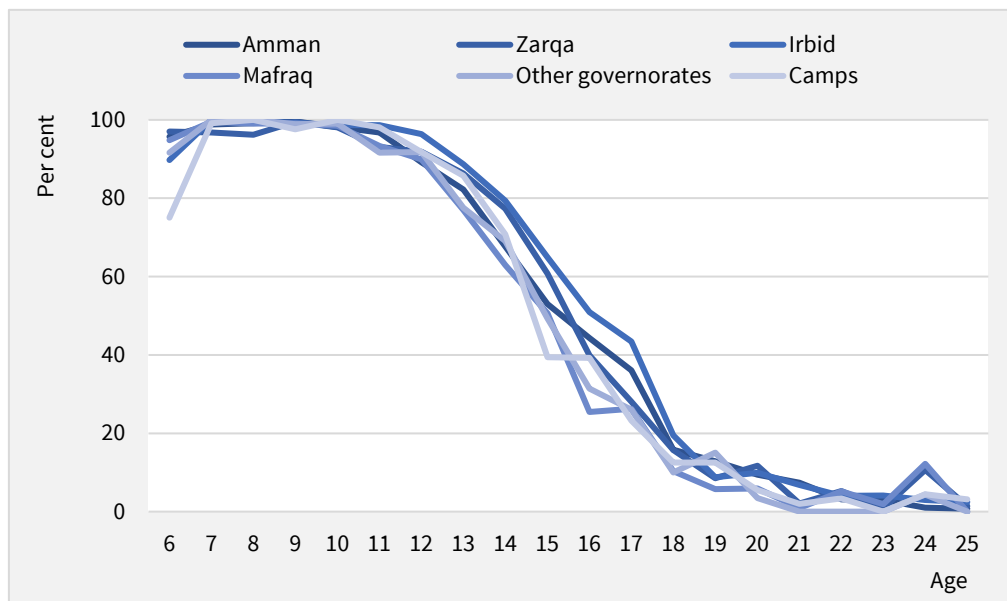


Table 45 Percentage of Syrian refugees aged 6 to 25 currently enrolled in formal education. By reporting domain and age (n=18,068).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	All outside camps	Camps	All
6 years	96	97	90	95	92	75	96	97
7 years	99	97	100	100	100	99	99	97
8 years	99	96	100	99	100	100	99	96
9 years	100	100	99	99	99	98	100	100
10 years	98	98	99	99	99	100	98	98
11 years	97	93	99	93	92	98	97	93
12 years	89	92	96	90	92	92	89	92
13 years	82	86	89	77	78	86	82	86
14 years	68	77	79	62	69	71	68	77
15 years	54	61	65	51	49	39	54	61
16 years	44	40	51	25	31	39	44	40
17 years	38	28	43	26	26	23	38	28
18 years	16	16	19	10	10	13	16	16
19 years	13	8	9	6	15	12	13	8
20 years	9	12	10	6	3	5	9	12
21 years	10	2	7	1	-	2	10	2
22 years	3	5	4	5	-	3	3	5
23 years	3	1	4	2	-	-	3	1
24 years	1	11	3	12	4	4	1	11
25 years	1	1	2	-	-	3	1	1

A comparison between the current situation and the situation in 2014 suggests substantial improvement in enrolment over time (Figure 32). Today, a significantly higher proportion of Syrian children are enrolled in basic schooling, and they remain enrolled for a longer period. In 2014, only 49 per cent of 14-year-olds and 22 per cent of 15-year-olds attended basic schooling. These days, the level stands at 68 and 48 per cent, respectively. The share of Syrian refugee children aged 16 and 17 attending secondary education has also increased, albeit not as much. It stood at respectively 12 and 17 per cent for these two age groups in 2014 and has currently reached 15 and 21 per cent. Despite a marked positive development, access to secondary, and particularly higher education (Figure 33) amongst Syrian refugees is still low overall.

Figure 32 Percentage of individuals aged 6 to 25 enrolled in education. By age and level of education. Comparison of Syrian refugees inside and outside camps in 2017 (upper graph; this survey: n=17,209) and Syrian refugees living outside camps in Amman, Irbid and Mafraq governorates in 2014 (lower graph: n=3,970).<sup>24</sup> Source of 2014 data: Stave and Hillesund 2015, Figure 3.2.

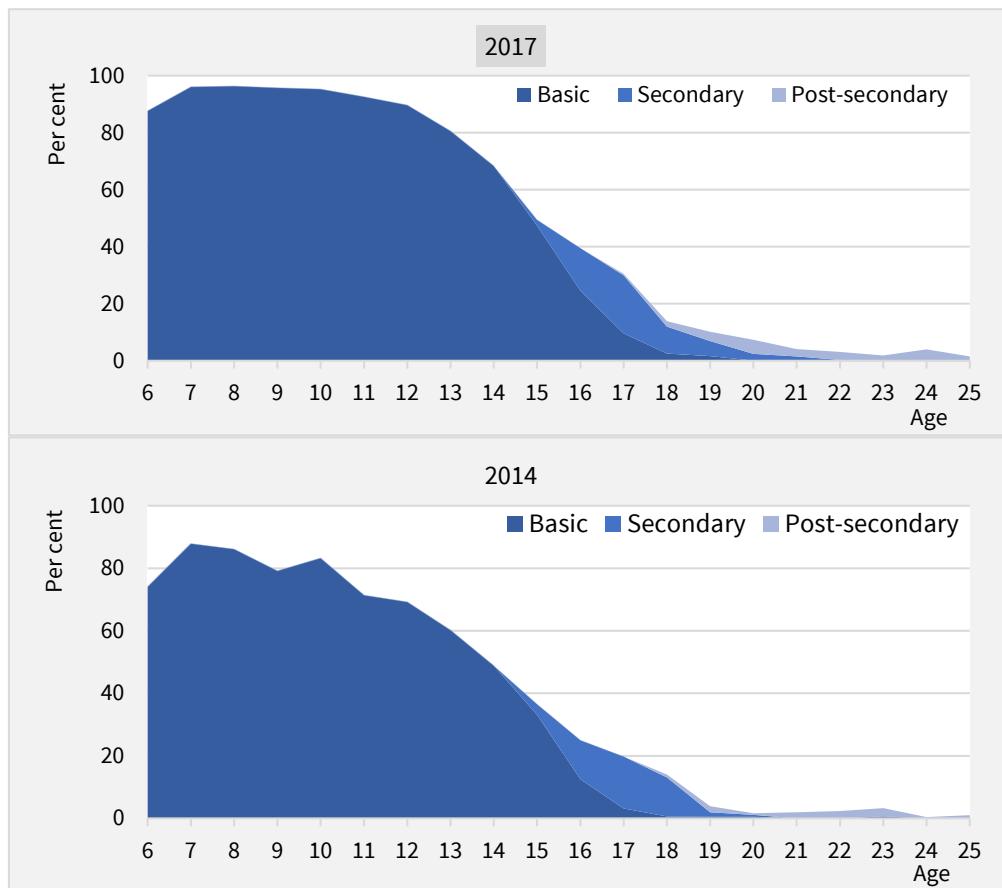
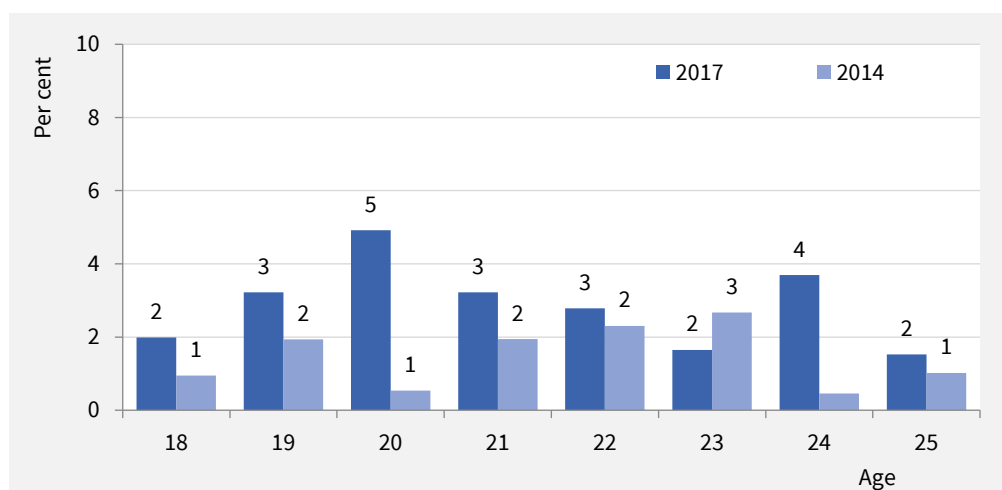


Figure 33 Percentage of Syrian refugees aged 18 to 25 attending post-secondary education. By age and school year. Comparison of Syrian refugees inside and outside camps in 2017 (n=4,858) and Syrian refugees living outside camps in Amman, Irbid and Mafraq governorates in 2014 (n=1,257). Source of 2014 data: Stave and Hillesund 2015, Figure 3.2.

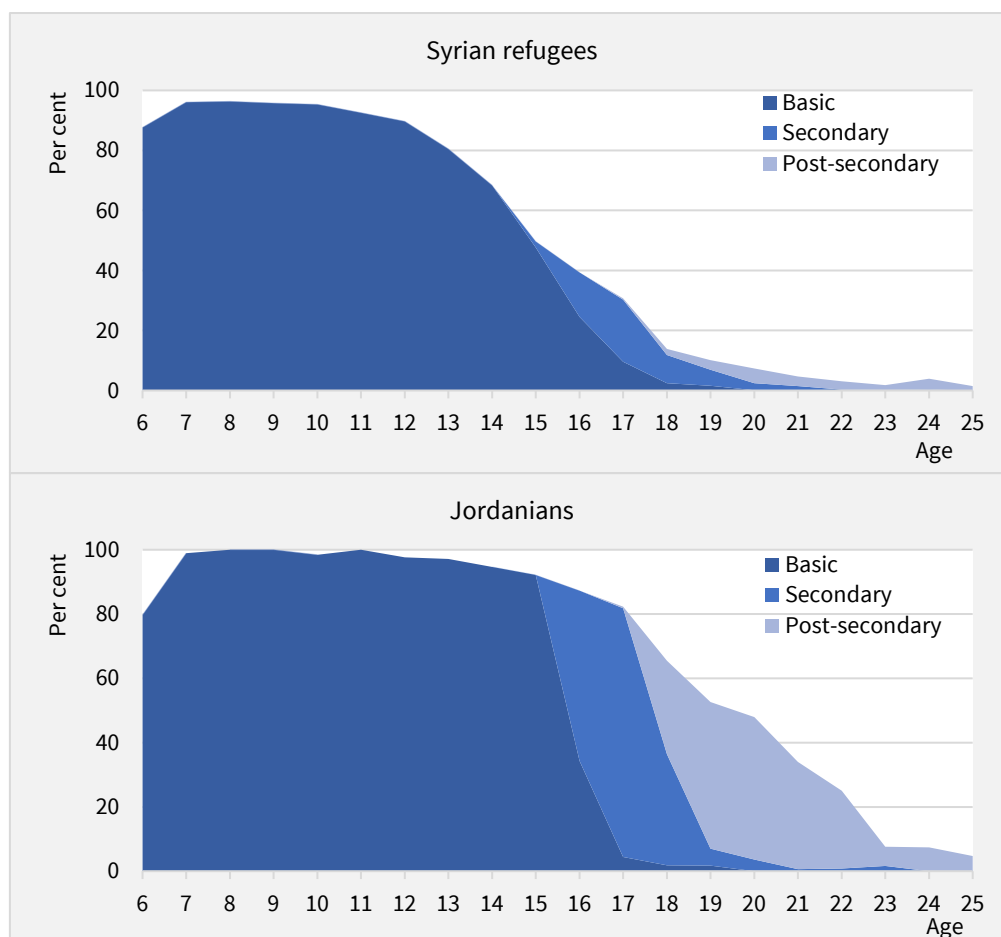


<sup>24</sup> A few cases of vocational education have been grouped with secondary.

The low level of enrolment of Syrian refugees compared to Jordanian nationals, especially for secondary and higher education, is illustrated in Figure 34<sup>25</sup>. For example, over 40 per cent of Jordanians aged 19 and 20 attend higher education, compared to only 3 to 5 per cent of their Syrian refugee peers. Merely 3 per cent of young Syrian refugees aged 18 to 25—women and men alike—are enrolled in higher education. A comparison of Syrian refugees and Jordanians with regard to enrolment in higher education is shown in Figure 35.

As is common nearly everywhere, people in better economic circumstances (here measured by scores on the household asset index) tend to seek higher education more often than people in a more disadvantaged position (Figure 36). In fact, 52 per cent of all Syrian refugees enrolled in higher education belong to the wealthiest one-fifth (quintile) of the Syrian refugee population (as measured by this indicator). Two-thirds are enrolled in a private university whilst one-third attend education at one of Jordan’s public universities.

Figure 34 Percentage of individuals aged 6 to 25 enrolled in education. By age and level of education. Comparison of Syrian refugees inside and outside camps (upper graph; this survey, 2017: n=17,209) and Jordanian nationals residing in Amman, Irbid and Mafrq governorates (lower graph; 2014: n=3,421). Source of 2014 data: Stave and Hillesund 2015, Figure 3.2.



<sup>25</sup> One can also observe that the graph for Jordanians in Figure 34 is much more positive with respect to the transition between levels—the lines in the graph are nearly vertical—implying less drop-out and grade repetition.

Figure 35 Percentage of individuals aged 18 to 25 attending post-secondary education. By age. Comparison of Syrian refugees inside and outside camps in 2017 (this survey: n=4,858) and Jordanian nationals in Amman, Irbid and Mafraq governorates in 2014 (n=1,300). Source of 2014 data: Stave and Hillesund 2015, Figure 3.2.

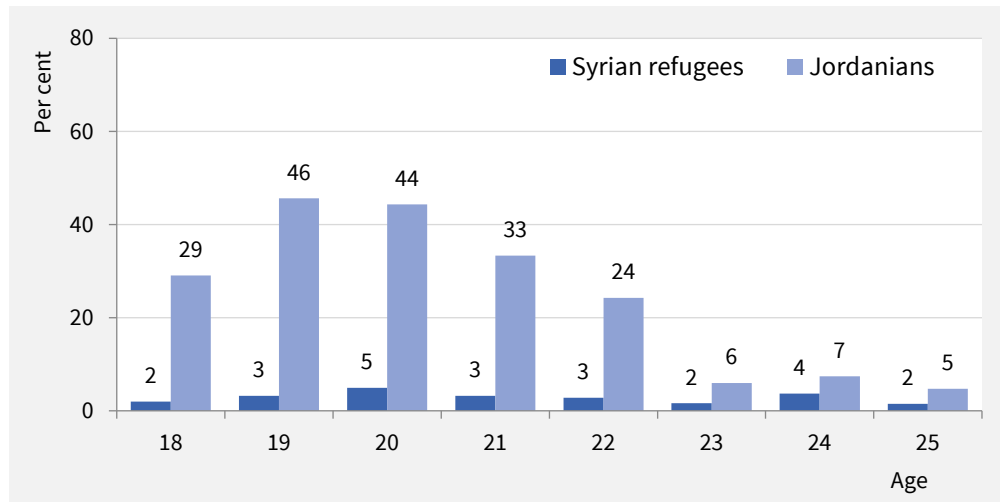
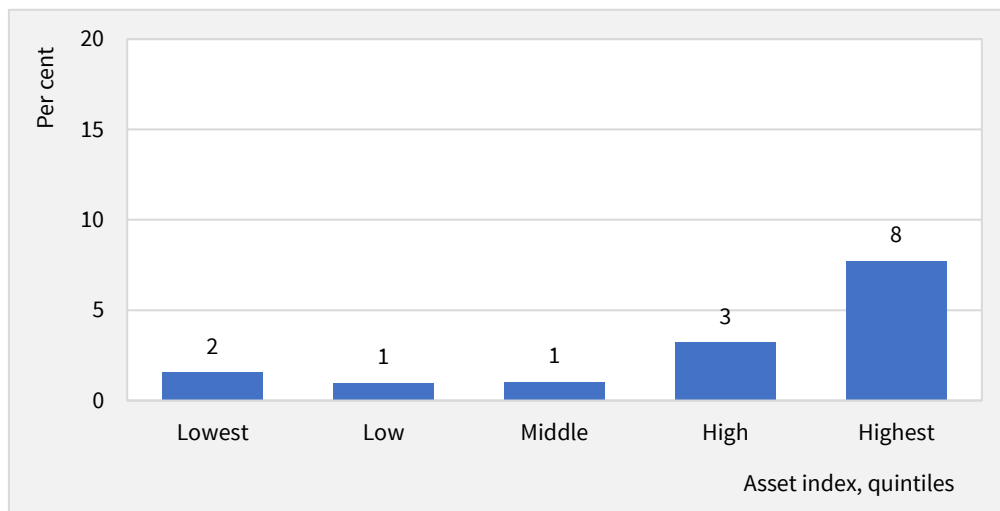
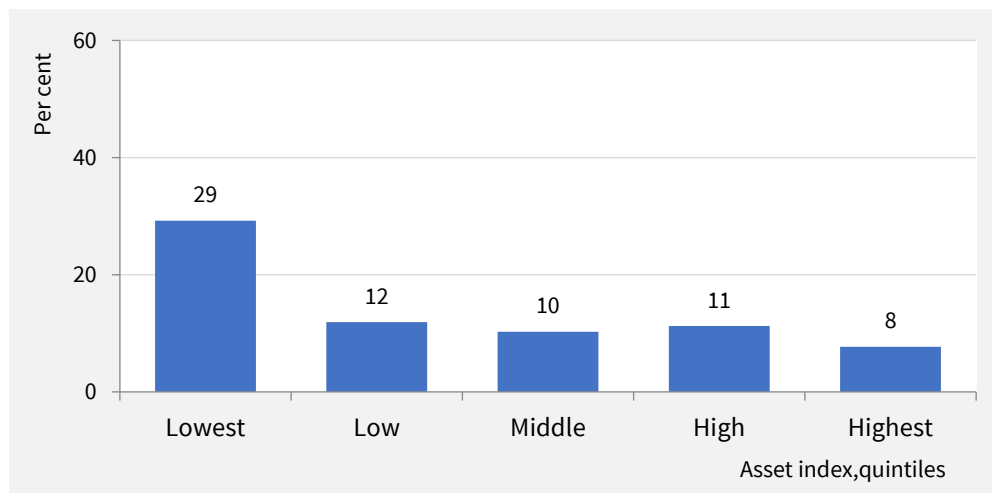


Figure 36 Percentage of Syrian refugees aged 20 to 25 currently enrolled in higher education. By quintile on the household asset index (n=4,858).



Forty-four per cent of all Syrian refugees enrolled in higher education receive a scholarship or a grant or similar from an institution while 2 per cent receive financial support from relatives or other private sources. Fifteen per cent of children attending basic school receive some sort of economic assistance whilst 8 per cent of Syrian refugee children attending secondary education receive contributions to educational expenses from outside the household. The survey data do not suggest that females are prioritised over males with regard to grants and similar, or the opposite. However, they show that institutional support—presumably as intended—favours the most vulnerable children and young people over those with relatively more means: 29 per cent of currently enrolled students living in households with the lowest score on the asset index receive educational assistance, which is more than twice as many as amongst those living in households that are better off (Figure 37).

Figure 37 Percentage of all currently enrolled Syrian refugees who receive institutional support to cover expenses in relation to their education. By quintiles on the household asset index (n=11,300).



We shall again return to basic education. As shown, a solid majority of Syrian refugee children attend basic schooling, and they largely attend schools run by the Jordanian government. In the Syrian refugee camps, all schools are administered by the Ministry of Education. Outside camps, around 1 per cent of children in Zarqa, Mafraq and Other governorates attend private schools, a figure which increases to 6 per cent in Amman and Irbid (Table 46). In the Jordanian capital, about 1 per cent of Syrian refugee children (including Palestinian refugee children from Syria) are enrolled in schools run by UNRWA. Five per cent of boys but only 3 per cent of girls attend private schools. On the other hand, the 1 per cent enrolled in schools run by UNRWA are all girls.

In the refugee camps, all schools operate two shifts, where the girls attend the morning shift and the boys attend the evening shift. Outside camps, altogether 71 per cent of Syrian refugee children, varying from 55 to 79 per cent across reporting domains (Figure 38), attend two-shift schools. Where they do, from 91 per cent (in Amman) to 97 per cent (in Mafraq) attend the afternoon shift. With regard to both type of school attended (operating one or two shifts) and actual attendance (i.e. attending morning or afternoon shift), there are minimal differences between girls and boys. The overall proportion of Syrian refugee boys and girls enrolled in basic school outside camps and attending the afternoon shift is 66 and 67 per cent, respectively. However, there are more visible gender differences within each domain (Figure 39). The widest gap is found in Zarqa and Other governorates where respectively 10 and 15 per cent more boys than girls attend the afternoon shift. The gender variation is in the opposite direction but less significant in Amman, Irbid and Mafraq.

Table 46 School authority of Syrian outside-camp refugee children currently enrolled in basic schooling. By reporting domain. Percentage (n=9,156).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	All
Public	93	99	94	98	99	95
Private	6	1	6	1	1	4
UNRWA	1	-	-	-	-	1
Total	100	100	100	100	100	100

Figure 38 Percentage of outside-camp Syrian refugee children currently enrolled in basic school. By type of school (one or two-shift school) and reporting domain (n=9,156).

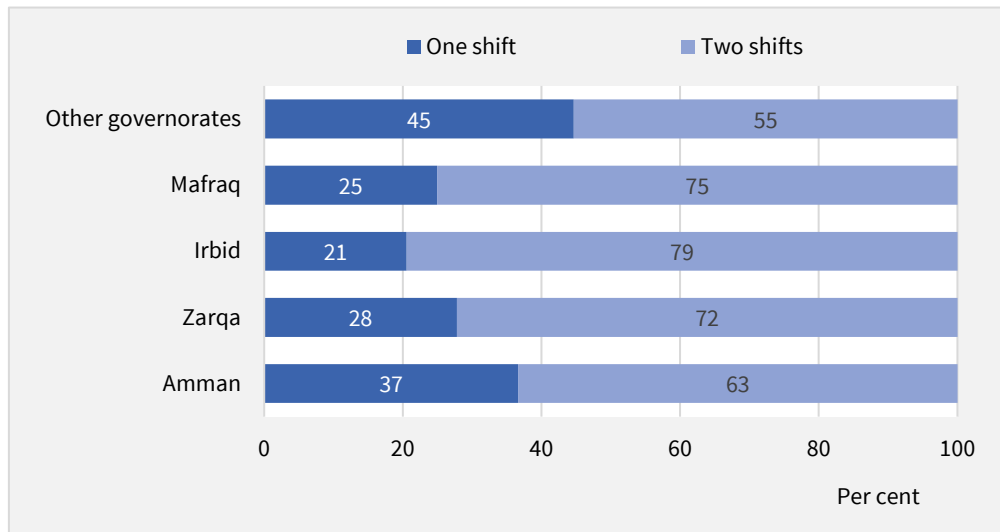
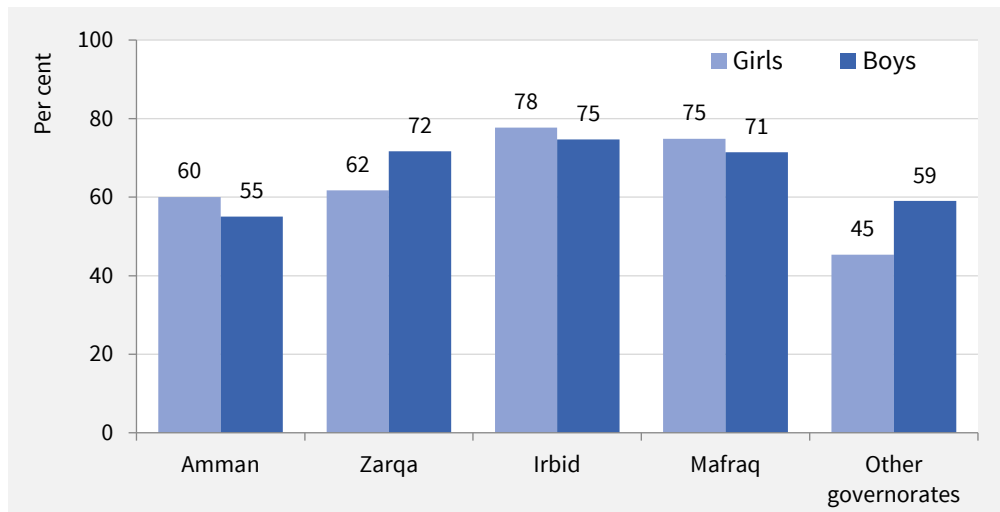


Figure 39 Percentage of outside-camp Syrian refugee children enrolled in basic schooling and attending the afternoon shift. By reporting domain and gender (n=9,155).

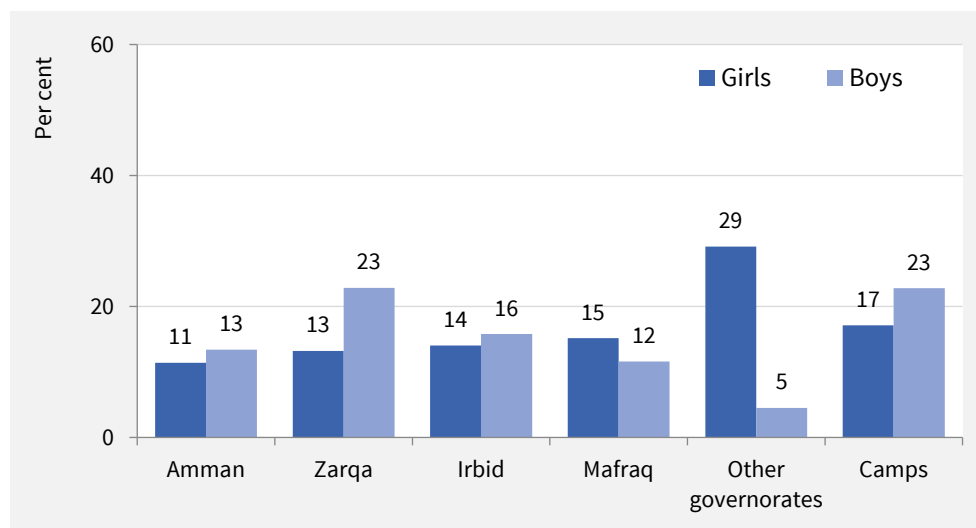


Ten per cent of Syrian refugee children currently enrolled in basic school (varying from 8 to 13 per cent across the reporting domains) have repeated at least one school year (Table 47). Does the survey reveal any gender difference? Figure 40 displays the percentage of children aged 13 and 14 who have repeated a minimum of one scholastic. This is an age at which the children are (normally) soon to conclude basic education and when most of them have spent at least eight or nine years in school. As shown, in four of the six reporting domains, grade repetition is more common amongst boys than girls, this tendency being clearest in Zarqa. However, data for Mafraq and particularly Other governorates suggest that grade repetition is most common amongst girls there.

Table 47 Grade repetition. The number of school years that Syrian refugee children currently enrolled in basic schooling have repeated. By reporting domain (n=10,578).

	No repetition	1 year	2 years	3 years	4 years	Total
Amman	92	5	2	0	0	100
Zarqa	92	5	1	1	1	100
Irbid	90	7	2	1	0	100
Mafraq	89	7	3	1	1	100
Other governorates	88	9	2	1	0	100
Camps	87	8	3	1	1	100
All	90	7	2	1	1	100

Figure 40 Grade repetition. Percentage of Syrian refugee children aged 13 to 14 and currently enrolled in basic education who have repeated at least one school year. By reporting domain and gender (n=1,338).





## 7 Labour force

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This chapter starts out with a look at labour force participation and unemployment rates. It goes on to present, in some detail, information on the industry sectors of employment and the kind of jobs that Syrian refugees have. A comparison of the work that Syrian refugees used to do in Syria before the flight and their current employment in Jordan is also made. The chapter also considers regularity of work and other work characteristics, it reports on wage income as well as non-income work benefits, and looks at the extent to which Syrian refugees hold work permits. In conclusion, the chapter investigates the willingness of Syrian refugees to work in the Special Economic Zones.

### The ILO framework

The employment and unemployment indicators used in this report adhere to the ILO framework (Figure 41)<sup>26</sup>. The survey questionnaire included a fairly extensive labour force module that collected information about all household members. The working age population is defined as all individuals aged 15 and above. In addition to indicators in accordance with ILO standards, the survey asked a number of specific questions aimed at capturing some of the special circumstances of Syrian refugees hosted by Jordan. While some of these questions were answered by the head of household or another responsible adult household member, a randomly selected respondent in the household aged 15 or older was asked to answer other questions in person.

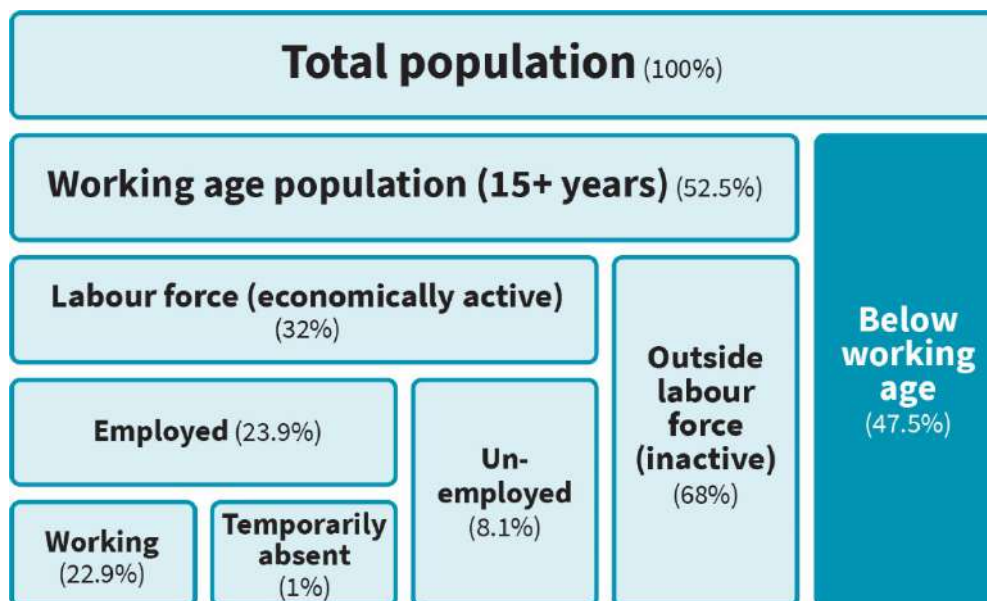
The ILO framework sorts all individuals aged 15 and above into those who are part of the labour force—also labelled ‘economically active’—and those who are outside the labour force. Members of the labour force are then sorted into those who are employed (including those on holiday or temporarily laid off at the time of the interview) and those who are unemployed, available to start working and actively seeking work. The ‘actively seeking work criterion’ is crucial: There may be people who consider themselves unemployed or are considered by others to be unemployed, but who, because they are not active job seekers or taking active steps to establish a business, are not considered unemployed and part of the labour force in accordance with the ILO framework. Some of them are discouraged from job searching because they have work experience or training perceived as incompatible with openings in the labour market. Such ‘discouraged workers’ are sometimes included when calculating the unemploy-

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<sup>26</sup> Strictly speaking, this survey applied the somewhat outdated but still much-used ILO framework from the 13<sup>th</sup> International Labour Conference in 1982, and not the most recent framework adopted at the 19<sup>th</sup> conference in 2013, which Jordan’s Department of Statistics (DoS) has now started using. A major difference between the two is that household production for own use is no longer an activity that qualifies an individual to be registered as part of the labour force. Unpaid apprentices are also no longer classified as employed. This would suggest that our labour force data are not comparable to the most recent employment statistics of DoS. However, the number of unpaid apprentices is—and always has been—fairly low, and, in practice, data on household production for own use have never been rigorously collected in Jordan. Our main reason for using the ‘old’ ILO framework is to ensure comparability with data from Syria and from the 2014 survey of Syrian refugees in Jordan.

ment rate, but most often they are not—if they were included, both labour force participation and unemployment rates would increase. However, those who are unemployed but not actively seeking work make up a small group of all Syrian refugees of working age (1 per cent), so we have grouped them with individuals outside the labour force: a common approach, one also used in official Jordanian employment statistics. Unless explicitly stated otherwise, the time of reference for the calculations in this report is the week preceding the interview. An individual who worked at least one hour during this reference week is classed as employed.

Figure 41 The ILO framework for labour force measurement with figures for Syrian refugees in Jordan.



## Labour force participation

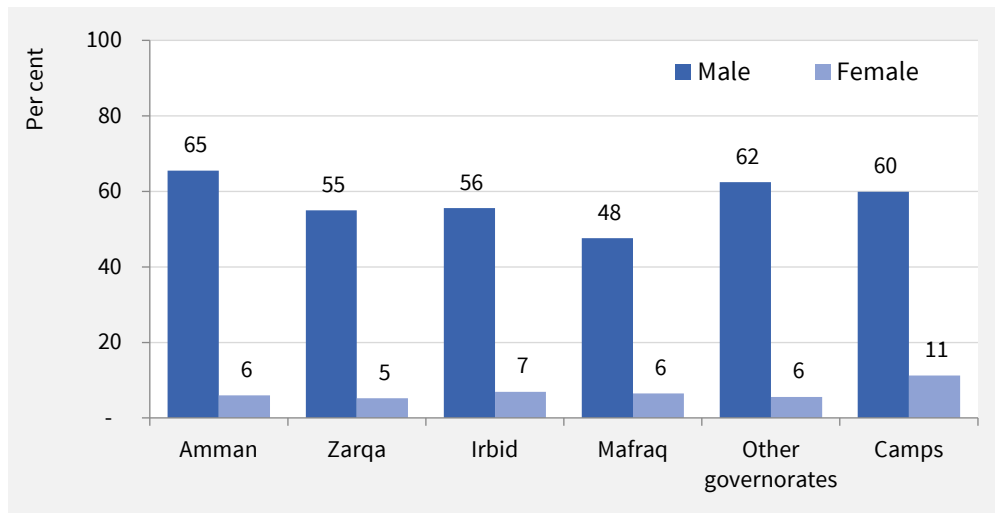
As is generally the case in the Arab region, the share of women in the labour force (fewer than one in ten) is much lower than the share of men (six in ten) amongst Syrian refugees (Table 48). In fact, while 46 per cent of all adult men were employed the week preceding the interview, only 4 per cent of the women were employed. The percentage of unemployed women is much lower than the percentage of unemployed men when the calculation is based on all women and men, as Table 48 illustrates. However, as we shall return to below the picture is entirely different when considering (ILO) unemployment rates. A third observation that can be made from Table 48 is that there are significant differences between the reporting domains, for example with the share of employed men in Amman being over 20 percentage points higher than in Mafraq.

The labour force participation rate is calculated by adding the percentage of employed to the percentage of unemployed (and those who are available for work and actively seeking work). For men, this varies from a very low 47 per cent in Mafraq to 66 per cent in Amman (Figure 42). The labour force participation rate for women is at an altogether much lower level, ranging from 5 per cent in Zarqa to 11 per cent in the refugee camps.

Table 48 Employment status by reporting domain and gender. Percentage of all employed Syrian refugees aged 15 and above (n=21,311).

		Employed	Unemployed	Outside labour force	Total
Amman	Male	55	11	35	100
	Female	3	3	94	100
Zarqa	Male	41	14	45	100
	Female	2	3	95	100
Irbid	Male	46	10	44	100
	Female	3	4	93	100
Mafraq	Male	32	15	52	100
	Female	2	4	94	100
Other governorates	Male	45	18	38	100
	Female	2	3	94	100
<b>All outside camp</b>	<b>Male</b>	<b>46</b>	<b>12</b>	<b>41</b>	<b>100</b>
	<b>Female</b>	<b>3</b>	<b>3</b>	<b>94</b>	<b>100</b>
Camps	Male	44	16	40	100
	Female	8	3	89	100
<b>All</b>	<b>Male</b>	<b>46</b>	<b>13</b>	<b>41</b>	<b>100</b>
	<b>Female</b>	<b>4</b>	<b>3</b>	<b>93</b>	<b>100</b>
<b>All males and females</b>		<b>24</b>	<b>8</b>	<b>68</b>	<b>100</b>

Figure 42 Labour force participation rates of Syrian refugees aged 15 and above by reporting domain and gender (n=21,311).

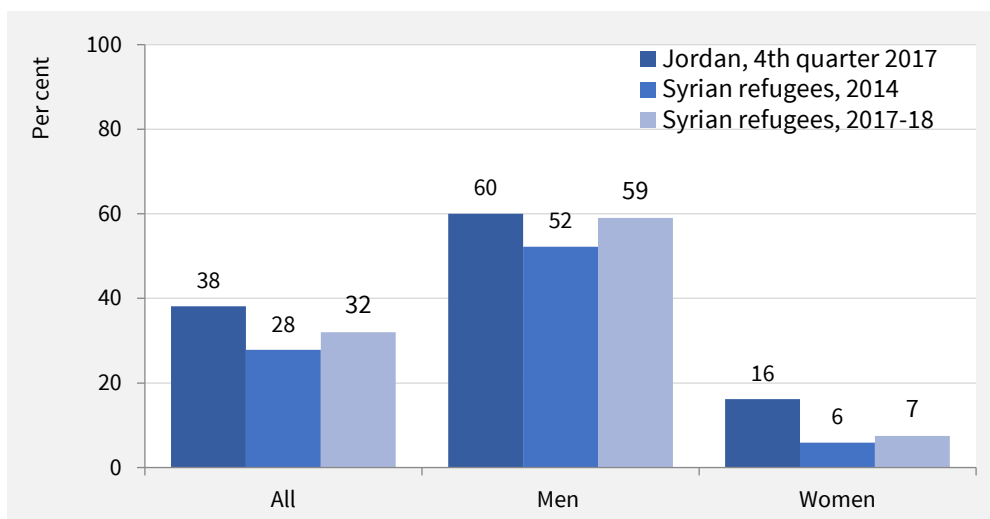


The overall labour force participation rate of Syrian refugees has increased from 28 per cent in 2014 to 32 per cent today, which is still significantly lower than the national labour force participation rate of 38 per cent (Figure 43)<sup>27</sup>. The labour force participation rate for Syrian refugee men increased by 7 percentage points from 2014, whilst for women the change was minor (albeit positive). The current labour force participation rate of Syrian refugee women (7 per cent) is less than half the national rate (16 per cent) and is the main reason why the overall labour force participation rate for Syrian refugees still lags behind the national rate.

With close to 80 per cent in the labour force, Syrian refugee men aged 30 to 39 are more often economically active than those both younger and older (Table 49). The youngest (aged 15 to 19) and the oldest (aged 50 and above) are much less active in the labour market, with only 36 and 28 per cent who are employed or looking for work. Syrian refugee women below 20 years of age are rarely employed or seeking work.

Displayed in a line graph, the labour force participation rates of Syrian refugee men by age form similar patterns across reporting domains (Figure 44). It is lowest for most age groups of Syrian refugee men in Mafraq and highest in Amman. In the camps, a lower share of young refugee men aged 15 to 19 but a higher share of refugee men aged 50 and above are members of the labour force, compared to refugee men in the same age groups residing outside camps.

Figure 43 Current labour force participation rate of Syrian refugees (n=21,311) compared with the rate in 2014 and the latest national rate by gender. Percentage.

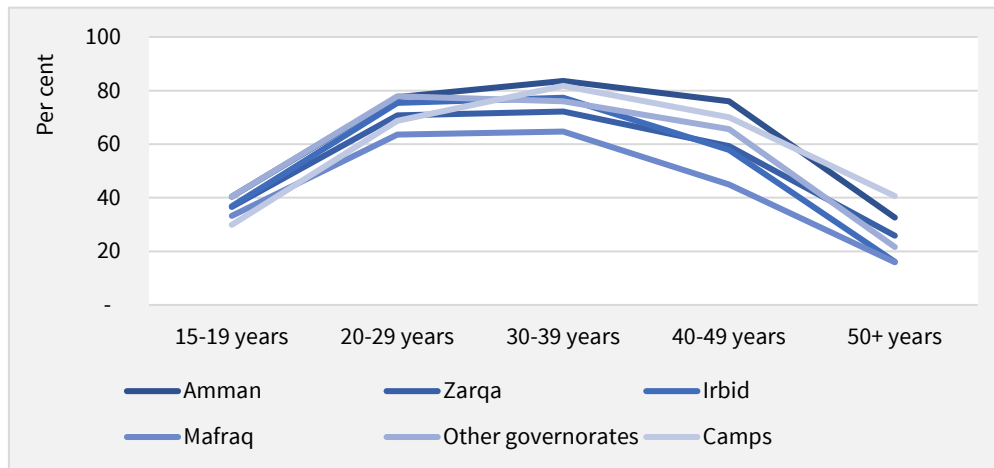


<sup>27</sup> The national labour force rate is the official figure published by the Department of Statistics and is valid for the 4<sup>th</sup> quarter of 2017. The rate was about one percentage point higher in the 3<sup>rd</sup> quarter. See, <http://dosweb.dos.gov.jo/18-5-unemployment-rate-during-the-fourth-quarter-of-2017/>.

Table 49 Employment status by gender and age (n=21,311).

		Employed	Unemployed	Outside labour force	Total
Men	15-19 years	26	10	64	100
	20-29 years	58	15	27	100
	30-39 years	63	16	22	100
	40-49 years	49	16	35	100
	50+ years	19	9	72	100
Women	15-19 years	0	1	98	100
	20-29 years	3	4	93	100
	30-39 years	7	4	89	100
	40-49 years	7	5	88	100
	50+ years	3	2	96	100
All	15-19 years	13	6	81	100
	20-29 years	29	9	61	100
	30-39 years	33	10	57	100
	40-49 years	28	10	62	100
	50+ years	10	5	85	100

Figure 44 Labour force participation rates of Syrian refugee MEN aged 15 and above by reporting domain and age (n=10,013).



By and large, the labour force participation rates of female Syrian refugees aged 15 to 19 are extremely low in all reporting domains, ranging from 1 to 3 per cent (Figure 45). For Syrian refugee women aged 50 and above, the labour force participation rate in most domains is also low (2 to 5 per cent). The exception is in the camps, where women’s economic activity is markedly higher than elsewhere for all but the youngest age groups. However, we must note that even amongst the camp cohort with the highest female labour force participation rate (30- to 49-year-olds), fewer than one

in five are economically active. In Amman, Irbid and Mafraq, the labour force participation of refugee women peaks in the 40 to 49 age group, at 10 to 13 per cent, whilst in Zarqa and Other governorates women in this age group of have a much lower labour force participation rate of 4 to 6 per cent.

People’s ability to be economically active is of course impacted by their health status—so too for Syrian refugees, where the labour force participation rate is halved for women with disabilities and is drastically reduced for men (Figure 46). (The disabled are here understood as individuals who have great difficulty or cannot at all perform at least one out of six major activities that are crucial for functioning well in daily life. See Chapter 5 for details.)

Figure 45 Labour force participation rates of Syrian refugee WOMEN aged 15 and above by reporting domain and age (n=11,298).

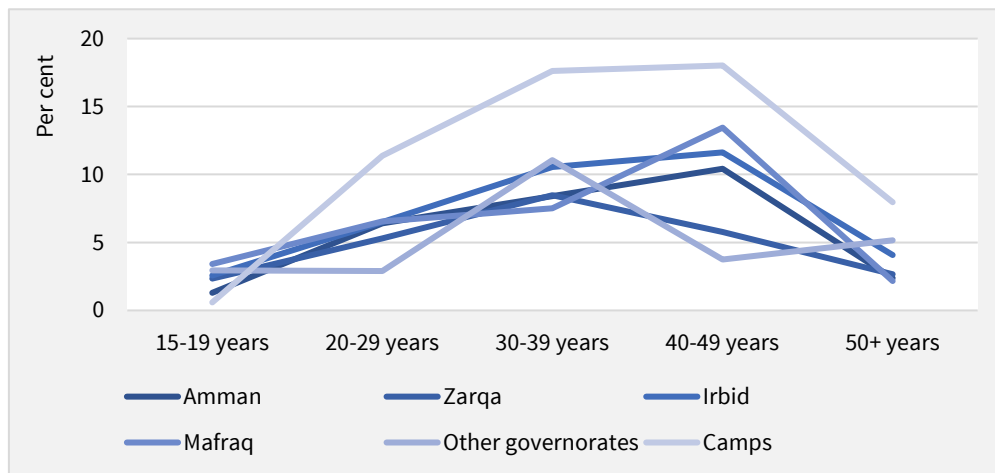
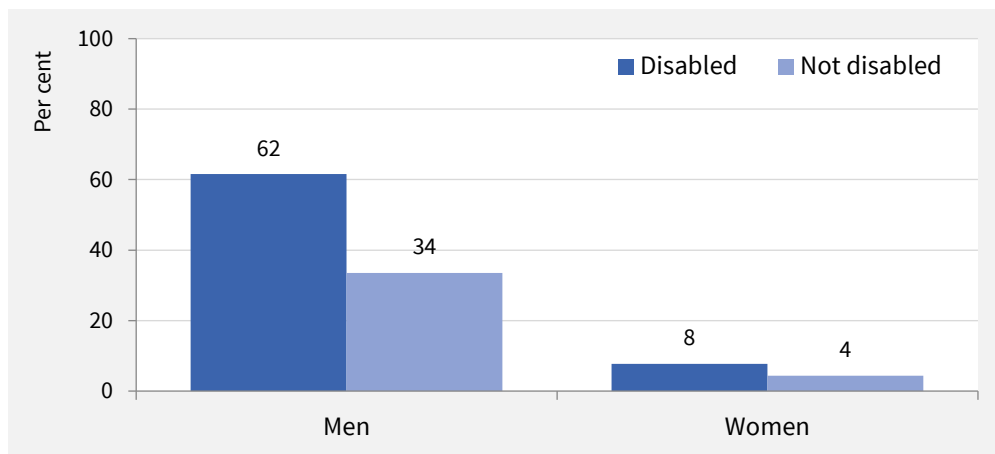


Figure 46 Labour force participation rate for individuals aged 15 and above by gender and disability (n=21,311).



### Worked the past 12 months

In addition to the individuals who have thus far been defined as employed using the week before the interview as the reference period, another 7 per cent of Syrian refugee adults—the vast majority of them men—held one or more jobs during the 12

months leading up to the survey. The percentage is in the range of 6 to 10 per cent for all reporting domains, with the highest figure for the camps.

Forty per cent of the refugees in the ‘unemployed, looking for work’ category had been employed in the 12 months prior to the interview (but not in the reference week just before); 4 per cent of those who, in accordance with the ILO terminology, had been defined as ‘economically inactive’ had also been employed in the year leading up to the survey. Furthermore, 12 per cent of all job seekers had worked before, but not the past 12 months. Nineteen per cent of all men who did not work during the reference week had been employed in the preceding 12 months, compared to 1 per cent of women.

About one-third of those who were not currently employed but had worked during the past year had been employed for less than 2 months out of the 12, while slightly over one-third had held a job for two to five months and slightly fewer than that had worked six months or more.

### Education and labour force participation

Returning to data based on the one-week reference period, educational attainment seems to play a fairly modest role for the economic activity of Syrian refugee men: As long as they have some education, there is minimal variation in their labour force participation across educational levels (Table 50). Yet men with higher education are more often economically active than other men: 58 per cent of them are employed compared to the average of 46 per cent for all men (as mentioned above). The labour force participation rate for men with a post-secondary degree is 72 whilst the average for all men is 59.

Table 50 Employment status by gender and educational attainment. Percentage of Syrian refugees aged 15 and above (n=21,308).

		Employed	Unemployed	Outside labour force	Total
Men	Currently in school	5	2	93	100
	No schooling	36	12	52	100
	Elementary	51	15	33	100
	Preparatory/ Basic	54	15	31	100
	Secondary	52	14	34	100
	Post-secondary	58	14	28	100
Women	Currently in school	0	0	100	100
	No schooling	3	2	95	100
	Elementary	3	3	94	100
	Preparatory/ Basic	4	4	92	100
	Secondary	9	5	86	100
	Post-secondary	15	11	74	100

For Syrian refugee women, higher education quite clearly implies higher labour force participation: 26 per cent of women who have completed post-secondary education are in the labour market, compared to 14 per cent of those who completed secondary

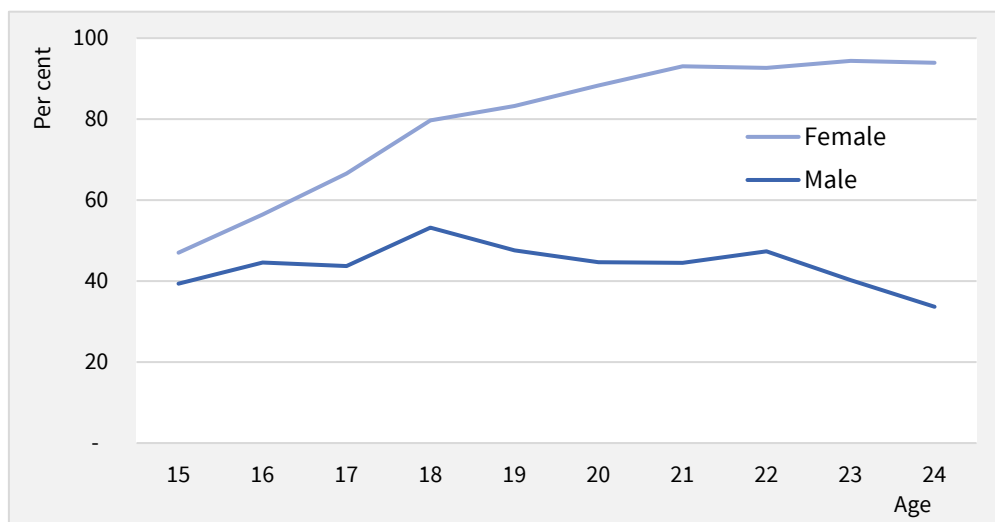
education and only 8 per cent of those who attained basic schooling. The average labour force participation rate for women is 7 per cent (as reported above).

For the youth, education also impacts labour force participation, in that enrolment in formal education is generally not combined with employment. In fact, merely 2 per cent of Syrian male refugee youth aged 15 to 24 are both employed and attending some form of formal education. This combination is very rare amongst female youth (Table 51), however. The categories in Table 51 can be used to prepare data on Syrian refugee youth who are Not in Employment, Education or Training (NEET)<sup>28</sup>. Altogether 61 per cent are NEETs: 46 per cent of 15- to 19-year-old males; 43 per cent of 20- to 24-year-old males; 65 per cent of 15- to 19-year-old females; and 92 per cent of 20- to 24-year-old females. The distribution by single age is presented in Figure 47. It shows how the share of NEETs amongst young females increases gradually, whilst the curve is much flatter for males. The gap widens because males who leave the educational system tend to transition into work life, whilst females generally do not. Yet even amongst young men aged 20 to 24, nearly three in ten are neither attending formal education nor employed.

Table 51 Labour force participation and educational enrolment amongst Syrian refugees aged 15-24 by gender and age groups (n=7,495).

	Males		Females	
	15-19 years	20-24 years	15-19 years	20-24 years
Employed	24	51	0	2
Employed & enrolled in formal education	2	2	-	0
Unemployed	10	15	1	3
Enrolled in formal education	29	5	34	5
Neither enrolled nor employed	36	28	64	89
Total	100	100	100	100

Figure 47 NEETs among Syrian refugee youth. Percentage of individuals aged 15-24 by gender and age (n=7,495).



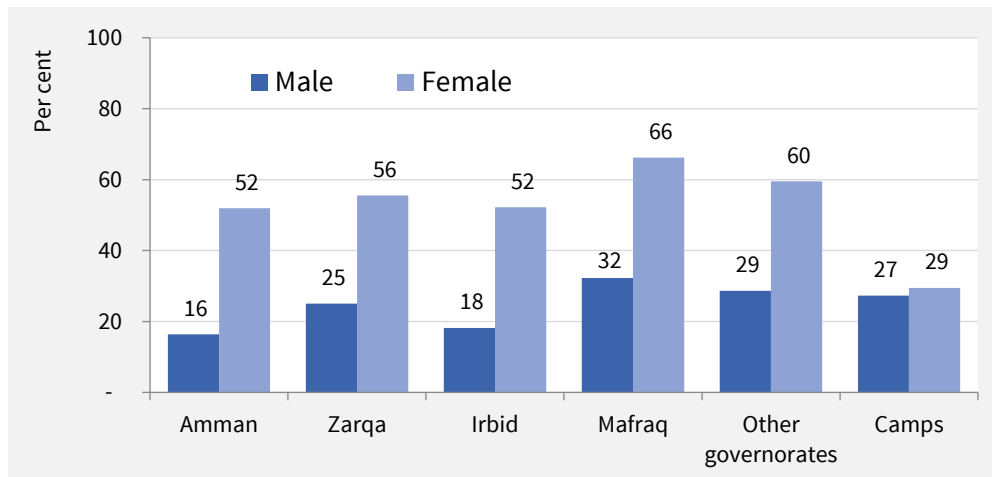
<sup>28</sup> For a brief introduction to the NEET concept with examples from seven countries, amongst them Jordan, see Elder 2015.



## Unemployment

The unemployment rate is calculated by dividing the percentage of people who are unemployed, available for and seeking work by the percentage of people who are in the labour force, and multiplying by 100<sup>29</sup>. In five out of six reporting domains, more than half of all women who wish to work are unemployed (Figure 48). In the camps, the situation for women is better, as ‘only’ three in ten economically active women have failed to get a job. The unemployment rate for men ranges from 16 per cent in Amman to 32 per cent in Mafraq.

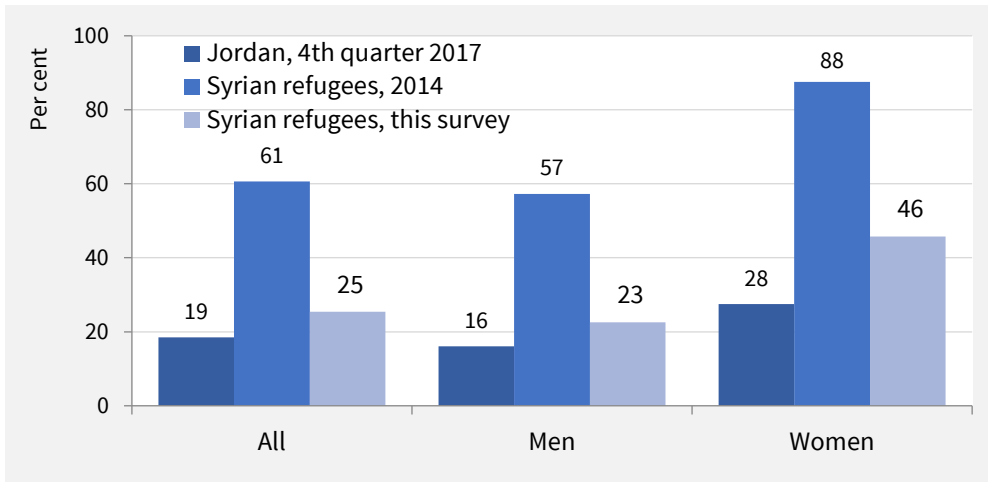
Figure 48 Unemployment rates of Syrian refugees aged 15 and above by reporting domain and gender (n=21,311).



Unemployment amongst Syrian refugees in Jordan stands at 25 per cent, which is not dramatically different from the official national unemployment rate for the 4<sup>th</sup> quarter of 2017 (18.5 per cent). During the past three to four years, we have witnessed a very positive trend, in that unemployment amongst Syrian refugees has dropped radically from 61 per cent (Figure 49). The unemployment rate for men is 23 per cent, and is double that for women—however, the female rate has fallen from an extreme 88 per cent in 2014.

<sup>29</sup> Including the discouraged workers (unemployed but not seeking work) in the calculations would slightly increase both the labour force participation and unemployment rates.

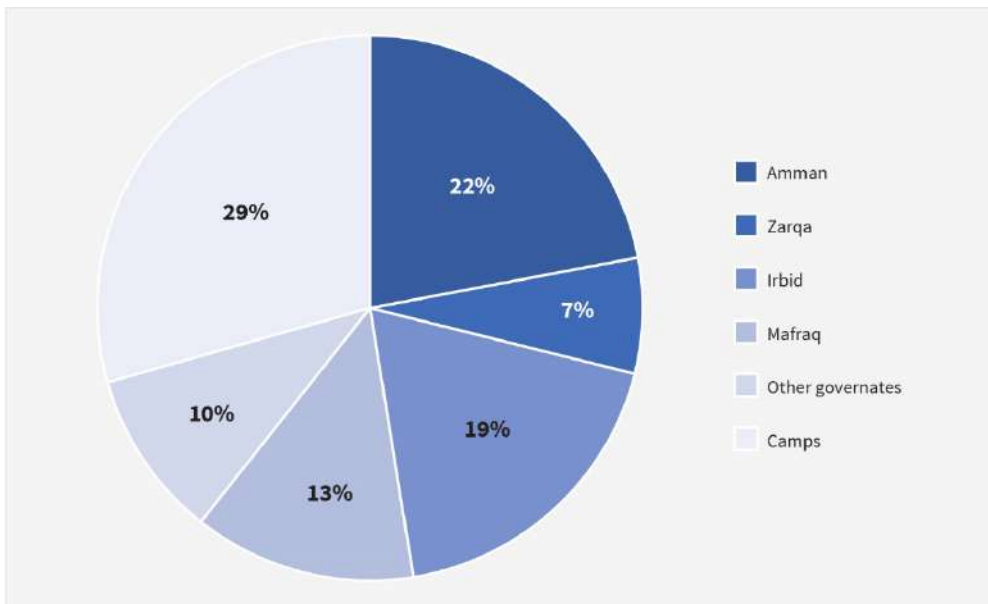
Figure 49 Unemployment rates of Syrian refugees in 2014 and 2017-18 (n=21,311) compared with national rates for the 4<sup>th</sup> quarter of 2017 by gender.



Whilst the unemployment rate for women is twice than that for men, the majority of job-seeking Syrian refugees aged 15 and above are men (78 per cent), not women (22 per cent), due to men’s much higher labour force participation rate. Considering all unemployed Syrian refugees, three in ten reside inside the refugee camps, compared to one in five in Amman and Irbid (Figure 50). Around one in ten unemployed Syrian refugees lives in each of the three remaining reporting domains.

The unemployment rate of Syrian refugee men is considerable for all age groups, varying from 15 to 50 per cent (Figure 51). The unemployment rate is highest for men from the age of 50 onwards and is second highest for youth. Unemployment is rarest in Amman and Irbid and most prevalent in Mafraq, for most age groups.

Figure 50 Distribution of unemployed Syrian refugees across reporting doains. Percentage (n=21,311).



The sample of economically active Syrian refugee women is too small to allow reporting on the female unemployment rate by age and reporting domain. As such, we cannot present a similar report for women as we do in Figure 51 for men. Instead, we have compared the unemployment rate for all women and men by age groups (Figure 52). Unemployment is extremely high amongst young women aged 15 to 19 at 76 per cent. It drops to 53 per cent for women in their twenties, however, and stabilizes at around 40 per cent for the older age groups.

Falling female unemployment rates by age may partly be explained by reduced job-seeking activities upon marriage and increased concentration on family responsibilities (for many women). Losing hope and giving up after long periods—perhaps years—of unsuccessful job-searching might also be part of the picture. As mentioned above, ILO-compatible labour force statistics would classify such women as outside the labour force, thus moving them out of both the labour force and the pool of unemployed individuals.

Figure 51 Unemployment rates of Syrian refugee MEN aged 15 and above by reporting domain and age (n=10,013).

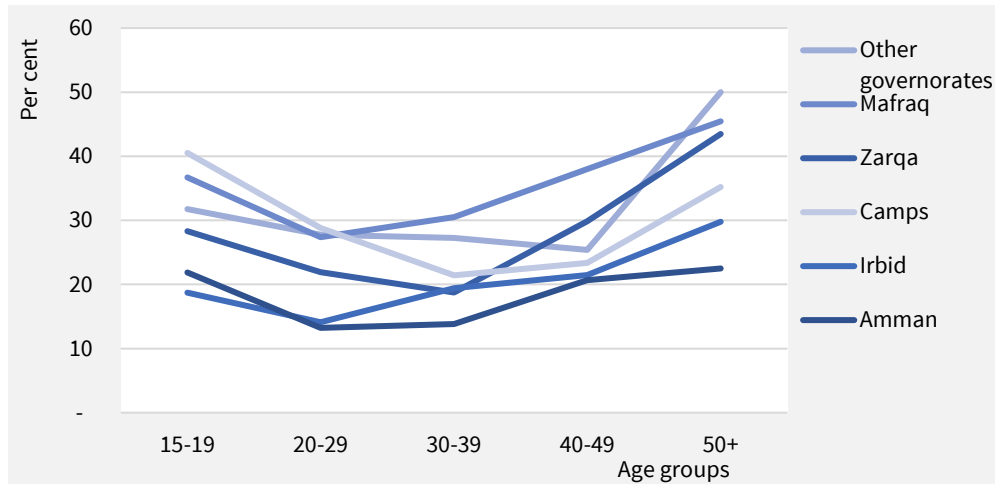
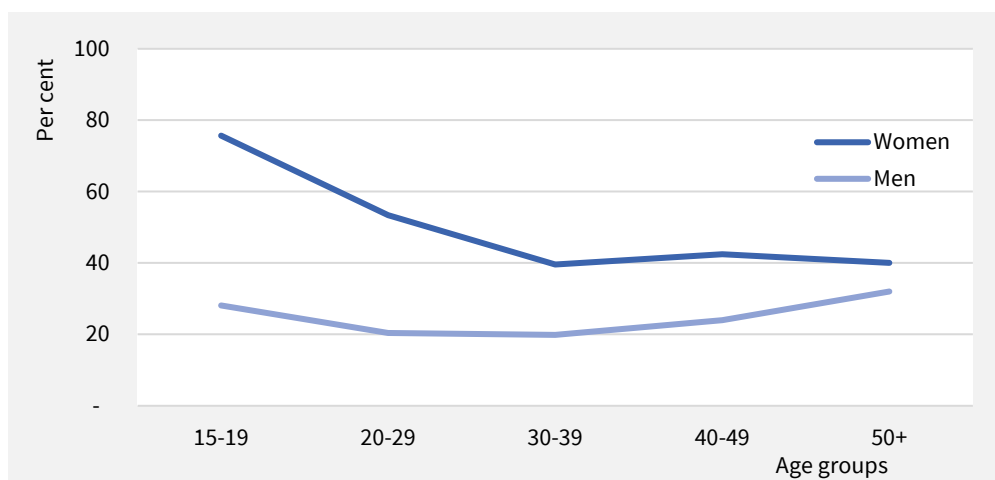


Figure 52 Unemployment rates of Syrian refugees aged 15 and above by gender and age (n=21,311).



## Employment characteristics

### Occupation and industry

This section describes what working people do—their occupation as well as their type of employer or sector of work (i.e. the ‘industry’ in which they are working). Doing so, it draws on two international classification systems: the International Standard Classification System of Occupations (ISCO-08)<sup>30</sup> and the International Standard Classification of All Economic Activities (ISIC Rev. 4).<sup>31</sup> Since we have categorized people into a limited number of groups, many details are, by necessity, lost. However, we have attempted to use labels for the groups that suggest either what the majority of individuals in each group do or where they work. Furthermore, we present *some* details about the more exact work experience and skills possessed by the Syrian refugee population.

The ISCO-08 classes workers into ten broad higher-order groups. Of these, we have merged managers and professionals into one group because there were so few managers in our sample. In addition, the ISCO-08’s tenth category comprises occupations within the armed forces, which is irrelevant for Syrian refugees in Jordan. Hence, in this report, Syrian refugees have been distributed into eight broad groups of occupations. (Please see footnotes for details on what kinds of occupations *generally* belong to some of the groups.)

We find very few white-collar workers amongst Syrian refugee men—only about 5 per cent work as professionals (primary school and early childhood teachers, secondary teaching and other teaching professionals, business administration professionals, medical doctors and engineers), technicians or associate professionals (process control technicians, sales and purchasing agents, and legal, cultural and social associate professionals), or hold other managerial or lower-level administrative positions and perform office work (general office clerks) (Table 52)<sup>32</sup>. Instead they work mainly as craft and trades workers (37 per cent), service and sales workers (25 per cent) and in elementary occupations (23 per cent)<sup>33</sup>.

The main difference between the work of Syrian refugee women and men is that the former are more often professionals and have office work and are less often are employed in crafts and trades (Table 52). Reflecting the fact that, as reported above,

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<sup>30</sup> See, <http://www.ilo.org/public/english/bureau/stat/isco/>.

<sup>31</sup> See, <http://unstats.un.org/unsd/cr/registry/regcst.asp?Cl=27>.

<sup>32</sup> ‘Professionals’ generally refers to e.g. lawyers, economists, architects, engineers, dentists, medical doctors, nurses, pharmacists, teachers and journalists. However, these occupations are amongst those that Syrian refugees are legally excluded from in the Jordanian labour market. ‘Technicians’ are made up of e.g. engineering technicians, construction supervisors, medical laboratory technicians, medical and nursing assistants, insurance representatives, real estate agents, ICT technicians and sports and fitness workers. Syrian refugees are barred from many of these occupations, as well. ‘Clerks’ includes office clerks, secretaries and office workers in numerous areas, cashiers, and hotel front desk receptionists.

<sup>33</sup> ‘Service and sales’ covers a variety of jobs, e.g. travel guides, domestic housekeepers and housekeepers in hotels, ambulance personnel, hairdressers and beauticians, security guards, cooks, waiters, and sales persons in stalls, street markets, shops and food outlets. There are many ‘crafts and trades’, e.g. blacksmiths and toolmakers, machinery mechanics and repairers, electrical equipment installers and repairers, and various work related to building and construction. ‘Elementary occupations’ includes many different jobs, amongst which are farm labourers, (manual) construction workers, manufacturing labourers, food preparation assistants and kitchen helpers, street vendors, garbage collectors, package deliverers and luggage porters, meter readers, and water and firewood collectors.

Syrian refugee women with higher education levels are more likely to be economically active than those with less education, about one in five employed women are professionals, associate professionals, technicians and clerks. On the other hand, the majority of Syrian refugee women work as service and sales workers and in elementary occupations.

Table 52 Main categories of occupation. Percentage of employed Syrian refugees aged 15 and above by gender (n=4,925).

	Men	Women	All
Professionals & managers	2	11	3
Technicians & associate professionals	2	5	2
Clerks	1	4	2
Service & sales workers	25	30	25
Skilled agricultural workers	4	4	4
Craft & related trades workers	37	16	35
Plant & machine operators, assemblers	5	1	5
Elementary occupations	23	28	24
Total	100	100	100

Examples of crafts and trades workers found amongst Syrian refugees is work related to building and construction such as bricklayers, stonemasons, stonecutters, concrete placers, carpenters and joiners, roofers, plasterers, plumbers and pipe fitters, air conditioning mechanics and painters. Under this heading, Syrian refugees also work as blacksmiths, vehicle and other machinery mechanics and repairers, electrical equipment installers and repairers, butchers, bakers, fruit and vegetable preservers, wood workers, and garment-related workers such as sewers, tailors, dressmakers, garment cutters and shoemakers.

Refugees employed within service and sales are cooks, waiters, shops salespeople, salespeople in streets and markets, cashiers, child care workers, and security guards. In elementary occupations, Syrian refugees are largely found as domestic housekeepers and cleaners, cleaners in hotels and offices, car cleaners, and crop and livestock farm workers; there are some construction labourers, hand packers and street vendors in this category as well. In addition to the farm workers found in this major group of occupations, there is a separate group called *skilled* agricultural workers<sup>34</sup>. Three in four belonging to this group work as market gardeners and crop growers whilst one in four are subsistence livestock farmers, the vast majority of whom live in Irbid and Mafraq. Farm workers categorized under elementary occupations predominantly live in those two domains as well.

Amongst Syrian refugees grouped as assemblers and plant and machine operators, we find mineral and stone processing plant operators, cement machine operators, drillers, food and textile machine operators, and car and van drivers.

Surprisingly, there is a higher share of white-collar workers inside camps than in the other reporting domains: 7 per cent professionals; 4 per cent technicians and associate professionals; and 4 per cent clerks (Table 53). This adds up to 15 per cent of all those employed, as compared with 6 per cent white-collar workers in Amman and

<sup>34</sup> In the ISCO-08, this group is labelled 'Skilled agricultural, forestry and fishery workers' but since the survey found no Syrian refugees in the forestry or fishery business, we have shortened the label.

1 per cent in Mafraq. Furthermore, a higher proportion of the employed inside the camps compared to those outside the camps are working as service or sales workers— at 32 per cent versus 17 to 26 per cent. On the other hand, crafts and related trades workers is a category of (grouped) occupations that is significantly less common inside camps (19 per cent) and is most common in Amman, where nearly one-half of the employed Syrian refugees are employed as craftspeople and trades workers. Elementary occupations are frequently found everywhere, but less so in the capital. However, we should underline here that the reporting domain refers to the place of residence and not the location where the work is carried out. As we will return to below, working outside one’s living area and long commutes (of one hour and longer) are not uncommon features for employed Syrian refugees. Thus, it could well be that the share of work carried out in Amman by people in elementary occupations is higher than 16 per cent. We simply do not know.

About one-half of all employed Syrian refugees with post-secondary education are employed as white-collar workers, while one-fifth are employed as service and sales workers, and one-fifth are crafts and related trades workers; those with higher education levels are thus under-represented amongst the two latter main occupation groups (Figure 54). Refugees with secondary education are more often employed as service and sales workers than those with less or more education. And the lower an individual’s education, the higher the likelihood that he or she will be in an elementary occupation.

Table 53 Main categories of occupation. Percentage of employed Syrian refugees aged 15 and above by reporting domain (n=4,925).

	Other						All
	Amman	Zarqa	Irbid	Mafraq	governorates	Camps	
Professionals & managers	3	2	1	1	-	7	3
Technicians & associate professionals	2	0	0	0	3	4	2
Clerks	1	0	1	0	-	4	2
Service & sales workers	24	26	23	17	23	32	25
Skilled agricultural workers	0	2	6	12	5	5	4
Craft & related trades workers	46	39	36	34	43	19	35
Plant & machine operators, assemblers	7	5	5	4	5	2	5
Elementary occupations	16	26	28	31	22	26	24
Total	100	100	100	100	100	100	100

Table 54 Occupation. Percentage distribution of employed Syrian refugees aged 15 and above by main categories of occupation and educational attainment (n=4,925).

	Not completed any schooling	Elementary	Preparatory/basic	Secondary	Post-secondary	All
Professionals & managers	-	0	-	3	43	3
Technicians & associate professionals	1	1	2	5	6	2
Clerks	0	1	2	6	3	2
Service & sales workers	22	23	28	39	18	25
Skilled agricultural workers	7	4	4	1	1	4
Craft & related trades workers	37	39	37	27	17	35
Plant & machine operators, assemblers	5	5	5	6	4	5
Elementary occupations	28	28	21	14	9	24
Total	100	100	100	100	100	100

With regard to industry, we have merged the 21 broad groups from the ISIC classification into 9 categories. As with occupation, there is some variation across gender in terms of the industries that employ Syrian refugees (Table 55). While one in four employed Syrian refugee men work in construction, only 1 per cent of the employed Syrian refugee women are employed in that sector. Wholesale and retail trade also employ a higher share of men (18 per cent) than women (11 per cent)<sup>35</sup>. On the other hand, one in four Syrian refugee women work in education, health and social work whilst only 3 per cent of employed Syrian refugee men do so. The relative importance of other major (grouped) industries is fairly similar for Syrian refugee men and women. The largest other sectors are: manufacturing (18 per cent of men and 17 per cent of women); accommodation and food service (8 per cent of both men and women)<sup>36</sup>; and agriculture and mining (8 per cent of men and 10 per cent of women)<sup>37</sup>. ‘Administrative/support service’ (employing 6 per cent) covers private security activities (guards) and cleaning activities. ‘Other service’ is a fairly large sector, particularly for women; while it mainly includes such personal service activities as hair-dressing and other beauty treatments, and washing of textile products, we have also included transportation (of both population and goods) and activities in water and sanitation in this group. About one-third of those coded as ‘Other’ work for international organizations, whilst most women in this group are employers of domestic personnel on behalf of their households.

<sup>35</sup> ‘Trade’ covers wholesale and retail sale of all kinds of goods. Many work in shops and on market stalls where foodstuffs are the predominant merchandise.

<sup>36</sup> ‘Food services’ covers work in both restaurants and mobile stalls.

<sup>37</sup> This sector was created by merging ‘Agriculture, forestry and fishing’ with ‘Mining and quarrying’ in the ISIC system. The vast majority in this (new) industry sector work in agriculture, not mining.

Table 55 Industry sector by gender. Percentage of employed Syrian refugees aged 15 and above (n=4,927).

	Men	Women	All
Manufacturing	18	17	18
Construction	23	1	21
Wholesale & retail trade, repair of vehicles	18	11	17
Accommodation & food service	8	8	8
Education, health & social work	3	25	5
Agriculture & mining	8	10	8
Administrative/support service	6	10	6
Other service	13	5	12
Other	3	14	4
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

As with occupation, camp refugees tend to be over-represented in education (a majority work as early childhood and primary school teachers) as well as in administrative/support service (Table 56). The ‘Other’ category is also more crucial in camps due to the increased employment opportunities within international organizations there. The relative distribution of Syrian refugees in industries across the other five reporting domains is fairly similar, except that agriculture is more significant in Mafraq in particular (24 per cent), and also in Irbid (13 per cent).

Educational attainment does not play much of a role with regard to recruiting people into certain industries, with the exception of education: Educated Syrian refugees are more likely to be employed in the education, health and social work industries, and primarily in education (Table 57). In fact, 25 per cent of employed Syrian refugees with a post-secondary degree have a job within the field of education, whilst 6 per cent work in the health sector.

Table 56 Industry sector by reporting domain. Percentage distribution of employed Syrian refugees aged 15 and above (n=4,927).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
Manufacturing	26	17	19	13	20	8	18
Construction	27	22	21	26	29	11	21
Wholesale & retail trade, repair of vehicles	19	19	18	14	20	15	17
Accommodation & food service	9	12	10	5	8	5	8
Education, health & social work	1	3	1	1	-	17	5
Agriculture & mining	1	3	13	24	6	10	8
Administrative/support service	2	3	3	1	3	17	6
Other service	12	20	12	14	12	10	12
Other	2	2	4	2	2	8	4
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>



Table 57 Industry sector. Percentage distribution of employed Syrian refugees aged 15 and above by educational attainment (n=4,927).

	Not completed any schooling	Elementary	Preparatory/basic	Secondary	Post-secondary	All
Manufacturing	15	18	20	19	12	18
Construction	26	24	20	14	10	21
Wholesale & retail trade, repair of vehicles	18	16	19	19	13	17
Accommodation & food service	6	8	8	11	4	8
Education, health & social work	1	2	3	13	31	5
Agriculture & mining	11	10	7	3	3	8
Administrative/support service	7	7	6	5	5	6
Other service	13	13	11	10	13	12
Other	3	2	4	6	10	4
Total	100	100	100	100	100	100

### Work in Syria versus work in Jordan

Competence is defined by a person’s education, training, and work experience. Above, we have used the survey data to show how Syrian refugees are currently contributing to the Jordanian economy, through presenting statistics on the sectors in which they work and the kinds of jobs they perform. In this section, we will compare their work in Jordan with the jobs they had in Syria before the crisis and war. We base the analysis on work history data obtained from one randomly selected adult in each household, provided the individual was employed at the time of the survey and had ever lived and worked in Syria. In this section, we target the following questions: To what extent are the refugees drawing on previous work experience? Is it primarily in known occupations and industries that they succeed in finding jobs, or are there legal barriers and other circumstances in their country of refuge preventing them from making the best use of their skill sets? As will become clear, the general tendency for Syrian refugees is to work in sectors and occupations in which they have prior experience.

We first look at all employment periods of at least 12 months’ duration in the two countries. Hence, instead of comparing people, we compare employment events or employment experiences. If a person has had two consecutive jobs that are classified as the same occupation, or which is within the same industrial sector, we have defined these two jobs as one occupation or one industry event. The comparison does not reveal any dramatic changes to people’s work life at the aggregate level. However, some variation for both industry and occupation is noticeable. Figure 53 suggests increased activity in accommodation and food service and less employment in agriculture in Jordan. Figure 54 indicates reduced relative importance of occupations within crafts and trades, and of plant and machine operators, and assemblers. Employment as a skilled agricultural worker also appears to be relatively less prevalent for Syrian

refugees in Jordan than it used to be in Syria. Instead, jobs in service and sales, and elementary jobs in particular, are more common.

Among Syrian refugees with work experience from their home country, 11 per cent are not currently employed in Jordan. A majority of those whose latest work experiences have been as professionals, service and sales workers, crafts and related trades workers, and who worked in elementary occupations before they sought refuge in Jordan, are currently employed in similar jobs; that is, they work within the same (grouped) occupations (Table 58).

Figure 53 Industry sector. Comparison of events (jobs) lasting at least 12 months in Syria (n=1,872) and Jordan (n=2,232).

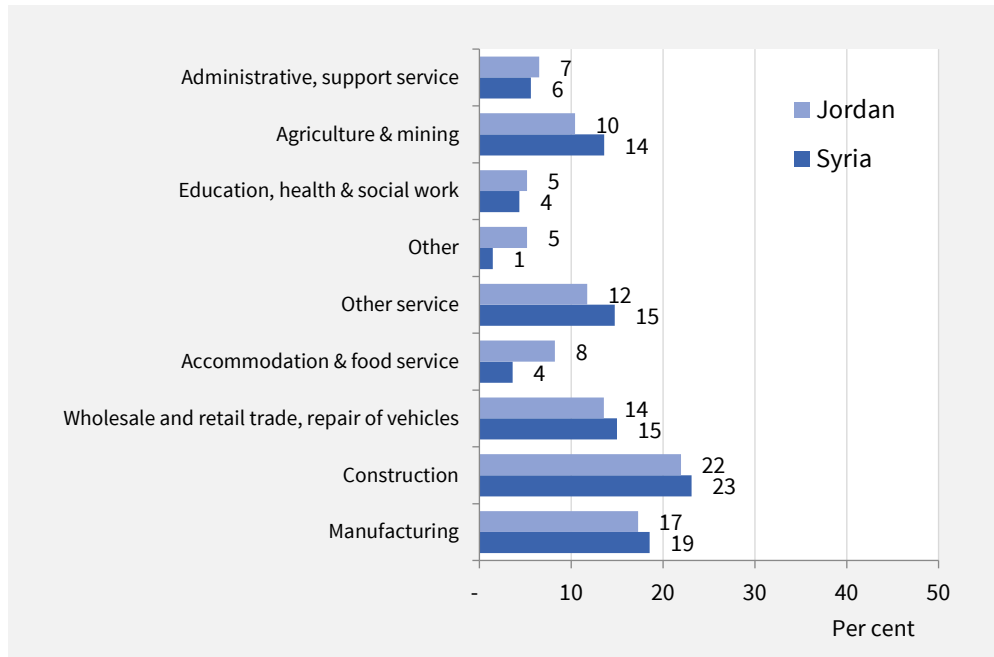
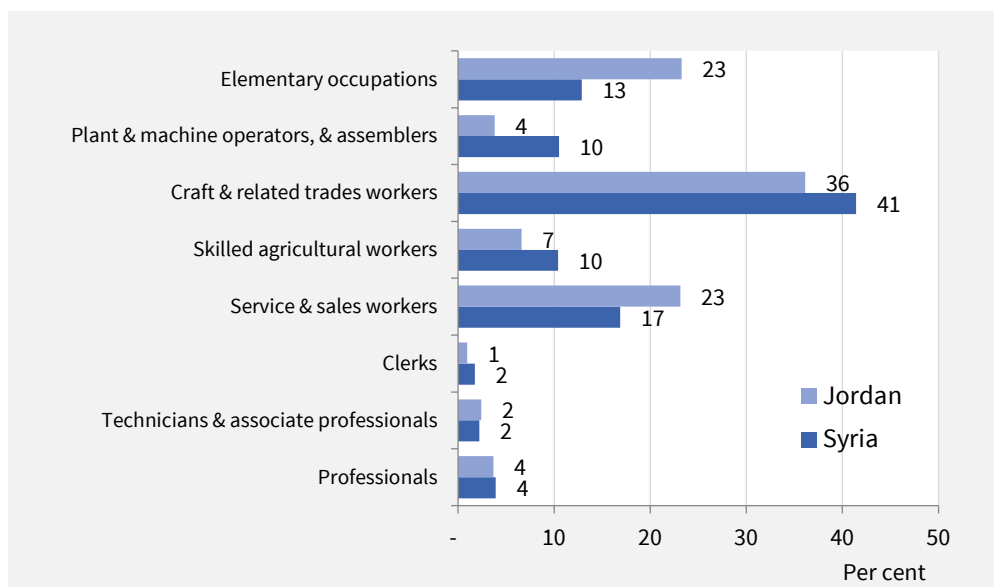


Figure 54 Occupation. Comparison of events (jobs) lasting at least 12 months in Syria (n=1,872) and Jordan (n=2,232).



Fifteen per cent of those who were professionals in Syria have now transitioned to employment as service and sales workers. Aside from these individuals, very few professionals have shifted to employment in other occupations—or, if they had changed their line of work for some time after arriving to Jordan, they had managed to move back to their previous occupation before the survey. Amongst Syrian refugees who used to work as technicians and associate professionals in Syria, over one-half are generally employed in accordance with their experience: 32 per cent are currently employed as professionals and 23 per cent are associate professionals, and the rest are employed in various other occupations. Very few of those who worked as clerks before they came to Jordan have remained in the same occupation (13 per cent) and many now work as service and sales workers (32 per cent) or in elementary occupations (40 per cent). Overall, the two latter (grouped) occupations contain the highest number of people with work experience from other occupations. A considerable number of refugees have also changed occupation and become crafts and related trades workers. Hence, although some Syrian refugees have switched from crafts and trades work to other kinds of work, this still remains the largest occupation category for Syrian refugees in Jordan.

Table 58 Occupation of last job in Syria job in Syria compared with current job in Jordan. Percentage (n=1,240).

	Last job in Syria								All
	Professionals	Technicians & associate professionals	Clerks	Service & sales workers	Skilled agricultural workers	Crafts & related trades workers	Plant & machine operators, assemblers	Elementary occupations	
<b>Not employed</b>	14	6	8	10	13	9	17	10	11
<b>Professionals</b>	69	32	-	-	-	0	1	0	3
<b>Technicians &amp; associate professionals</b>	-	23	-	-	-	1	-	0	1
<b>Clerks</b>	-	-	13	1	-	1	0	1	1
<b>Service &amp; sales workers</b>	15	11	32	67	6	7	16	8	19
<b>Current job in Jordan</b>									
<b>Skilled agricultural workers</b>	-	5	-	2	51	0	2	1	5
<b>Craft &amp; related trades workers</b>	2	8	-	10	17	75	16	4	38
<b>Plant &amp; machine operators, assemblers</b>	1	2	8	2	2	1	35	2	5
<b>Elementary occupations</b>	-	14	40	7	11	6	12	75	17
<b>Total</b>	100	100	100	100	100	100	100	100	100

Whilst Figure 53 indicates stability with regards to industry when comparing the work experiences of Syrian refugees in their home country with that in Jordan, Table 59—contrasting Syrian refugees’ current jobs with their last ones in Syria—suggests that a significant number have changed industry sectors since arriving in Jordan. However, from one-half (49 per cent) to 84 per cent in the various major (grouped) industries have remained in the same sector. Those who were employed within accommodation and food services in Syria are the most stable, while those who left Syria when they held administrative positions or worked in agriculture (and mining) have changed industry more often than others.

However, most of these kinds of moves are balanced out and thus, as shown in Figure 53, the relative importance of the various industry sectors to Syrian refugees was roughly the same in Syria as it is now in Jordan. The only exceptions, as mentioned above, are higher activity in accommodation and food services, and lower activity in agriculture in Jordan. It appears that refugees who used to be employed in agriculture in Syria have encountered more difficulties finding a job in Jordan than refugees with a background from other industries, as 15 per cent are now jobless. Unemployment is also above the average for Syrian refugees who used to work in administration (14 per cent) and other services (13 per cent). Many people who used to work in agriculture before their flight to Jordan have ended up in manufacturing (8 per cent) and construction (16 per cent). Generally, all industry sectors in Syria have ‘leaked’ workers to most other sectors in Jordan.

Table 59 Industry structure of last job in Syria compared with current job in Jordan. Percentage (n=1,240).

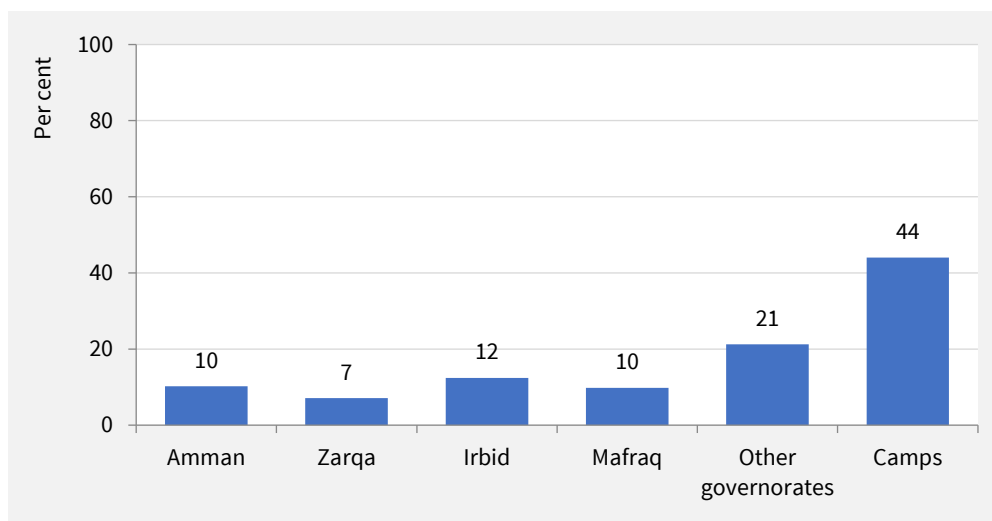
	Last job in Syria									
	Manu- facturing	Con- struction	Wholesale & retail trade, repair of vehicles	Accom- modation & food service	Other service	Other	Education, health & social work	Agri- culture & mining	Admini- strative/ support service	All
<b>Not employed</b>	6	12	12	4	13	6	10	15	14	11
<b>Manufacturing</b>	73	4	7	7	5	-	3	8	3	18
<b>Construction</b>	3	73	7	-	5	-	-	16	9	24
<b>Wholesale &amp; retail trade, repair of vehicles</b>	6	1	51	3	8	2	14	3	3	11
<b>Accommodation &amp; food service</b>	1	2	5	84	3	-	5	3	3	6
<b>Other service</b>	4	3	8	3	57	2	-	3	8	12
<b>Other</b>	1	-	3	-	3	62	7	2	5	3
<b>Education, health &amp; social work</b>	2	1	-	-	3	23	57	1	3	4
<b>Agriculture &amp; mining</b>	1	2	3	-	3	6	5	49	4	8
<b>Administrative/ support service</b>	2	2	5	-	3	-	-	1	49	4
<b>Total</b>	100	100	100	100	100	100	100	100	100	100

## Cash-for-work

Amongst all the Syrian refugees who had worked during the 12 months leading up to the survey, one in five had worked on a cash-for-work scheme run by an NGO or a UN agency. A cash-for-work job is typically offered to a refugee for a fixed time period, e.g. one, two or three months. When the contract is terminated, another refugee takes over the job, which is later offered to a third person, and so on. Such cash-for-work jobs are provided on a rotational basis with the objective that as many vulnerable households as possible should benefit. A coordination mechanism amongst the various organizations also helps maintain a 'fair' system. Cash-for-work jobs are frequently found within the fields of water and sanitation, neighbourhood cleaning, education, child protection etc. Some organizations might consider cash-for-work schemes as something different from 'proper' employment and perhaps label it volunteer work for which a stipend is attached. However, in our survey, such employment is considered regular employment.

Access to cash-for-work employment is much better inside the camps than outside (Figure 55). In comparison to only 7 per cent in Zarqa, as many as 44 per cent of all Syrian camp refugees who were employed during the past year, had worked on a cash-for-work scheme. A higher share of women (34 per cent) than men (19 per cent) had held cash-for-work employment during the past 12 months. Finally, the better-educated refugees seem to have a higher chance of getting employment through a cash-for-work program: One-third of those with post-secondary education and 28 per cent with secondary education had held such work, as compared to 18 to 19 per cent of those with less education.

Figure 55 Percentage of all Syrian refugees aged 15 and above who worked during the past 12 months and had been employed by a cash-for-work program in that period. By reporting domain (n=6,091).



## Employment status, sector of employment

Returning to employment in accordance with the ILO framework and the one-week reference period, Table 60 shows the refugees' work sectors and type of employers. Private businesses and companies dominate, employing over 90 per cent in all reporting domains except in the camps. The rest mainly work for NGOs or international organizations (4 per cent), in family businesses (4 per cent) or for private households

(2 per cent)<sup>38</sup>. The camps are different from other domains, with a higher than average share of people employed with the UN, another international organization or an NGO (15 per cent) and working in a family business (8 per cent). A majority of the very few that work in the public sector have elementary occupations.

Most Syrian refugees work as paid employees with salaries (93 per cent), and another 5 per cent work as own-account workers. A few are paid employees in a family business (1 per cent) or employ others (1 per cent) (Table 61); this distribution is exactly as that found outside camps in Irbid, Mafraq and Amman in 2014. Employment status varies by people's gender and age. Young people are more likely salaried employees (96 per cent), whereas those aged 50 and older are more likely than others to be own-account workers (15 per cent). Syrian refugee women are more often own-account workers (16 per cent) than men (4 per cent), with a significant share of women operating their business from home.

Table 60 Type of employer. Percentage distribution of employed Syrian refugees aged 15 and above by reporting domain (n=4,928).

	Private sector	NGO, international organization	Family business	A private household	Public sector	Total
Amman	96	0	2	2	0	100
Zarqa	92	0	3	4	0	100
Irbid	92	1	4	2	0	100
Mafraq	93	1	3	2	0	100
Other governorates	96	1	1	1	1	100
Camps	76	15	8	0	1	100
All	90	4	4	2	0	100

Table 61 Employment status of employed Syrian refugees aged 15 and above. By age groups. Percentage (n=4,923).

	Paid employee with salary	Paid employee in family business	Employer	Own-account worker	Unpaid worker in family business	Paid trainee
15-19 years	96	0	1	1	0	1
20-29 years	96	1	0	2	0	0
30-39 years	93	1	1	5	0	0
40-49 years	90	1	1	7	0	-
50+ years	79	3	3	15	-	0
All	93	1	1	5	0	0

<sup>38</sup> 'Family business' covers own-account work and business operations run by the household. 'Private household' implies that the person is employed by and perform work in someone else's home.

## Job-seeking practices

Syrian refugees find jobs primarily through people they know. Outside of camps, 70 to 80 per cent of those employed found their jobs by asking friends or relatives, as compared to less than one-half inside camps (Table 62). Over one-third inside the refugee camps have been hired by applying directly to employers, which is significantly higher than in the outside-camp reporting domains. For example, only 7 per cent in Amman have been hired by applying directly to an employer. Finding work through employment offices or recruitment events is mainly limited to the camps. Five per cent have started their own business, and 3 per cent have been recruited on the street—mostly for day-labour or short-term manual work. Cash-for-work jobs are applied for directly (i.e. through employers) and since such work opportunities are more abundant inside than outside camps, it follows that approaching the employer directly is more common inside camps.

Women more often than men apply for jobs through direct contact with employers, whilst men more often than women use their social networks to find jobs. This is arguably because, compared to men, a higher share of employed women has higher education and work in the formal labour market, where recruitment practices tend to be different than in the informal economy.

Table 62 Ways of finding (main) job. By reporting domain and gender. Percentage of employed Syrian refugees aged 15 and above (n=4,926).

	Asked friends/relatives	Applied directly to employer(s)	Registered at labour office/employment centre	Recruited on the street	Employer took contact	Started own business	Other	Total
<b>All</b>	<b>70</b>	<b>18</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>1</b>	<b>100</b>
<b>Reporting domain</b>								
Amman	80	7	0	4	2	4	2	100
Zarqa	81	9	-	4	1	4	1	100
Irbid	77	15	0	1	1	4	0	100
Mafraq	74	20	0	1	1	3	1	100
Other governorates	70	19	-	8	3	0	0	100
<b>All non-camp</b>	<b>78</b>	<b>12</b>	<b>0</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>1</b>	<b>100</b>
Camps	47	36	4	1	3	7	1	100
<b>Gender</b>								
Male	72	17	1	3	2	4	1	100
Female	47	31	2	1	3	4	2	100

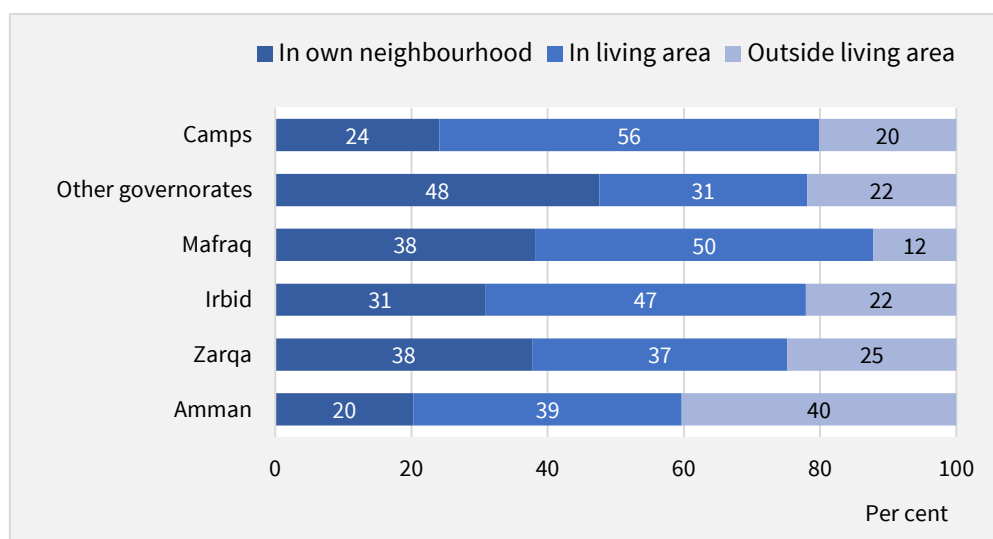
The main change since 2014 is that Syrian refugees today rely even more on connections to find a job (approximately 45 per cent had asked friends and relatives in 2014, versus 70 per cent now) and less on direct contact with employers (also approximately 45 per cent in 2014, and less than one-half of that now). This is a sign of refugees' presence in the informal labour market over time and that they have succeeded in establishing solid networks. At the same time, however, it is a symptom of distance from the formal labour market, where *wasta* (connections, intermediaries)

presumably carries less weight in terms of landing a job. Three years ago, very few Syrian refugees had attempted to start their own business, but today, as stated above, 5 per cent of those employed have created their own jobs. This may be due to the fact that Syrian refugees, over time, have established contacts and found partners in the Jordanian labour market and gained sufficient experience to succeed.

### Location of job

A majority of people work in the *hara*—or neighbourhood—where they live or at least in their own village, town or camp (Figure 56)<sup>39</sup>. In Amman, two out of every five employed Syrian refugees work outside the living area, while in Mafraq, only 12 per cent do so. In the camps, one in five travel outside their living area to work. Overall, nearly one in three Syrian refugees (28 per cent)—and a higher share of women (45 per cent) than men (26 per cent) work in their own *hara*. Only 7 per cent of women, compared to 29 per cent of men, are employed outside their own living area.

Figure 56 Location of work by reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=4,918).



### Getting to work; time and cost of commute

Since many Syrian refugees tend to work close to home, nearly half of them (49 per cent) simply walk to work. An additional 2 per cent say they combine walking with other means, while 49 per cent rely solely on some means of transportation, like a car, bus or bike. Some combine two or more means of transportation, such as a bus and a taxi. (Details are shown in Table 63.) In camps, two-thirds of the employed walk to work, compared to about one-third of those employed in Amman. In Amman, Zarqa and Irbid, about one-third of the employed commute by bus whereas one-fifth does so in Mafraq. Amongst those living in camps, only 13 per cent of the employed use a bus to reach work. The use of service taxis and regular taxis is most common in

<sup>39</sup> If individuals work in the camp in which they reside, they are coded as working in the 'neighbourhood' or in the 'living area' and not 'outside the living area'—in this context, a camp is considered a living area. In cities, a *montaqa* is considered a living area.



Amman and Zarqa while, in the camps, the bicycle is a crucial means of transportation for many.

Women more often than men walk to work (77 versus 49 per cent), a natural consequence of women having home-based work or employment in their immediate surroundings more often than men.

The time people spend to reach their place of work varies across reporting domains (Figure 57). The jobs of nearly two in five of those in the camps are within 10 minutes' travel time from home, while travel time for two-thirds of those in the camps is under 30 minutes. Outside the camps, approximately 50 per cent of all employed people travel at least 30 minutes from home to work. Amongst employed Syrian refugees residing in Amman, as many as 28 per cent commute one hour or more each way.

Considering the employed Syrian refugees in the various reporting domains who use some form of transportation to reach work, from 11 to 18 per cent pay over JD3 on transportation daily (Figure 58). In Amman, 40 per cent spend between JD1 and JD3 on transportation, while in other governorate and camps, around 20 to 30 per cent do so. Over one-half of the employed population in camps who do not walk to work do not spend any money on transportation (partly attributed to their use of bikes), while in Amman and Zarqa some nine in ten people have at least some outlays to reach their jobs. Considering all employed Syrian refugees who need a means of transportation to get to work, 54 per cent spend nothing or less than JD1 daily, 31 per cent spend at least JD1 but less than JD3, and 15 per cent spend JD3 or more.

Table 63 Means of transportation to work (some individuals use two or more). Percentage of employed Syrian refugees aged 15 and above by reporting domain and gender (n=4,713).

	Walking	Own car	Rented or borrowed car	Bus	Service (shared) taxi	Taxi	Transportation provided by employer	Bicycle	Total
<b>All</b>	51	1	5	26	6	5	8	4	100
<b>Reporting domain</b>									
Amman	35	2	5	33	13	13	7	0	100
Zarqa	48	0	5	33	6	8	5	0	100
Irbid	51	1	6	30	3	2	11	1	100
Mafraq	59	0	5	21	2	1	14	1	100
Other governorates	56	0	7	29	2	3	7	0	100
Camps	66	0	2	13	2	1	7	12	100
<b>Gender</b>									
Male	49	1	5	27	6	6	8	4	100
Female	77	0	3	10	3	4	6	0	100

Note. Because some individuals combine two or more means of transportation, the 'true' total adds up to more than 100.

Figure 57 Average time to reach the work place. By reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=4,655).

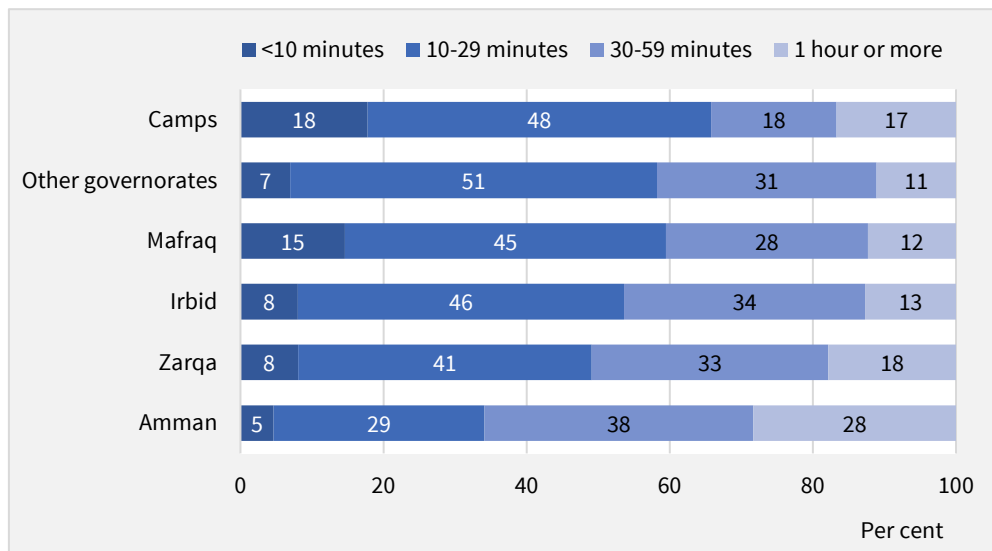
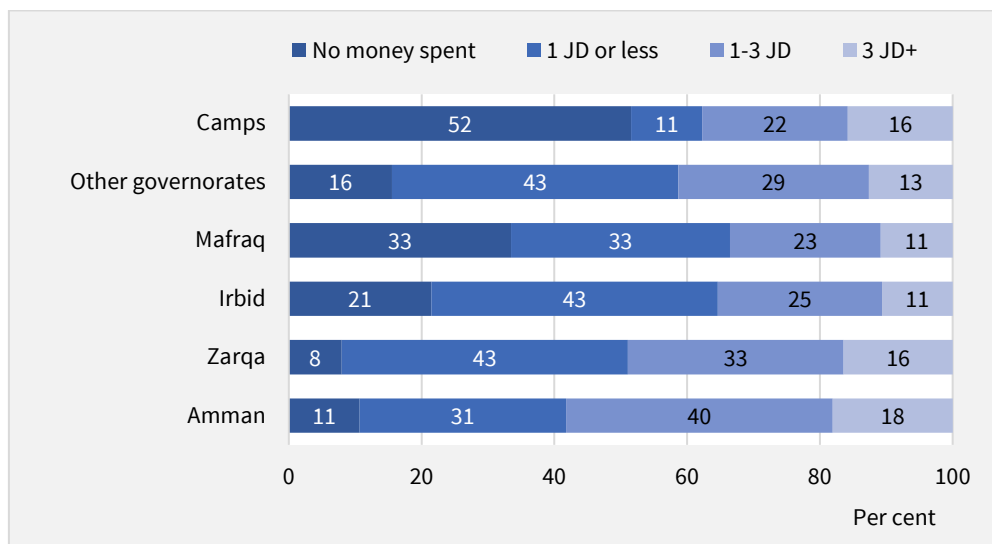


Figure 58 Cost of transportation to work in JD (those who only walk are excluded). By reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=2,501).



## Working conditions

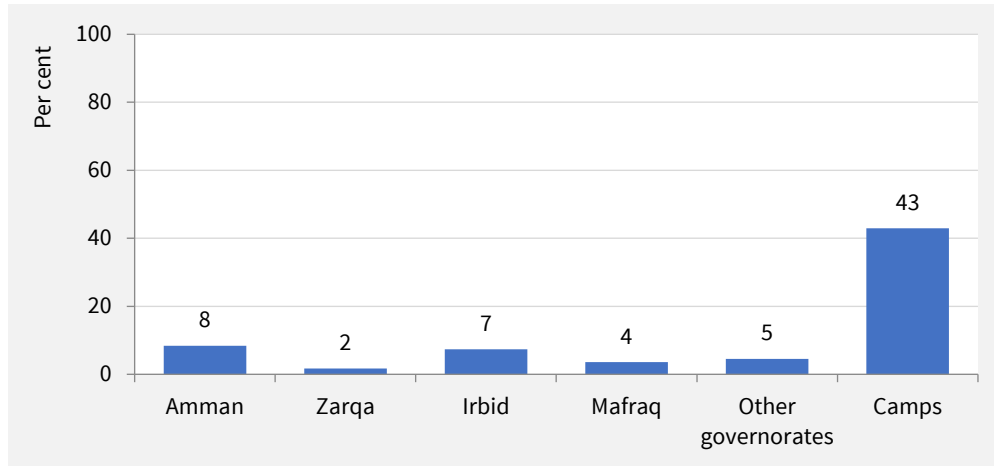
### Work contract

A work contract is a common feature of steady jobs in the formal sector, and as such is generally associated with high work security, access to non-pay benefits and decent working conditions. The survey shows that Syrian refugees in Jordan are generally not well protected by written work contracts<sup>40</sup>, with the possible exception of those

<sup>40</sup> Theoretically, an oral contract, or understanding, between employer and employee also carries legal weight but we assume that a written agreement regulates their respective rights and duties more compellingly and implies a stronger formalization of their working relationship.

residing inside camps (Figure 59). Outside camps, from 2 per cent in Zarqa to 8 per cent in Amman have a written work contract, which is contrasted with 43 per cent of employed Syrian refugees residing inside the camps.

Figure 59 Work contract. Percentage distribution of employed Syrian refugees aged 15 and above with a written work contract by reporting domain (n=4,584).



### Work permits

In their initial years in Jordan, it was extremely difficult for Syrian refugees to obtain jobs in the formal labour market; however, after the so-called ‘Jordan Compact’ deal between the World Bank and the international donor community on the one hand, and the Hashemite Kingdom on the other (which took place at a donor conference in London in February 2016), things have become easier. Whilst many professions are still out of reach, it was agreed that certain sectors would be opened up to and work permits provided for Syrians in certain sectors. Initially, few Syrian refugees applied for permits, one of the key reasons being the relatively high cost of doing so (UNDP, ILO and WFP 2017; Howden, Patchett and Alfred 2017). However, in accordance with the Cabinet of Jordan decision of December 2016 (valid until 31 June 2018), Syrian refugees are currently exempted from work permit fees (MoL 2018). The only direct cost for applicants seems to be a processing charge of JD6. Permits have gradually become available to Syrian refugees in a wider spectrum of jobs, and the Jordanian government and international agencies like the ILO have ‘campaigned’ to formalize refugees’ employment by registering and receiving permits. Such steps have, as we shall see, born fruit.

In the 2014 survey, 10 per cent of employed Syrian refugees outside camps in Amman, Irbid and Mafrq and 7 per cent of employed Syrian refugees living in the Za’atari refugee camp had a work permit. There has been significant improvement since then and today around one-third of all employed Syrian refugees report being in possession of valid work permits, varying from 28 per cent in Mafrq to 37 per cent in the camps and reaching 40 per cent in Other governorates (Figure 60). Among those currently employed without a work permit, 7 per cent report that they had previously had one.

According to recent information from the Ministry of Labour, the four top industries where work permits were issued in 2017 are: agriculture, 59 per cent; accommodation and food service, 13 per cent; manufacturing, 11 per cent; and wholesale and retail trade and car repair, 9 per cent. Only 3 per cent of the permits were issued for

work in the construction sector (MoL 2018). However, our data suggest that Syrian refugees in all sectors have work permits (Figure 61).

Figure 60 Access to a valid work permit. By reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=4,913).

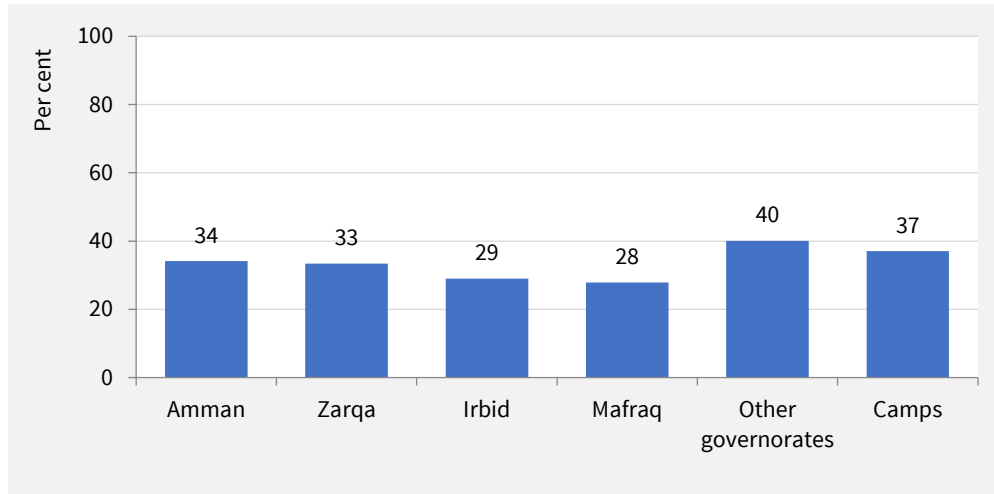
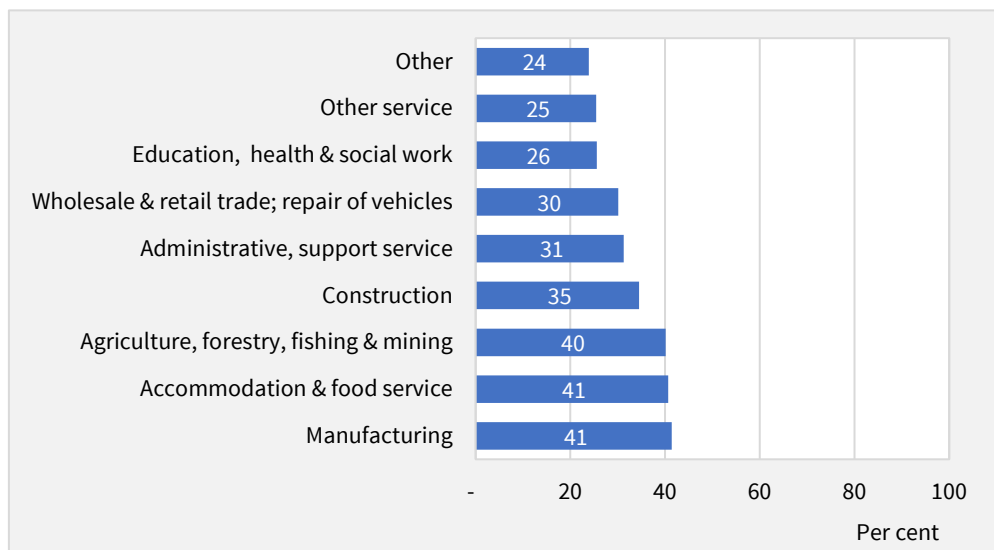


Figure 61 Access to a valid work permit. By industry. Percentage of employed Syrian refugees aged 15 and above with (n=4,913).



### **Employment income**

Syrian refugees' monthly income from their main job (a few individuals reported holding more than one job), as reported using the month preceding the interview as a reference point, is highest in Amman with a median net monthly income of JD250 and a mean income of JD288 (Figure 62). It is lowest in Mafraq and the camps with a median net monthly income of JD150 for both reporting domains and a mean income of JD155 and JD177, respectively. The lower income in these two reporting domains is, as we shall see below, associated with fewer weekly work hours. For all employed Syrian refugees, the median and mean net income is JD200 and JD220, respectively.

When the calculations are restricted to individuals working full time—defined as working at least 35 hours a week—the median income surges for most reporting domains (more for some than for others), suggesting that part-time employment is more common in some places (Figure 63). (We return to this below.)

Employment income is far lower for women than men, with a median monthly income of JD125 for women contrasted with JD200 for men. When calculations are restricted to full-time employment, the gap is slightly narrower: Median income increases by JD25 to JD150 for women whilst it only increases by JD10 to JD210 for men. As we shall return to below, this suggests that Syrian refugee women more often work part-time than their male counterparts.

Figure 62 Median and mean net employment income (in JD) of all employed in the past month by reporting domain (n=4,906).

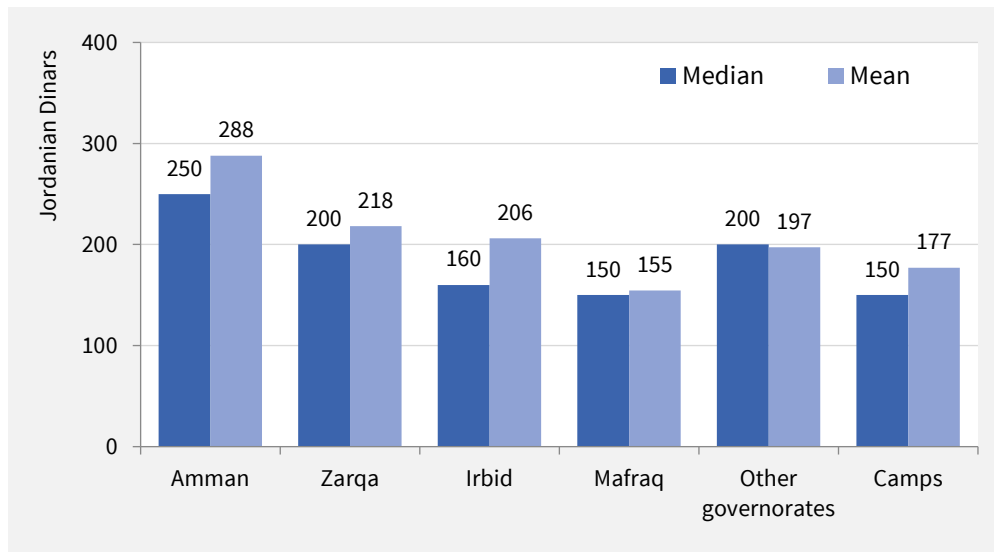


Figure 63 Median net employment income in the past month. Comparison of results for all employed (n=4,906) and those working at least 35 hours or more a week (n=2,608). By reporting domain.

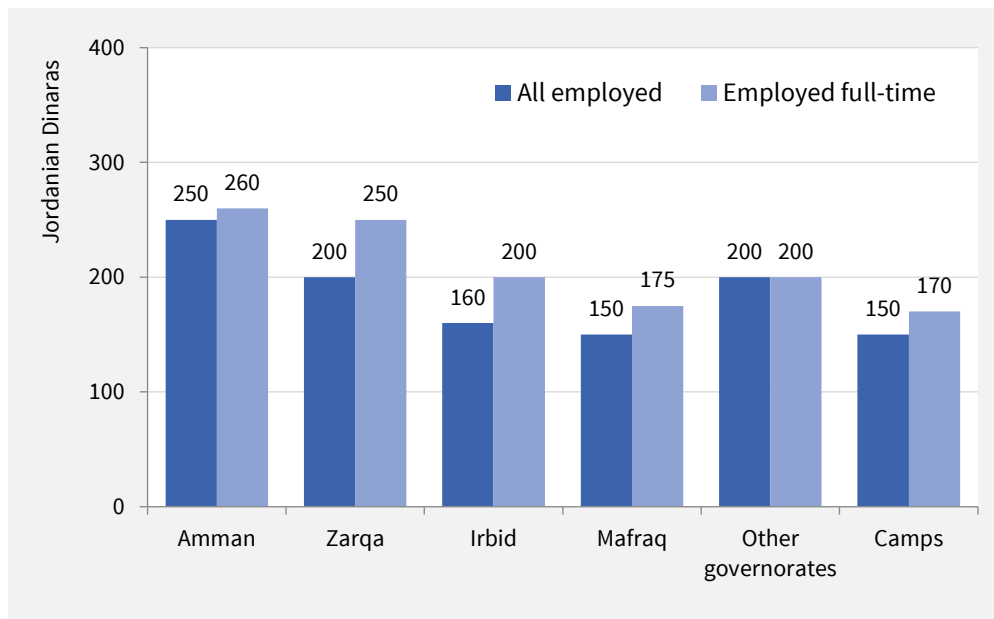


Figure 64 Median and mean net employment income in the past month (in JD). By age groups. Percentage of all full-time employed aged 15 and above (n=2,608).

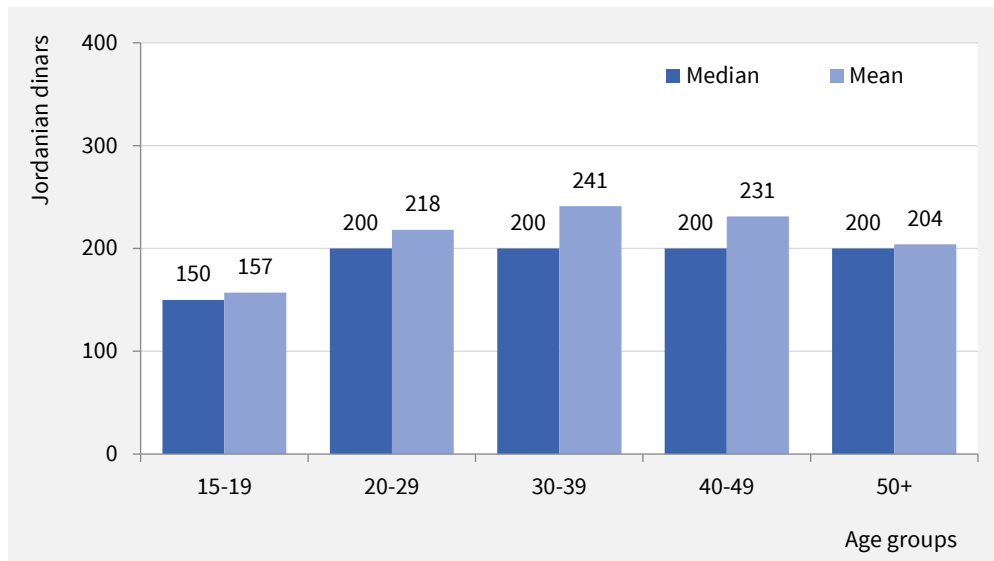
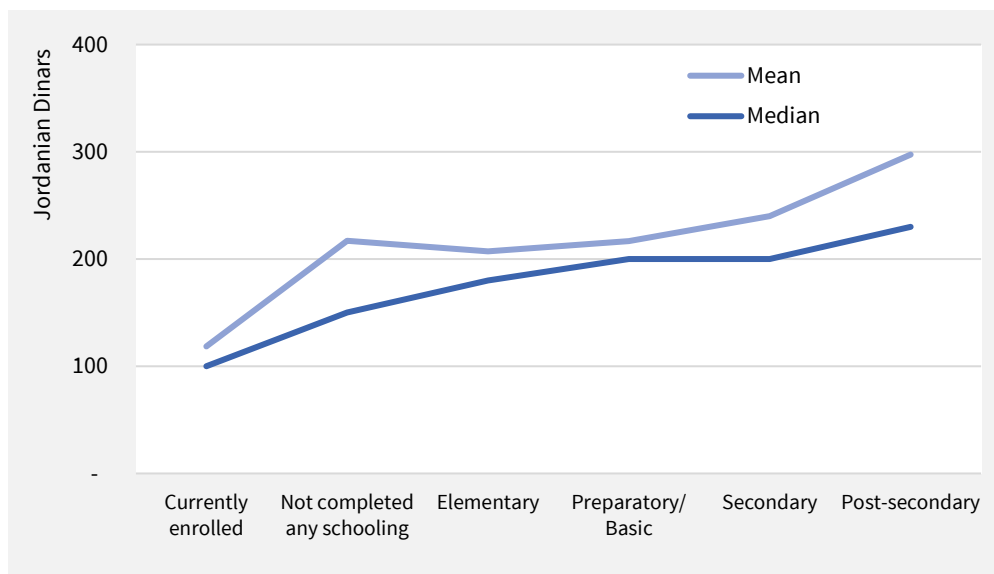


Figure 65 Median and mean net employment income in the past month (in JD). By educational attainment. Percentage of all employed (n=4,905).



Median and mean income is lower for the youngest individuals but is fairly similar across age groups from the age of 20 onwards, with no apparent positive impact of age and thus little evidence that work experience is rewarded in the Jordanian labour market for Syrian refugees (Figure 64).

Education, however, pays off and results in higher employment income (Figure 65). This positive effect is at least partly associated with higher education leading more often to employment in white-collar jobs, which tend to be better remunerated.

Table 64 shows variation in median and mean monthly employment income by occupation and industry. Not unexpectedly, professionals emerge as ‘winners’ with a median income of JD230 and a mean income of JD307. Another group of white-collar

occupations follow next with lower median income (JD200) but a higher mean (JD345), suggesting that some of the refugees in this group do exceptionally well. Employment incomes for skilled agriculture workers and for people in elementary occupations--many of whom are also employed in agriculture—is lower than other (grouped) occupations at a median of JD150 and a mean below JD170.

Considering industries, accommodation and food services have the highest median and mean income at JD250 and JD302, respectively. The employment income is the lowest in agriculture and administrative/support service, with a median of JD125 and JD120, respectively.

Considering *hourly* employment income goes a long way towards confirming what has been shown above but also brings some new insights<sup>41</sup>. First, there are minor differences across reporting domains (Table 65). Surprisingly, Mafraq emerges with the highest median hourly income of JD1.4 per hour. However, since—as we return to below—Syrian refugees in Mafraq tend to work fewer hours a week than their peers in other reporting domains, their total employment income is (together with the camps) the lowest, as demonstrated above. The camps and Other governorates have a median hourly income, which is below the average for all domains.

Table 64 Median and mean net employment income past month (in JD). By occupation (n=4,901) and industry (n=4,906). Percentage of employed Syrian refugees aged 15 and above.

	Median	Mean
<b>Occupation</b>		
Professionals	230	307
Technicians, associate professionals	200	203
Clerks	200	345
Service & sales workers	200	230
Skilled agricultural, fishery & forestry workers	150	166
Craft & related trades workers	200	241
Plant & machine operators, assemblers	200	219
Elementary occupations	150	169
<b>Industry</b>		
Manufacturing	200	236
Construction	200	227
Wholesale & retail trade, repair of vehicles	200	223
Accommodation & food service	250	302
Other service	170	196
Other	190	224
Education, health & social work	187	212
Agriculture, forestry, fishing & mining	125	167
Administrative/support service	120	163

<sup>41</sup> In the calculations, we have removed outliers in the form of the highest and lowest incomes, setting the cut-off points at JD20 and JD0.5, respectively.

Table 65 Median and mean hourly employment income (in JD). By reporting domain (n=4,070). Percentage of employed Syrian refugees aged 15 and above.

	Median	Mean
Amman	1.3	2.1
Zarqa	1.3	2.1
Irbid	1.3	2.2
Mafraq	1.4	2.3
Other governorates	1.1	2.1
<b>All non-camp</b>	<b>1.3</b>	<b>2.2</b>
Camps	1.2	1.9
<b>All</b>	<b>1.3</b>	<b>2.1</b>

The median income for women, at JD1.4 is slightly higher than that of men, at JD1.3. As with total employment income, there is no association between age and hourly income. Whether or not a refugee considers his or her job to be permanent or temporary, does not seem to impact the hourly income. (See below for details about regularity of work). In fact, the median and mean income of day labourers is slightly higher than those of individuals with permanent jobs (JD1.3 and JD2.3 versus JD1.2 and JD2.0, respectively).

The hourly remuneration of professionals is distinctively higher than that of other grouped professions, with a median of JD2.3 and a mean of JD3.2. The median hourly income for other grouped professions hovers around the value for all refugees: elementary occupations, JD1.3; plant and machine operators, and assemblers, JD1.3; craft and related trades workers, JD1.4; clerks, JD1.3; and service and sales workers, JD1.1 (the lowest median hourly income).

Industry exhibits more variation than occupation, with construction and education, health and social work having the highest median of JD1.6. In contrast, Syrian refugees working in wholesale and retail trade, repair of vehicles, and accommodation and food services only take home JD1.0 per hour. The median for manufacturing is JD1.3 and for agriculture JD1.2.

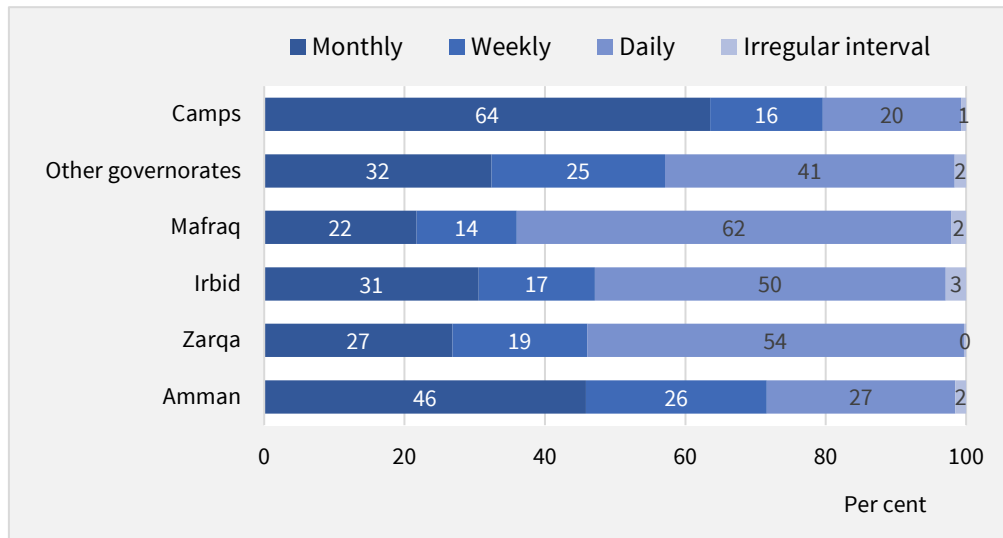
The hourly income is certainly low and at a level comparable to that found for Palestinian refugees in Jordan some years ago. At that time, the median hourly wage was found to be JD1.3 for those residing outside the Palestinian refugee camps (2012) and JD1.0 inside the camps (2011) (Tiltne and Zhang 2013).

### **Regularity of pay**

Approximately one-half of the employed Syrian refugees in Irbid (50 per cent), Zarqa (54 per cent) and Mafraq (62 per cent) are paid daily, compared to 27 per cent in Amman and 20 per cent in the camps (Figure 66). Instead, close to two-thirds of the employed in the camps and 46 per cent in Amman receive monthly payment, suggesting more stable employer-employee relations in these two reporting domains and more precarious circumstances elsewhere.



Figure 66 Regularity of payment. By reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=4,691).

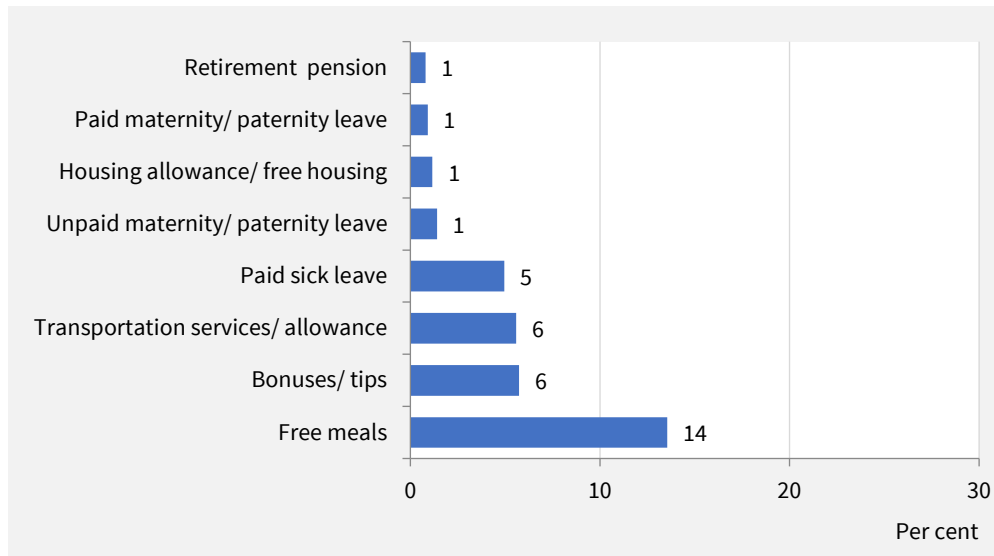


About one in four Syrian refugees have experienced payment or salary being delayed by two weeks or more, and 16 per cent have experienced not being paid for a job in the past year that they had expected to be paid for. Experience of delayed payment varies across reporting domains, from 17 per cent in the camps to 32 per cent in Amman. Men more often than women have experienced not being paid at the agreed-upon time (26 and 17 per cent, respectively).

**Non-pay benefits**

Overall, few Syrian refugees in Jordan have access to non-pay work-related benefits (Figure 67). The most common benefit is free meals, which were offered to 14 per cent of the employed Syrian refugees. Furthermore, 6 per cent have bonuses; the same percentage receive free or subsidized transportation in addition to the salary, and 5 per cent have the right to paid sick leave. Finally, only 1 per cent have paid or unpaid maternity/paternity leave, housing allowance, or retirement pension.

Figure 67 Work-related benefits. Percentage of employed Syrian refugees aged 15 and above (n=1,797).



### Regularity of work

The employment situation of Syrian refugees appears to be better in Amman than elsewhere in the sense that a higher share there than elsewhere—40 per cent—have employment they consider permanent (Table 66). Yet the main feature of the refugees’ work is its temporary or irregular nature, and except for the camps, two to three out of every ten refugees are day labourers. Seasonal work, mostly related to agriculture, is most common in Irbid and Mafraq.

The survey also asked how long those employed had been working for their current employer. The result is presented in Table 67. Again, Amman comes out as the reporting domain where employment relations seem steadiest, with 55 per cent having worked for the same employer three years or more. The situation is markedly different in the camps, where only 22 per cent of Syrian refugees have been with the same employer for that long. Instead, nearly one-half of all employed camp residents (48 per cent) have worked less than one year for the same employer, which is about twice as many as in the other reporting domains taken together (25 per cent).

Table 66 Regularity of work. By reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=4,927).

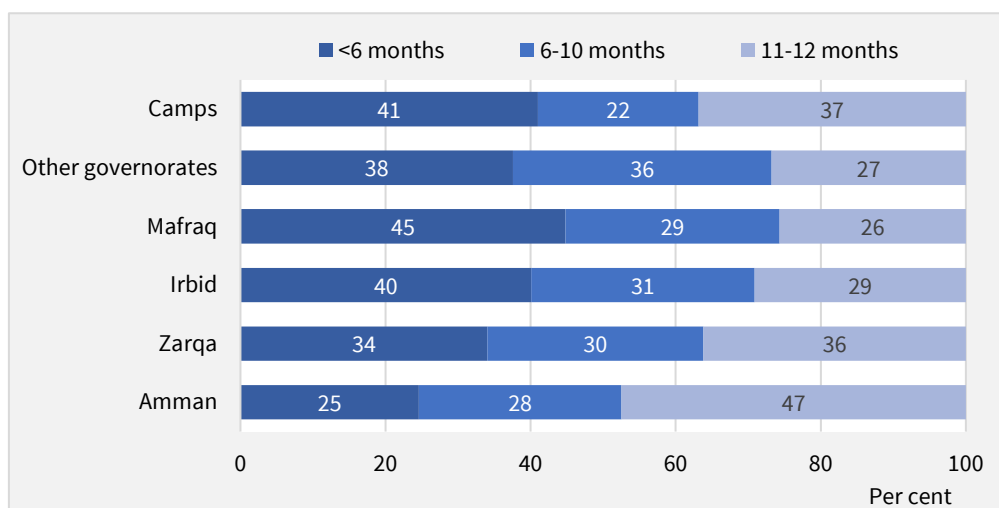
	Permanent	Temporary	Seasonal	Day labour	Other irregular	Total
Amman	40	36	4	17	4	100
Zarqa	23	42	5	26	4	100
Irbid	17	40	9	33	2	100
Mafraq	16	39	11	33	1	100
Other governorates	17	58	3	20	2	100
<b>All non-camp</b>	<b>27</b>	<b>40</b>	<b>6</b>	<b>24</b>	<b>3</b>	<b>100</b>
Camps	30	55	5	10	0	100
<b>All</b>	<b>28</b>	<b>44</b>	<b>6</b>	<b>20</b>	<b>2</b>	<b>100</b>

Table 67 Time working for current employer. By reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=4,927).

	< 1 year	1-2 years	3-5 years	> 5 years	Total
Amman	18	27	37	18	100
Zarqa	28	22	37	13	100
Irbid	33	29	29	9	100
Mafraq	28	28	34	10	100
Other governorates	29	26	32	13	100
<b>All non-camp</b>	<b>25</b>	<b>27</b>	<b>34</b>	<b>14</b>	<b>100</b>
<b>Camps</b>	<b>48</b>	<b>29</b>	<b>20</b>	<b>2</b>	<b>100</b>
<b>All</b>	<b>31</b>	<b>28</b>	<b>30</b>	<b>11</b>	<b>100</b>

An additional path to examine work regularity, is to consider how much Syrian refugees have worked in the past year (Figure 68). In keeping with what has already been reported, it turns out that a majority of the employed Syrian refugees did not work the full year. Only from 26 per cent in Mafraq to 47 per cent in Amman worked 11 to 12 months (37 per cent of all employed Syrian refugees). Indeed, from one-quarter in Amman to nearly one-half in Mafraq were employed less than half the year (35 per cent of the total)—yet another symptom of the refugees’ precarious labour force circumstances. Approximately three in ten employed Syrian refugees (28 per cent) had worked between six and ten months during the previous year.

Figure 68 Months worked in the past 12 months. By reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=4,910).



### **Days and hours worked**

Weekly working hours vary significantly across reporting domains (Figure 69). They are highest in Amman, with median working hours reaching nearly 50 for the 7 days leading up to the interview, while the weekly median hours are less than one-half of that (just above 20) in Mafraq.

Figure 69 Median and mean hours worked in the past seven days. By reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=4,922).

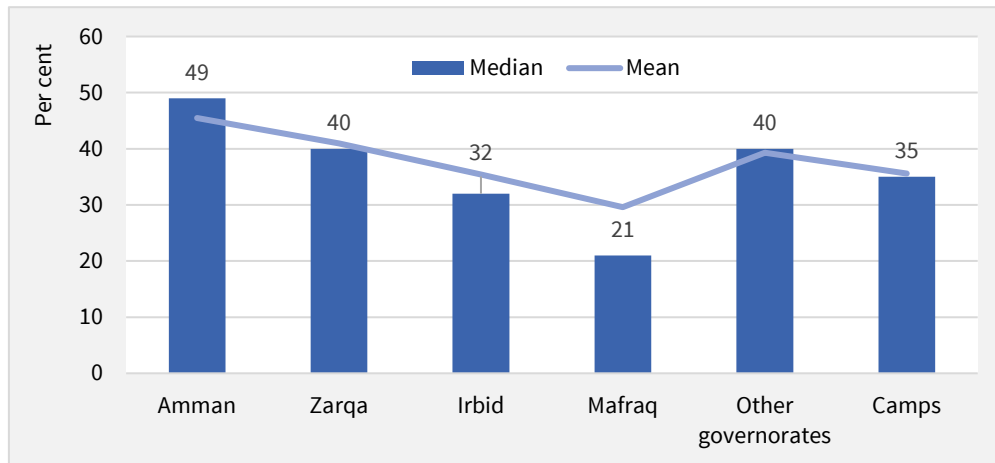
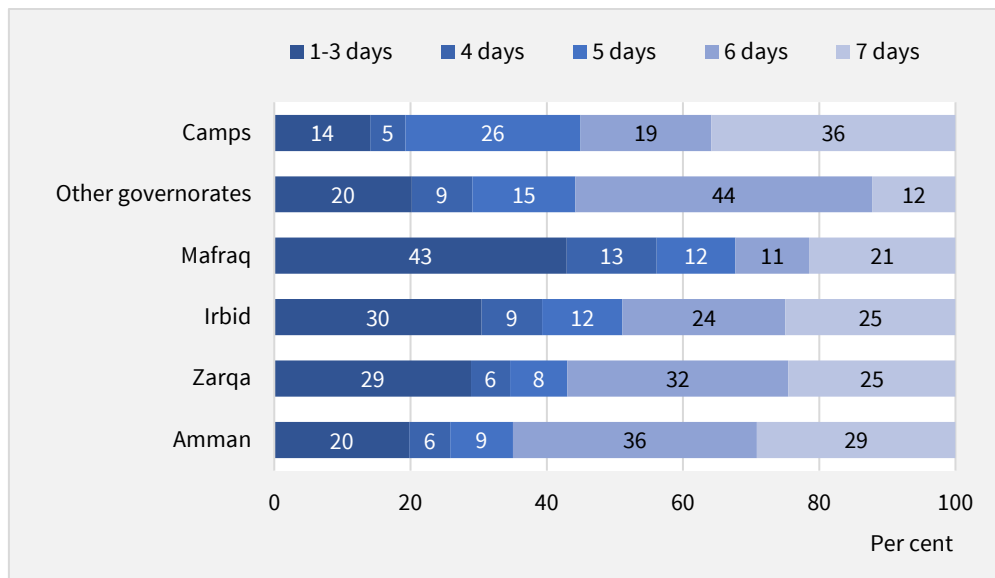


Figure 70 Number of days worked the past seven days. Percentage of employed Syrian refugees aged 15 and above by reporting domain (n=4,579).



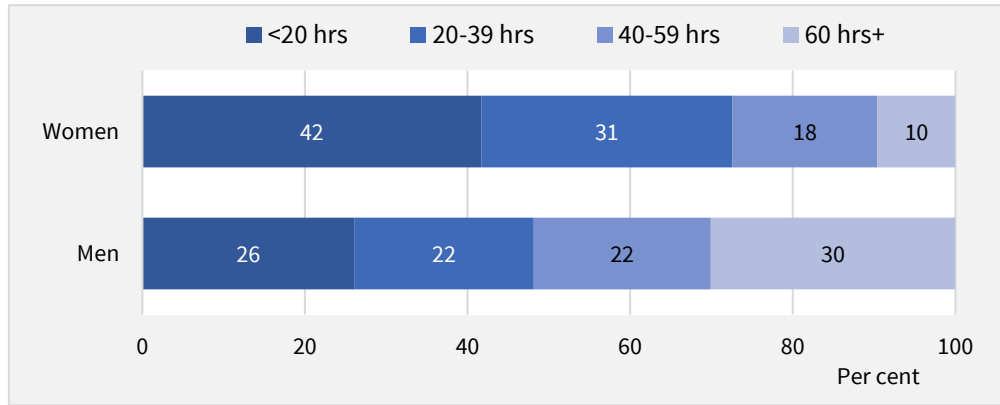
Employment in Mafraq is not only characterized by few working hours, but also fewer working days (Figure 70). More than half of the employed Syrian refugees in Mafraq worked fewer than five days during the reference week compared to only one in five in the camps and one in four in Amman. With the exception of Mafraq, one-half or more of the employed Syrian refugees worked six or seven days during the reference week.

Weekly work hours also vary substantially across gender with Syrian refugee women working long hours much less often than Syrian refugee men (Figure 71). For example, twice as many men as women, 30 versus 10 per cent, work at least 60 hours a week. Both the median and mean weekly work hours for men are 40 hours compared to 24 and 26 hours for women.

Furthermore, employed Syrian refugee women work fewer days a week than men. While the same share of women and men work at least five days a week (70 per cent),

there is a higher share of men than women who extend their work week to six or seven days (56 versus 43 per cent). Syrian refugee men also tend to work longer days than Syrian refugee women, with a median and mean number of eight daily hours as compared with a median and mean of five daily hours for women.

Figure 71 Grouped hours worked in the past seven days. Percentage of employed Syrian refugees aged 15 and above by gender (n=4,926).



### Work features

Syrian refugees tend to consider their working conditions to be not very pleasant (Figure 72). As many as 78 per cent claim always or often to come home from work exhausted and 72 per cent say that they always or often feel their work is stressful. More than one-half report that the work they perform is physically hard, that they tend to work in physically unpleasant conditions, or that they are bored at work. Approximately four in ten feel that they always or often work in dangerous or unhealthy conditions.

There is some variation across reporting domains with regard to assessment of working conditions (Table 68). Syrian refugees in Zarqa systematically more often report the conditions under which they perform their work to be poor. Amman and Irbid follow next, whilst relatively fewer employed Syrian refugees inside the camps tend to consider their working conditions to be poor, physically hard, unpleasant or stressful, etc.

Figure 72 Assessment of working conditions and stressors. Percentage of employed Syrian refugees aged 15 and above (n=1,798).

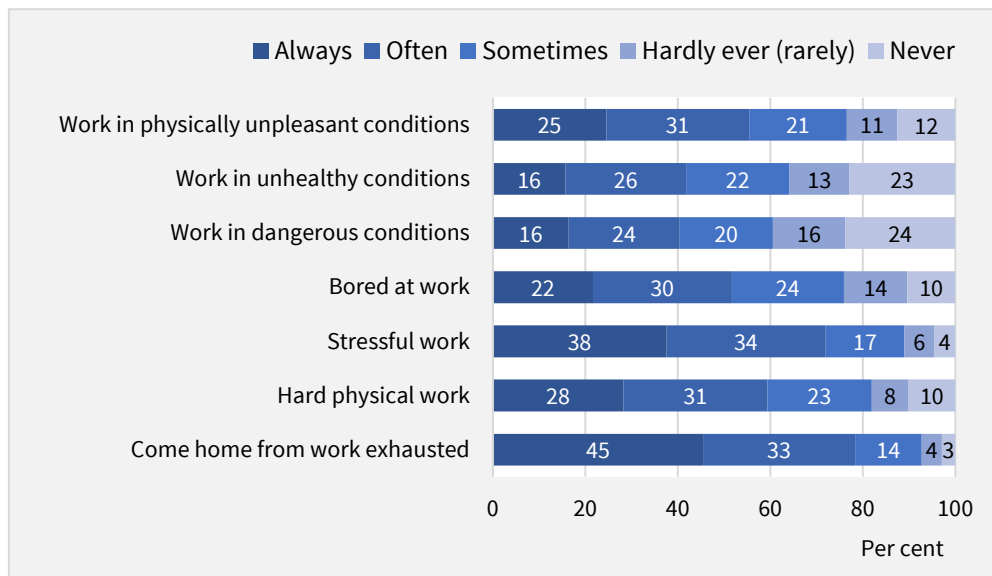


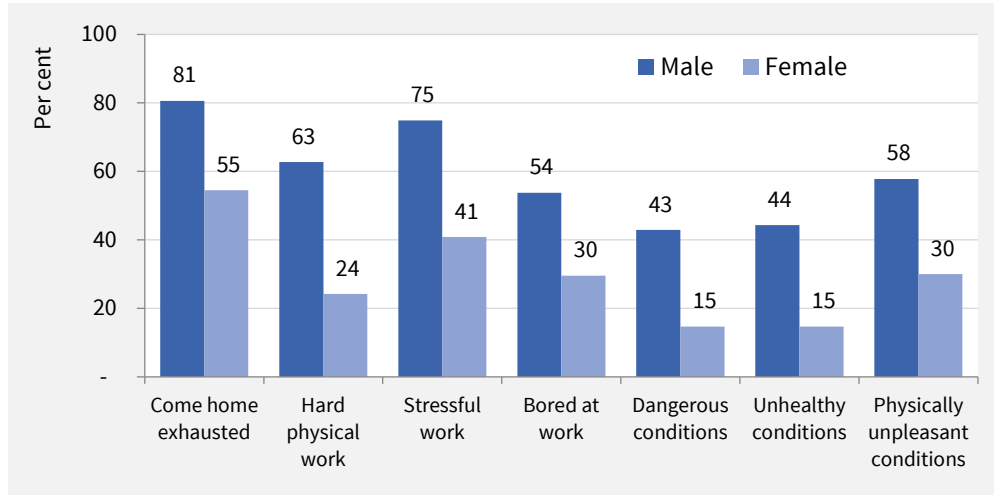
Table 68 Assessment of working conditions and stressors. By reporting domain. Percentage of employed Syrian refugees aged 15 who reported certain statements to be always or often true (n=1,798).

	Come home exhausted	Hard physical work	Stressful work	Bored at work	Dangerous conditions	Unhealthy conditions	Physically unpleasant conditions
Amman	82	64	76	55	45	47	62
Zarqa	90	65	82	61	48	51	60
Irbid	84	66	78	55	41	39	54
Mafraq	80	60	77	47	33	35	46
Other governorates	70	61	68	45	36	39	59
Camps	69	46	60	46	36	38	49
All	78	59	72	52	40	42	55

There are large differences between Syrian refugee women and men in terms of how they characterize their working conditions (Figure 73). For example, 81 per cent of men feel that they always or often come home from work exhausted and 75 per cent consider that their work always or often is stressful, compared to 55 and 41 per cent of women respectively. In terms of other negative indicators regarding working conditions, some 15 to 30 per cent of Syrian refugee women report their presence always or often, compared to between 43 and 63 per cent of men. These gender differences, we might assume, reflect the different jobs women and men tend to have. As reported above, Syrian refugee women more frequently work as professionals and hold other white-collar positions, which presumably are characterized by working conditions that are superior in many ways to those of Syrian refugee men, who often have blue-collar jobs with physically demanding work. In addition, as shown above, women tend to work slightly fewer days per week and fewer hours per working day, possibly making them less likely to return home from work very fatigued. (However, this argument only holds merit if one does not consider the fact that many, and perhaps a majority,

of employed women take more responsibility for domestic chores, including physically demanding and tiresome activities.)

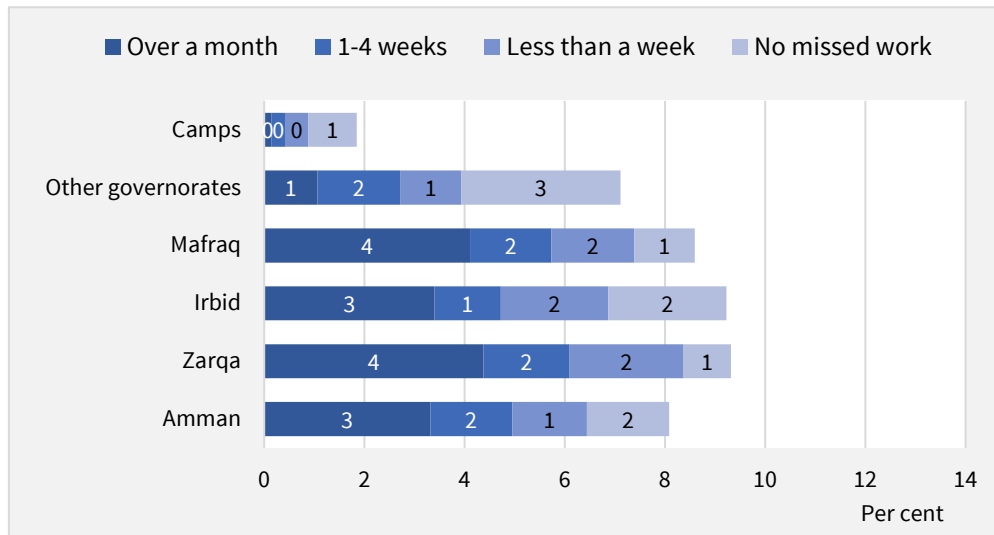
Figure 73 Assessment of working conditions and stressors. By gender. Percentage of employed Syrian refugees aged 15 and above (n=1,798).



#### Accidents and illness at work

Work-related accidents and illness during the 12 months prior to the survey were much more common outside the camps than inside the camps. Less than 2 per cent of employed Syrian refugees residing inside camps had experienced work-related accidents and illnesses, as contrasted with 7 to 9 per cent residing outside camps (Figure 74). Three to 4 per cent of the employed in Amman, Zarqa, Irbid and Mafraq had work-related accidents or illnesses serious enough to require absence from work for over a month.

Figure 74 Incidence of work-related accidents and illness the past 12 months and time absent from work due to such incidents. By reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=6,088).



## Work satisfaction

Overall job satisfaction is relatively high, expressed by nearly eight in ten of all employed Syrian refugees (Figure 75). The level of satisfaction with colleagues or work mates, as well as travel and travel time to work, is just as high. However, one-third of all employed Syrian refugees are dissatisfied with their working conditions and work hours. Dissatisfaction with job earnings is even more widespread, as four in ten employed Syrian refugees say they are rather or very dissatisfied with their work income.

Degree of satisfaction with the various work-related aspects is generally highest in Other governorates and the camps (Table 69). For example, around 70 per cent of the employed Syrian refugees there are satisfied with their work income, compared to just above one-half of those employed in Amman, Zarqa, Irbid and Mafraq. It is difficult to know why more people in the camps and Other governorates express this kind of satisfaction, since neither of these domains report particularly high total and hourly employment income.

Overall job satisfaction was reported by close to 90 per cent of the employed in the camps and Other governorates, which is some 10 to 20 percentage points higher than in Amman (73 per cent), Zarqa (53 per cent), Irbid (69 per cent) and Mafraq (82 per cent).

Figure 75 Work satisfaction. Percentage of employed Syrian refugees aged 15 and above who are 'very satisfied' or 'rather satisfied' with certain aspects of their work (n=1,798).

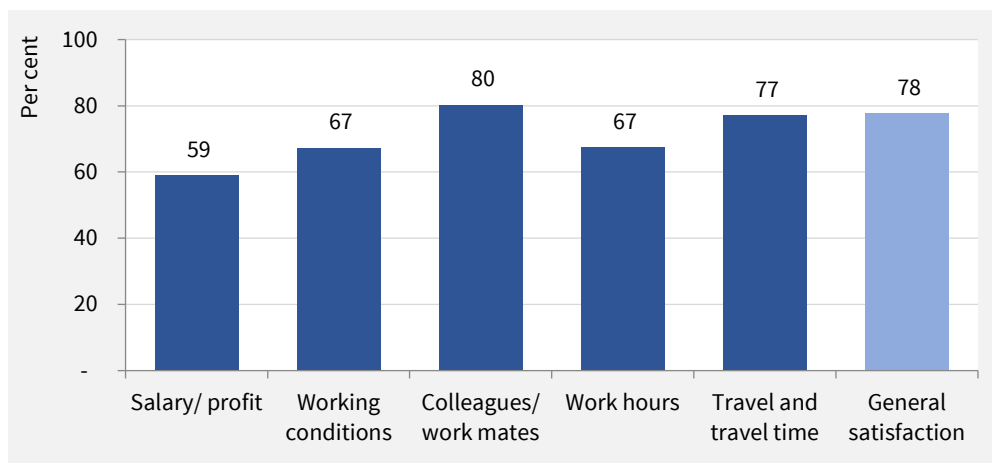


Table 69 Level of satisfaction with various aspects of ones work. By reporting domain. Percentage of employed Syrian refugees aged 15 and above who are 'very satisfied' or 'rather satisfied' with certain aspects of their work (n=1,798).

	Salary/ profit	Working condition	Colleagues/ work mates	Work hours	Travel and travel time	General satisfaction
Amman	55	63	80	62	74	73
Zarqa	53	62	74	68	76	73
Irbid	51	60	78	57	70	69
Mafraq	56	59	78	65	73	82
Other governorates	71	75	90	74	85	88
Camps	68	79	82	80	85	87
All	59	67	80	67	77	78



## Child employment

As captured by the survey, child labour is not abundantly present in the Syria refugee population in Jordan: Around 1 per cent of children aged 9 to 14 are employed and another 0.5 per cent are both employed and enrolled in school (Table 70). An additional 0.2 per cent of the children were not employed at the time of the survey but had been employed during the past 12 months. The incidence of child labour is higher amongst boys (1.7 per cent are employed only whilst another 0.9 per cent combine work and schooling) than girls (0.3 are employed only and 0.1 per cent both attend school and work)<sup>42</sup>.

Around 12 per cent of Syrian refugee children—boys and girls alike—are neither working nor enrolled in school. As reported in the Chapter 6, school attendance falls rather dramatically by age, particularly from age 13 onwards. However, it seems that children at a young age do not transition from schooling to work, but rather remain idle—that is, they neither attend school nor work.

While 94 per cent of 9-year-olds are full-time students, only 81 per cent of 13-year-olds and 67 per cent of 14-year-olds attend school. Approximately 3 per cent of children aged 13 and 14 are employed only, and an additional 1 per cent are working and attending school. However, as many as 16 and 29 per cent of children in these two age groups neither worked nor attended school in the week preceding the survey.

More than nine in ten employed children (91 per cent) aged 9 to 14 work out of need, as their income—how small it may be—is essential to the household economy. According to the survey, very few children work to earn money for their own use, or because they either wish to learn skills and a vocation or simply need something to do.

Median and mean weekly work hours for children aged 9 to 14 are 30 and 38 hours, respectively.

Table 70 Child employment (and school attendance). By gender and age. Percentage of Syrian refugee children aged 9 to 14 (n=6,785).

	Employed only	Employed and attend school	Only attend school	Neither employed nor attend school	Total
<b>All</b>	1	1	86	12	100
<b>Gender</b>					
Boys	2	1	85	12	100
Girls	0	0	88	12	100
<b>Age</b>					
9 years	-	0	94	6	100
10 years	0	0	93	7	100
11 years	0	1	89	10	100
12 years	1	1	88	11	100
13 years	3	1	81	16	100
14 years	3	1	67	29	100

<sup>42</sup> While the labour force participation of children under 15 years of age found by this survey is low, this is not uncommon for Jordan. For example, a comprehensive survey of Palestinian refugees some 6 years ago (implemented jointly by DoS and Fafo) yields a similar result: Only a few cases of employed girls aged 10 to 14, and 0.4 per cent of employed boys outside the Palestinian refugee camps and 2 per cent of boys inside the camps (Tiltneš and Zhang 2013).

Employment amongst children was higher in 2014, when the ILO-Fafo survey found that 3 per cent of boys aged 9 to 14 outside camps in Irbid, Mafraq and Amman were employed, while another 5 per cent were job seekers. In the Za'atari camp the same year, 1 per cent of boys in the same age group were employed and 6 per cent were unemployed. The same survey found that no girls aged 9 to 14 were employed but that a few (0.2 per cent) outside the camps were looking for work. At that time, however, school enrolment rates were much lower than today, so the increased interest in employment should be expected. For example, in 2014 only 72 per cent of 12-year-old girls and 64 per cent of 12-year-old boys outside camps were enrolled in school. In the Za'atari camp, the comparative figures were 67 and 51 per cent. Today, however, more than nine in ten 12-year-old Syrian refugees are enrolled in school.

There is minor variation in the prevalence of employed children across reporting domains, with one exception: The percentage of children who are employed is much lower inside camps than elsewhere. In the camps, the survey captured only 0.1 per cent of children aged 9 to 14 who were working only and 0.2 per cent that combined work and schooling.

There is a negative association between education and child work in the sense that with increased educational attainment in the household, the tendency for children to work falls (Table 71). The survey found very few employed children aged 9 to 14 residing in households where a parent or other adult have attained secondary education or higher. In contrast, 3 per cent of children are employed in households where no one has completed even elementary schooling. A much higher share of children from backgrounds where poor education is a central characteristic are idle.

The three industries employing most children are (in order of magnitude): wholesale and retail trade and vehicle repair; agriculture; and manufacturing. About one-half of the employed children are classified as having elementary occupations. During the reference week, 34 per cent of the employed children worked all seven days; 29 per cent worked six days; 14 per cent worked four or five days; and 23 per cent worked one to three days.

Table 71 Child employment (and school attendance). By the highest education completed in the household. Percentage of Syrian refugee children aged 9 to 14 (n=6,785).

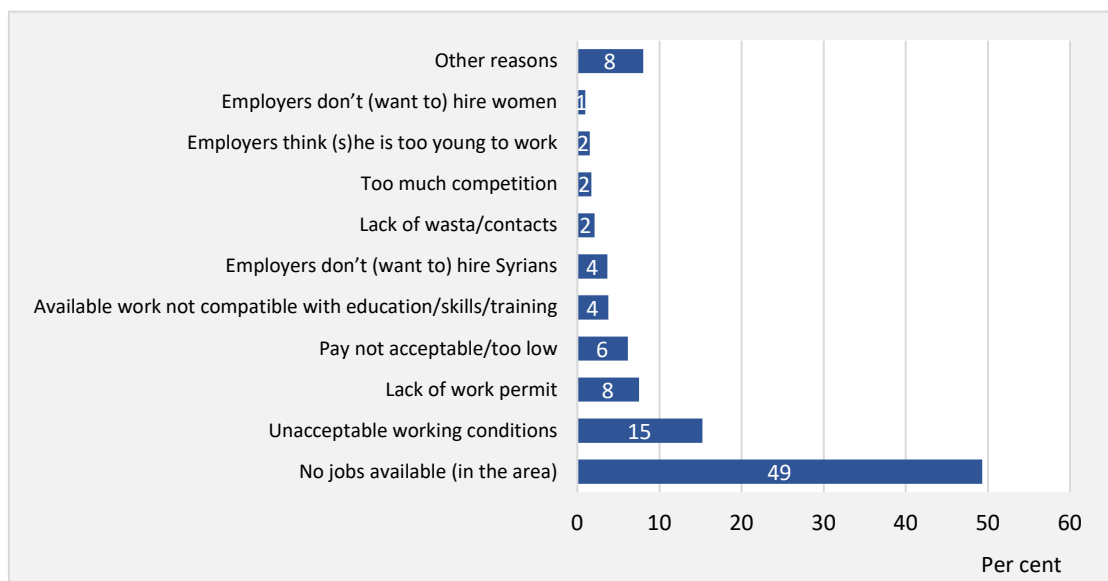
	Employed only	Employed and attend school	Only attend school	Neither employed nor attend school	Total
Not completed any level	3	0	69	28	100
Elementary	1	1	84	14	100
Preparatory/ basic	1	1	89	9	100
Secondary	0	0	92	7	100
Post-secondary	0	0	94	6	100
All	1	1	86	12	100

## Unemployment characteristics

### Reasons for not finding a job

When those who were classified as unemployed were asked why they had not found a job, the main reason (as reported by one-half) was a lack of job opportunities in their area of residence (Figure 76). The second most common reason for not finding a job was unacceptable working conditions (15 per cent). Finally, the lack of a work permit and unacceptable pay were mentioned for respectively 8 and 6 per cent of the cases.

Figure 76 Main reason for not finding a job. Percentage of unemployed Syrian refugees aged 15 and above (n=2,016).



### Time period of unemployment

Among the unemployed Syrian refugees (i.e. those who are jobless, available to work and are actively looking for work), around one-third have been searching for work for over half a year, and another one-third have looked for work for three to six months. Syrian refugee women struggle slightly more than men: 37 per cent of the unemployed women have been actively looking for work for more than six months, compared to 28 per cent of men. Eight per cent of the unemployed Syrian refugee women and 5 per cent of the unemployed Syrian refugee men have been searching for work for more than one year.

### Perception of the labour market

One randomly selected Syrian refugee in each household was asked about their perception of the current Jordanian labour market for refugees. As expected, a majority of Syrian refugees think it is tough to find a job in Jordan: 56 per cent said it is difficult and 24 per cent said that it is very difficult.

When asked to look back and compare the current situation with the situation 12 months ago, 63 per cent of the respondents felt that it was getting increasingly difficult to obtain a job, while 25 per cent thought that it was the same as before.

The survey enquired about what kinds of jobs people thought were easiest for Syrian refugees to obtain in Jordan (each respondent could mention more than one job). The three highest ranked were construction work (47 per cent), work in cafes and restaurants (35 per cent) and day jobs (30 per cent). One in five mentioned agriculture work and one in ten reported work in factories and sales jobs (Table 72).

Generally, women and men do not differ in their perceptions, nor is there any significant variation by socio-economic background (not shown). However, there is variation across reporting domains, most likely explained by the kinds of jobs available locally and, in particular, the urban or rural character of the living area and its surroundings. For instance, it is deemed easier to get jobs in cafes and restaurants in Amman (44 per cent), Zarqa (46 per cent) and Irbid (47 per cent)—reporting domains with large population concentrations and dominated by fairly affluent cities, private businesses and white-collar employment—than in Mafraq (31 per cent) and Other governorates (32 per cent), where people are generally poorer and residences are more scattered and where agriculture is a comparatively large economic sector. In addition, only 16 per cent of those in camps mentioned jobs in cafes and restaurants, while farm work was mentioned as the easiest sector to find employment in by one-third of the respondents in Mafraq and in the camps, but only by 7 to 8 per cent in Amman and Zarqa. Day jobs topped the list of easily accessible jobs more frequently in Mafraq and the camps than elsewhere.

Table 72 Type of job perceived to be the easiest to obtain for Syrians. By reporting domain. Percentage of Syrian refugees aged 15 and above. (n=7,500).

	Cafes and restaurants	Hotels	Construction	Sales jobs	Industrial areas/factories	Agriculture	Day jobs
Amman	44	9	46	13	15	8	25
Zarqa	46	6	49	11	11	7	24
Irbid	47	5	51	7	6	18	31
Mafraq	31	3	49	6	6	34	36
Other governorates	32	13	45	10	15	25	25
Camps	17	4	46	13	12	36	36
All	35	6	47	10	11	21	30

Note. The sum adds up to more than 100 per cent because respondents could list more than one job.

## Attitudes to the Special Economic Zones

Special Economic Zones (SEZ) are designated areas with special economic regulations intended to attract foreign investment. In 2016, as part of the so-called 'Jordan Compact', Jordan entered into an agreement with the EU, where the latter granted Jordan trade concessions for products manufactured in the SEZs on the condition that manufacturers provide work opportunities for Syrian refugees. However, the deal has been unsuccessful and a very limited number of Syrian refugees have been

employed in the SEZs<sup>45</sup>. As we will show below, the SEZs are only known to a minority of Syrian refugees. However, one-third would accept a job there given the right incentive.

In the survey, one randomly selected person aged 15 years or above in all Syrian refugee households were asked about their knowledge and opinions regarding the SEZs. They were first presented with the following statement, ‘A year ago, the Government of Jordan started allowing and has indeed promoted the employment of Syrian refugees in manufacturing and other industries in Special Economic Zones.’ They were then asked if they had ever heard about such SEZs. Only 5 per cent answered in the affirmative, amongst whom 7 per cent (or 0.3 per cent of all respondents) had ever worked in an SEZ and 18 per cent (0.9 per cent of all) said they knew someone who had worked in one. A slightly higher share of people in the camps have heard about the SEZs (8 per cent) than those residing outside of camps (4 per cent).

The 5 per cent who had heard about the SEZs were presented with some statements about these industrial areas and asked to indicate their degree of agreement with the statements. Four in ten agree that the working conditions in SEZs are bad and just as many disagree, whilst two in ten neither agree nor disagree with that statement. Fifty-two per cent agree that the salaries in the SEZs are lower than elsewhere in Jordan and 63 per cent agree that, ‘Only the truly desperate accept jobs in the SEZs’. Yet more than one-half the respondents wish they had the opportunity to work there—under what conditions these people would accept a job in an SEZ is unclear, however.

In order to learn more about Syrian refugees’ willingness to work in the Special Economic Zones, we asked one randomly selected person aged 15 or above in each household whether he or she would accept a job in an SEZ if he or she was paid according to one of three monthly salary schemes (JD150, JD230 or JD320), but with various travel times between home and the place of work at the SEZ. The lowest of the three salary levels, JD150, is the minimum wage for non-citizens (at the time of the interview) whilst JD230 is JD10 higher than the minimum wage for Jordanian citizens. Each respondent was asked about one salary scheme only, which was selected at random. The introduction to the question read as follows, ‘Now I would like you to picture yourself in the following scenario: You are offered a job in a factory in an SEZ with eight-hour daytime working days and normal, decent working conditions. You will be paid JD150/JD230/JD320 a month and have to travel 1.5 hours each way to get there. Transportation is free.’ Next, the respondent was asked if he or she would accept the job. If the answer was ‘yes’, the willingness-to-work-in-an-SEZ questionnaire module ended. However, those who declined the offer were then asked—using the same salary—if they would accept the job if the travel time was reduced to one hour. If the response was still negative, the interviewer followed up by asking if the respondent would accept a job at an SEZ—again at the aforementioned salary—if the travel time was reduced further, to 30 minutes.

The result of this ‘experiment’ is provided in Figure 77. About 14 per cent would accept a job in an SEZ with a monthly salary of JD150 and a travel time of 1.5 hour; another 3 per cent would accept the job if the travel time was reduced to one hour; and yet another 7 per cent would accept the job if the travel time was no longer than half an hour. If the monthly salary was increased to JD230 with a travel time of 1.5 hour, more people would have accepted the job (22 per cent) and if the salary was

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<sup>45</sup> For analyses of the ‘Jordan Compact’ and the EU-Jordan agreement see: Betts and Collier 2016; Howden et al. 2017; UNDO, ILO and WFP 2017; Huang et al. 2018; Lenner and Turner 2018; and Takahashi et al. 2018.

raised by another JD90, a few more would have accepted the job (24 per cent) with the 1.5-hour travel time. A raise in the salary from JD150 to JD230 has a solid impact on the refugees' readiness to work in an SEZ, whilst there is minimal effect of a raise from JD230 to JD320.

The effect of wage level and travel time on the willingness to work in an SEZ factory is similar for women and men, although the percentage expressing a readiness to work there is significantly higher amongst men than women—in accordance with men's significantly higher labour force participation rate (Figure 78). For example, while 25 per cent of female Syrian refugees aged 15 and above would accept such a job with a salary of JD230 and a 30-minute commute, 47 per cent of male refugees would do the same.

Syrian refugees living in the camps, in Mafraq and Other governorates—the reporting domains home to the poorest refugees—have the highest propensity to accept jobs in the SEZs, mainly in manufacturing (Figure 79). Here, about 30 per cent would accept work in an SEZ if they were to earn JD150, and up to 50 per cent would accept such employment for JD230. The general picture, however, is that a considerable share of Syrian refugees everywhere would accept employment in an SEZ if they were provided with decent working conditions, normal work hours, and free, organized transportation.

Two main 'lessons' can be drawn from our experiment: The first is that a salary increase from JD150 to JD230 is likely to attract more Syrian refugees to the SEZs; the second is that travel time is a critical factor when people decide whether or not to work in an SEZ, regardless of the salary level.

Figure 77 Willingness to work in a Special Economic Zones (SEZ). Percentage of Syrian refugees aged 15 and above who would accept factory work in an SEZ given 3 monthly salary levels and 3 different travel times (n for JD150=2,533; n for JD230 =2,488; n for JD320 =2,538). For further explanation of the graph, see the text.

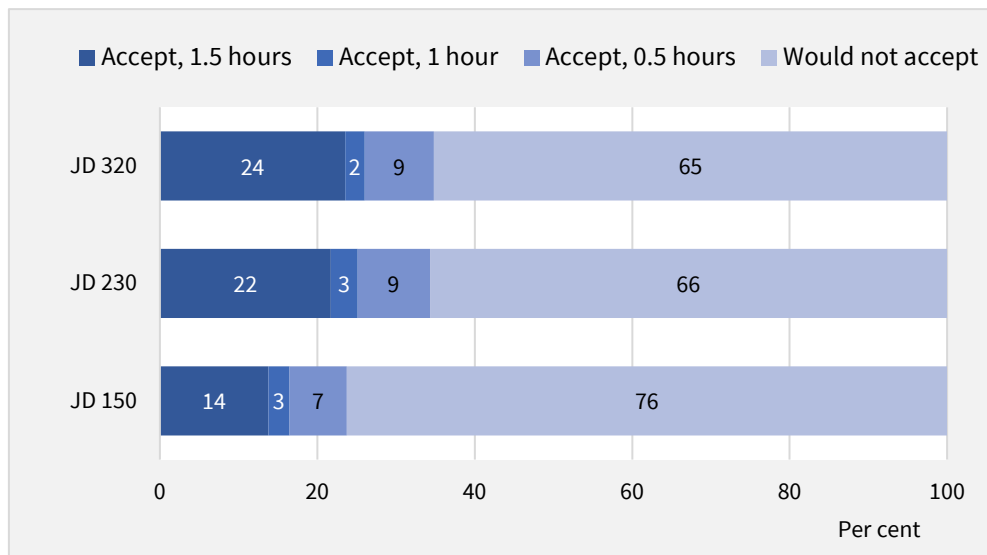


Figure 78 Willingness to work in a Special Economic Zone (SEZ). By gender—upper graph for males and lower graph for females. Percentage of Syrian refugees aged 15 and above who would accept factory work in an SEZ given 3 monthly salary levels and 3 different travel times (n for JD150=2,533; n for JD230 =2,488; n for JD320 =2,538). For further explanation of the graph, see the text.

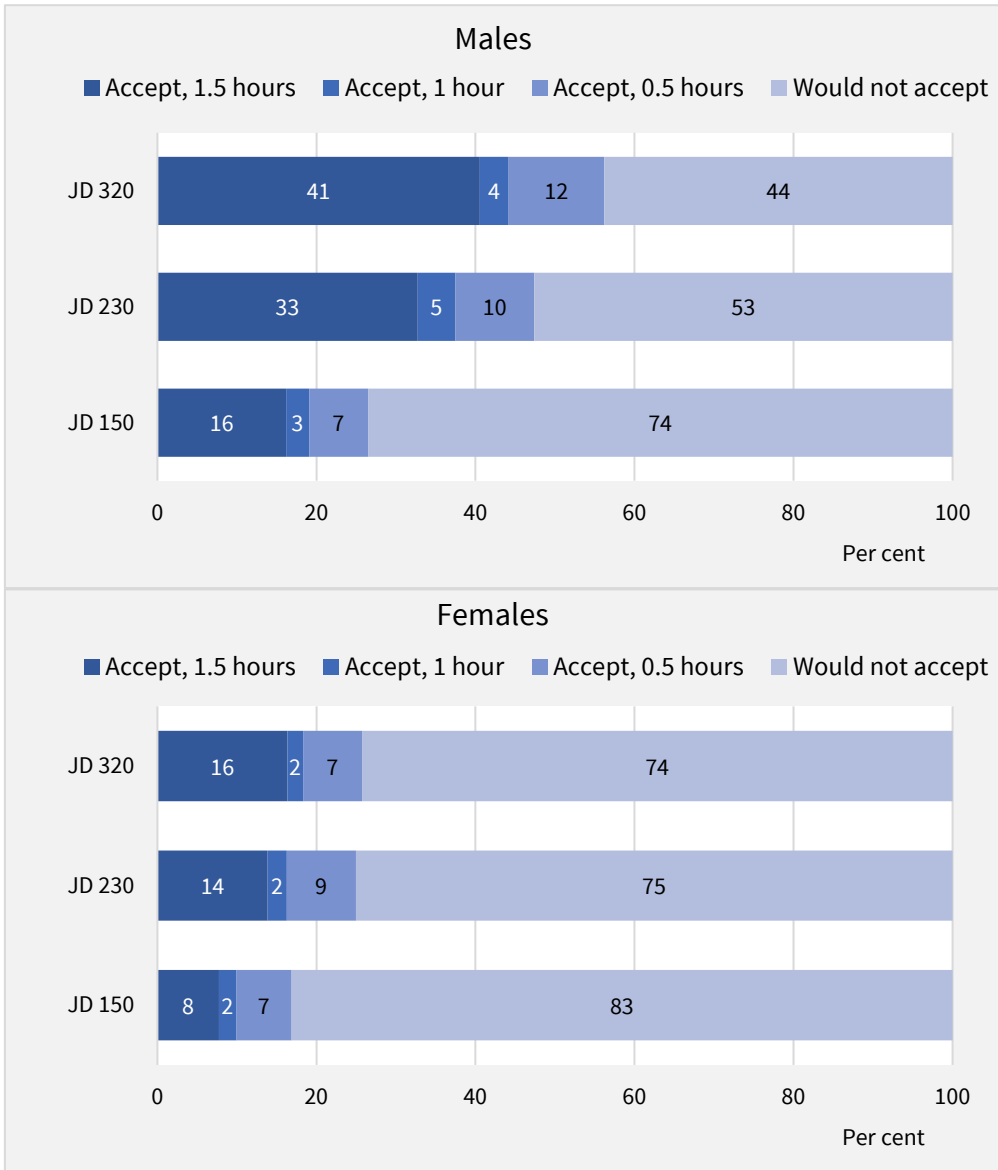
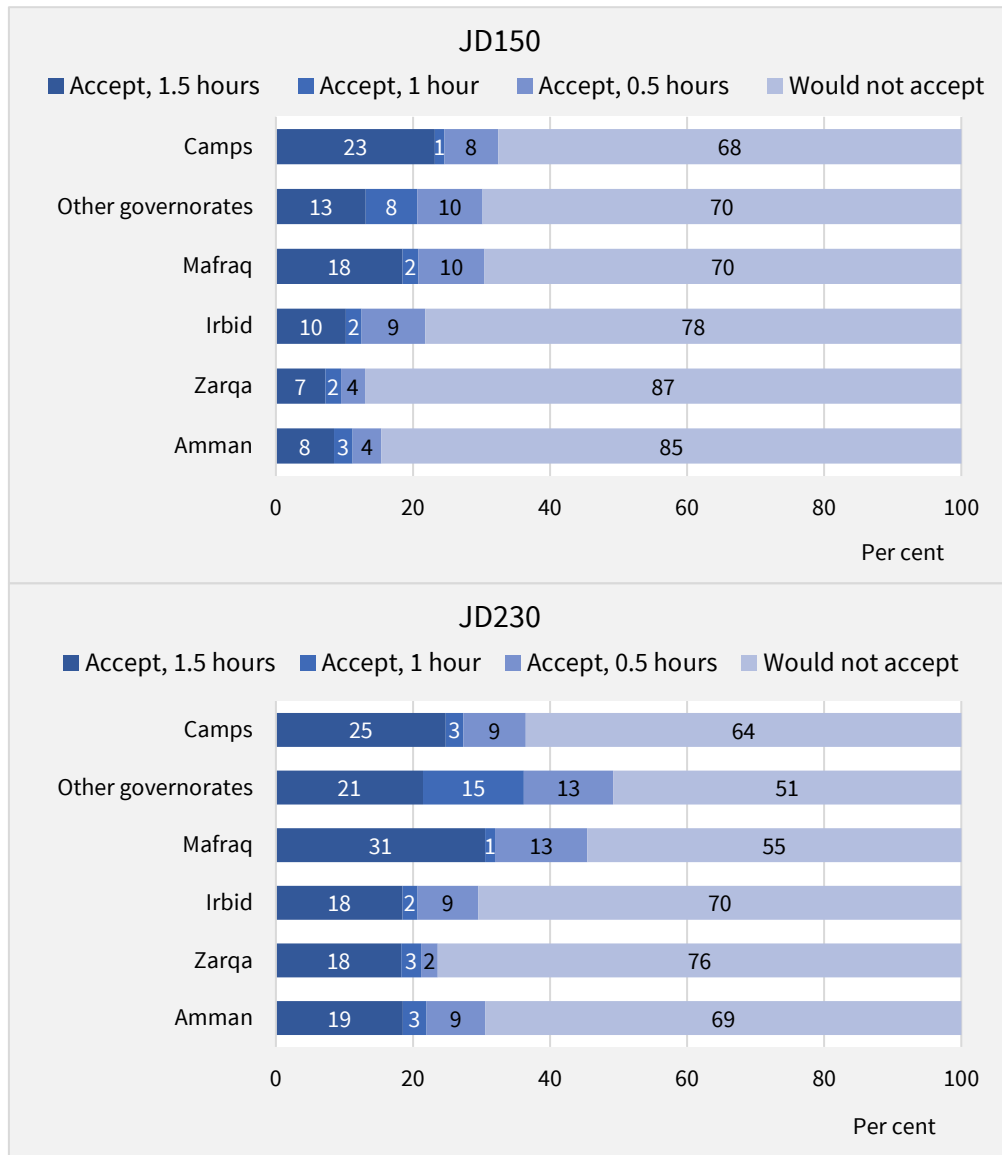


Figure 79 Willingness to work in a Special Economic Zone (SEZ). By reporting domain. Percentage of Syrian refugees aged 15 and above who would accept factory work in an SEZ given a monthly salary of JD150 (upper graph, n=2,533) and JD230 (lower graph, n=2,488) and given 3 different travel times. For further explanation of the graph, see the text.





## 8 Looking ahead

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This report has painted a picture of Syrian refugee life in Jordan that is fraught with numerous challenges. A significant proportion of the refugees still live in refugee camps where caravans are the predominant form of housing, or in tented settlements outside camps, particularly in Mafraq. While the most basic needs are secured in the camps, life there is a far cry from what the Syrians were used to back home, whether they are urbanites or hail from rural settings. For many outside camps, the housing and living conditions are also substandard and insecure (in the sense that people rent and do not own their homes). After seven years, access to decent, well-paid employment that gives a feeling of job security is still a distant hope for most. While children's access to basic education is far better than it used to be in the first years of displacement, a much more limited number of Syrian refugee youth pursue secondary or tertiary education. As one would expect in a population affected by war and dislocation, consisting of people who have suffered traumatic events and whose daily life is characterized by economic insecurity as well as uncertainty about what the future holds, their health is negatively affected and the need for health services higher than in a typical population. Yet, although they can access some free or subsidized services, it seems that Syrian refugees tend to access healthcare services at a lower rate than they should, and often for cost reasons. Now, how do these circumstances translate into a perception about the future?

The outlook of Syrian refugees in Jordan is surprisingly positive in the sense that a majority of adults aged 15 and above believe that their living conditions will improve gradually: asked to look five years ahead, six in ten consider that developments will be fairly positive (51 per cent) or very positive (9 per cent); three in ten expect that their circumstances will not alter, whilst one in ten is of the opinion that their living standards will deteriorate. There are insignificant differences in perceptions across gender, age groups, education levels and employment status. However, the refugees residing in 'Other governorates' are slightly less optimistic than those residing elsewhere (only 48 per cent say they are fairly or very optimistic with respect to a positive development in their circumstances - Figure 80) and refugees from households with the highest score on the asset index are somewhat more optimistic (67 per cent).

Obviously, people's conditions may change, for better or worse, where they currently reside, i.e. in Jordan, or may be modified if and when they return home to Syria or resettle in a third country. The survey measured people's attitudes towards movement. When asked whether they thought they would have returned to Syria after two years, about six in ten Syrian refugees answered that it was likely, whereas four in ten were of the opinion that return would be unlikely. People in Other governorates and Zarqa are more optimistic than average, whilst the largest share of pessimists is found in Mafraq (Figure 81). Other than that, there is minimal variation across background factors such as gender, age, education and even place of origin in Syria (the last point shown in Figure 82).

Figure 80 Expected development of living conditions. Perception of the conditions in five years compared to the present situation. Percentage of one randomly selected individual aged 15 and above in each household. By reporting domain (n=7,468).

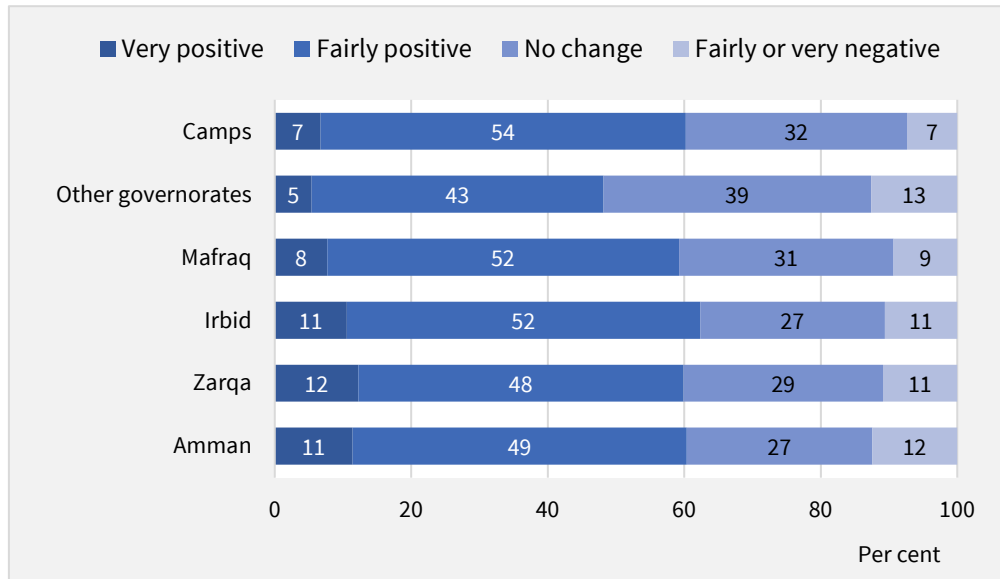


Figure 81 Perception of the likelihood of return to Syria after two years. Percentage of one randomly selected individual aged 15 and above in each household by reporting domain (n=7,513).

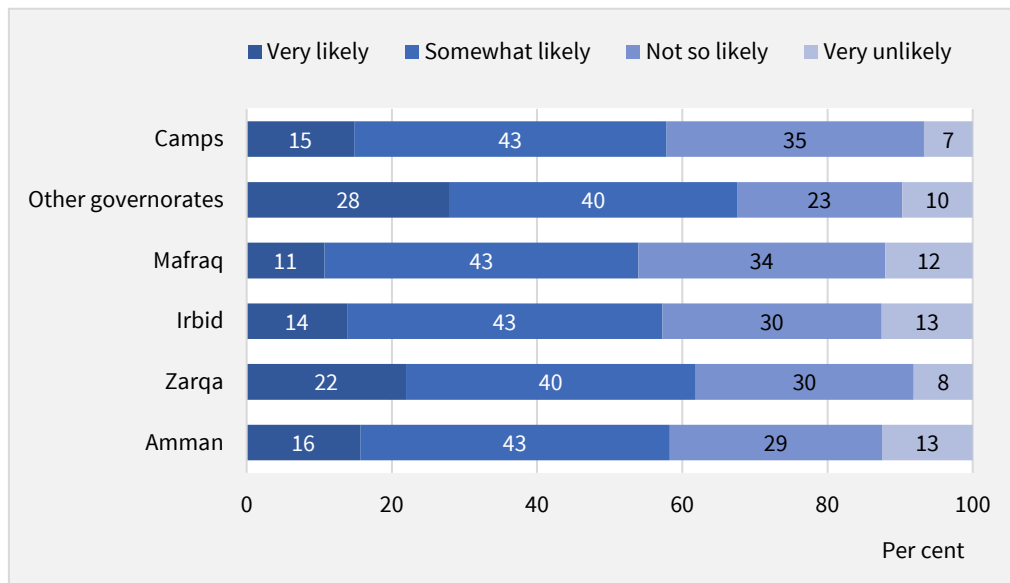
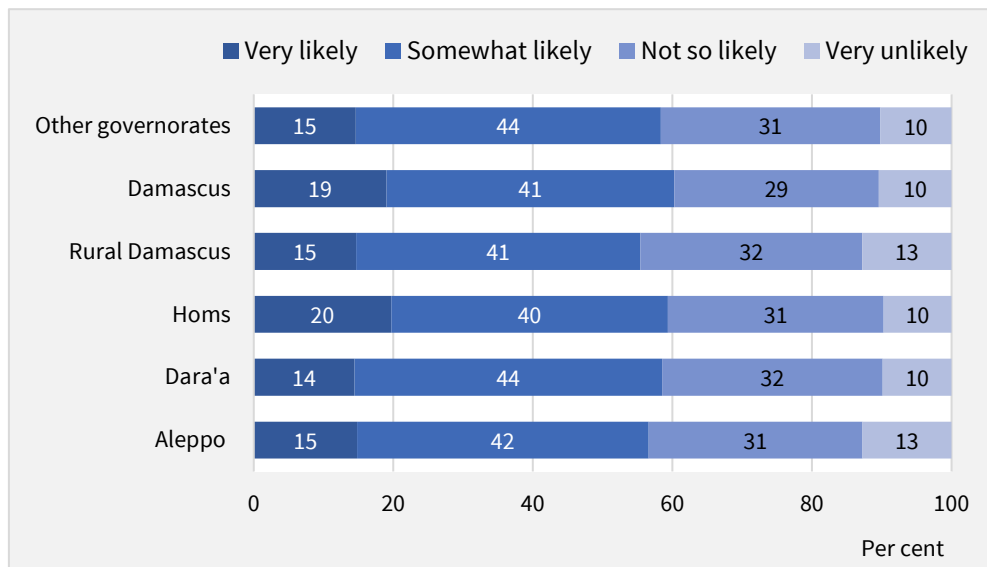
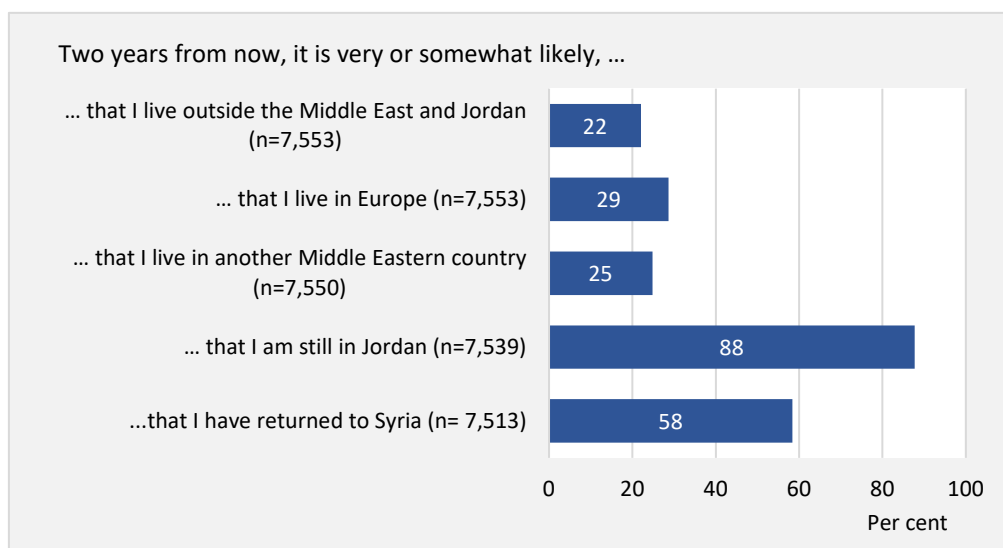


Figure 82 Perception of the likelihood of return to Syria after two years. Percentage of one randomly selected individual aged 15 and above in each household by place of origin in Syria (n=7,495).



At the same time, nearly nine in ten think it is somewhat or very likely they will remain in Jordan two years from now. And two to three in ten believe they might be living elsewhere (Figure 83). These numbers do not add up or, rather, they add up to way over 100 per cent. How should they be interpreted? It seems reasonable to conclude that the Syrian refugees consider it more likely they will remain in Jordan than that they will have returned to their home country two years down the road. As we shall return to next, while some have contemplated migrating to Europe and elsewhere, such alternative destinations are less likely to materialize, in the view of the refugees themselves.

Figure 83 Responses to scenario statements about place of residence two years from date of interview. Percentage one randomly selected individual aged 15 and above in each household.



The survey enquired about people's intention to seek asylum and interest in re-settling in a third country, i.e. in a country other than Syria and Jordan. Two per cent of the respondents reported that they had considered applying for asylum in a third country in the past but that they were not seriously considering migrating to Europe or other country at the time of the interview. On the other hand, nearly three in ten, 29 per cent, claimed that they were currently seriously considering a move to Europe, either alone or with family or friends. Another 3 per cent were contemplating a move to a country outside Europe.

It is difficult to assess what a 'serious intent' implies for Syrian refugees in the current Jordanian circumstances, particularly when contrasted with the previously reported finding that nearly nine in ten think they will still be residing in the Hashemite Kingdom in two years. However, it reflects the fact that many consider a return to Syria in the near or medium term as unrealistic, and that they are not content with their lives in Jordan and would prefer to reside elsewhere, if possible. However, turning aspirations into actual migration decisions is intrinsically tough as many and often conflicting factors and arguments have to be weighed against one another. Amongst them are: distance from place of origin, family and kin; cultural, religious and identity aspects; moral codes; affordability; social networks at the place of destination; prospects for improved rights, livelihoods and living standards in Jordan; access to educational institutions for oneself and one's children; safety of travel; the prospect of getting asylum; the chance of family reunification in country of destination, etc.<sup>44</sup>

Do we find that those Syrian refugees aspiring to migrate to Europe are systematically different from those stating that they have no such intention? The declared intent is associated with some background factors but those favouring onward movement to Europe are not *notably* unlike other Syrian refugees in Jordan. As shown in Figure 84, men contemplate moving to Europe slightly more often than women, those older than 45 years have this urge less often than younger refugees, whilst a higher proportion of refugees residing in Amman and Zarqa than in the other reporting domains declare that they consider moving to Europe. The fact that it is difficult for well-educated refugees to find employment in line with their qualifications probably explains why the percentage of people who wish to go Europe is highest amongst refugees with secondary and higher education. Finally, the graph shows how the wish to migrate to Europe increases with economic standing. Yet considering the cost of (illegal) travel to Europe, we would perhaps have expected the positive impact (in a statistical sense) of economic status to be stronger. However, this finding most likely underlines the aforementioned complexities of taking a decision to migrate.

The survey enquired into some of the factors that might impact people's decision to go or not to go to Europe. It listed a number of reasons why some people might choose *not* to migrate to Europe, and asked if the respondent thought each of these reasons was or would be important for his or her own migration decision. Results are shown in Figure 85. Two of the listed factors emerge as more critical than the six others. Clearly, a wish to remain as close to home as possible and to remain living in familiar surroundings, a Muslim country, stand out. However, Syrian refugees who are currently considering a move to Europe seem to ascribe different weight to these two factors or reasons than the refugees who are not considering such a move (some of whom, though, have considered migration in the past): less than half as compared to seven in ten consider them as very important for their decisions to move. Other

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<sup>44</sup> See, for example, Achilli 2016, Kvittingen et al. 2018, and Yahya, Kassir and el-Hariri 2018.

single factors, reasons or aspects, or a combination of them, may ‘count more’ for some respondents but overall, they are less important as each is mentioned by only around 20 per cent.

‘Not liking Europe’ is significantly more often mentioned by Syrian refugees who are not currently considering migration to Europe, suggesting that religious and cultural aspects and political distance to and estrangement from Europe may have had a considerable influence on some people’s decision not to go. Affordability of travel is given high importance by nearly twice as many Syrian refugees who claim they expect to travel to Europe as those who do not intend to go. This is perhaps because they have assessed the costs more thoroughly than those who do not intend to travel.

Figure 84 Percentage of Syrian refugees aged 15 and above (one randomly selected in each household) who say they are seriously considering migrating to Europe. By gender, age groups, reporting domain, educational attainment and household asset index quintiles (n=7,571).

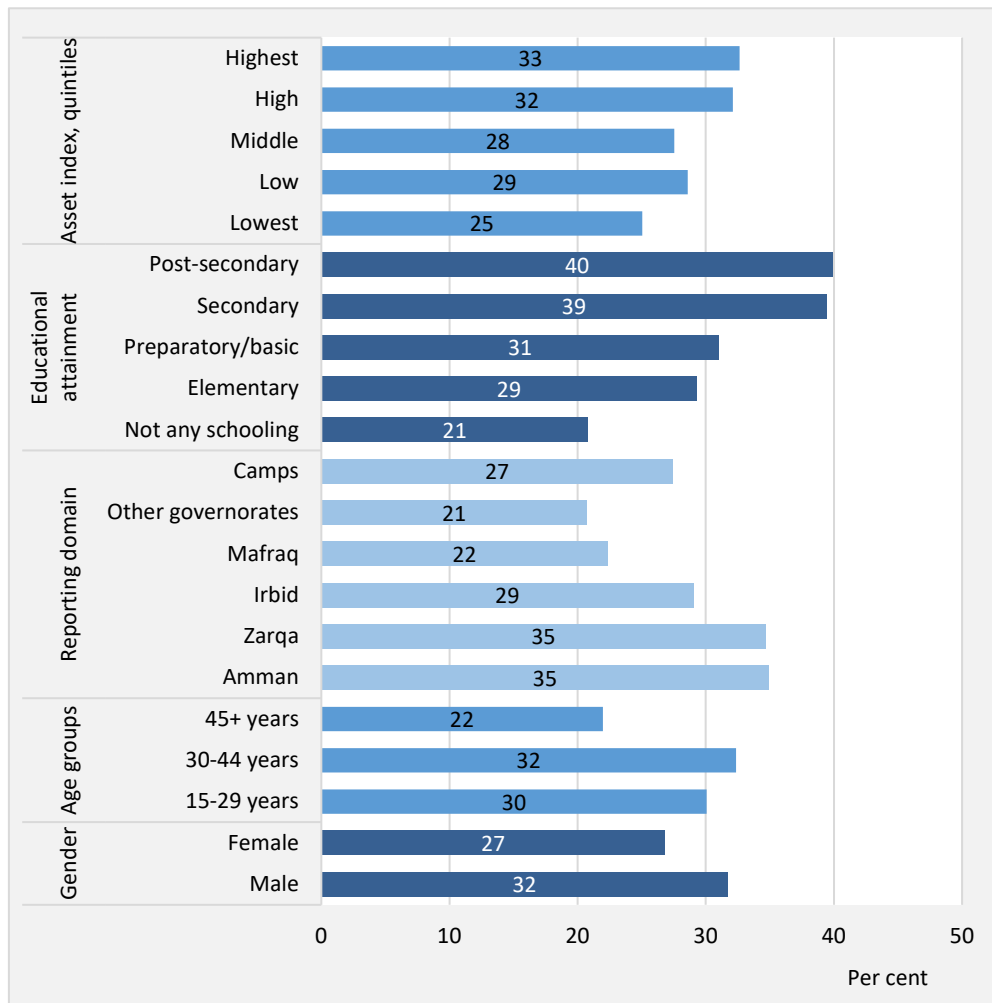
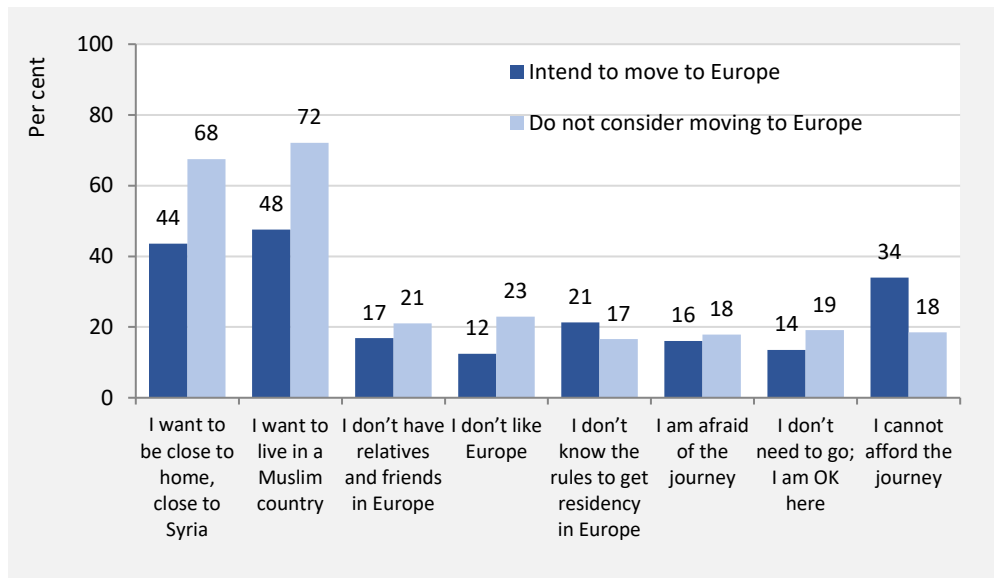


Figure 85 Percentage of one randomly selected individual aged 15 and above in each household considering that some possible reasons for not migrating to Europe are very important for their own migration decision. A comparison of Syrian refugees who are currently seriously considering such a move and those who are not (n=7,568).



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# Annex: Tables for figures

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## Chapter 2 Demographic characteristics

Table for Figure 3 Age and gender structure of the Syrian refugee population in Jordan by marriage status (n=40,947). Percentage.

5-year age groups	Males		Females		All
	Unmarried	Married	Unmarried	Married	
0-4 years	9.21	-	8.66	-	17.87
5-9 years	8.53	-	7.97	-	16.50
10-14 years	6.71	-	6.40	0.01	13.12
15-19 years	5.15	0.19	3.37	1.92	10.63
20-24 years	2.26	1.66	1.05	2.89	7.86
25-29 years	0.64	2.16	0.51	3.00	6.31
30-34 years	0.22	2.95	0.52	3.22	6.91
35-39 years	0.07	2.67	0.49	2.48	5.71
40-44 years	0.02	2.03	0.42	1.73	4.20
45-49 years	0.05	1.48	0.36	1.31	3.20
50-54 years	0.01	1.12	0.46	1.03	2.62
55-59 years	0.02	0.82	0.36	0.56	1.76
60-64 years	0.02	0.55	0.31	0.39	1.27
65-69 years	0.02	0.35	0.32	0.22	0.91
70-74 years	0.01	0.23	0.18	0.07	0.49
75+ years	0.02	0.24	0.30	0.07	0.63
Total	32.96	16.45	31.68	18.90	100.00

Table for Figure 4 Age and gender structure of the Syrian population in 2006. Source: MICS 2006 (n=107,356). Percentage.

5-year age groups	Male	Female	All
0-4 years	5.5	4.9	10.3
5-9 years	7.0	6.6	13.6
10-14 years	7.0	6.8	13.8
15-19 years	6.5	5.5	11.9
20-24 years	5.6	4.3	10.3
25-29 years	3.9	3.9	7.7
30-34 years	2.8	3.1	5.9
35-39 years	2.7	2.9	5.6
40-44 years	2.4	2.3	4.7
45-49 years	2.0	1.5	3.5
50-54 years	1.7	2.4	4.1
55-59 years	1.5	1.3	2.8
60-64 years	1.2	0.9	2.1
65-69 years	0.8	0.6	1.4
70-74 years	0.7	0.4	1.1
75+ years	0.7	0.4	1.1
<b>Total</b>	<b>51.8</b>	<b>48.2</b>	<b>100.0</b>

Table for Figure 5. Age and gender structure of the Syrian population in 2009. Source: Syria HIES 2009 (n=69,500). Percentage.

5-year age groups	Male	Female	All
0-4 years	6.9	6.4	13.4
5-9 years	6.1	5.8	11.9
10-14 years	6.8	6.2	12.9
15-19 years	5.6	5.5	11.1
20-24 years	4.6	5.0	9.6
25-29 years	4.0	4.2	8.2
30-34 years	3.1	3.3	6.4
35-39 years	2.7	2.8	5.5
40-44 years	2.4	2.5	4.9
45-49 years	2.0	2.1	4.0
50-54 years	1.7	1.8	3.6
55-59 years	1.4	1.2	2.5
60-64 years	1.1	1.0	2.1
65-69 years	0.7	0.6	1.3
70-74 years	0.6	0.6	1.2
75+ years	0.8	0.5	1.4
Total	50.5	49.5	100.0

Table for Figure 6 Age and gender structure in Dara'a in 2006, poorest 40 per cent. Source: MICS 2006 (n=5,371). Percentage.

5-year age groups	Male	Female	All
0-4 years	8.6	7.8	16.4
5-9 years	7.0	7.1	14.1
10-14 years	7.0	6.9	13.9
15-19 years	6.3	6.3	12.6
20-24 years	5.1	4.2	9.3
25-29 years	3.8	3.3	7.1
30-34 years	2.6	3.4	5.9
35-39 years	2.6	2.8	5.4
40-44 years	1.8	1.9	3.7
45-49 years	1.7	1.2	2.8
50-54 years	1.0	1.5	2.5
55-59 years	0.8	0.6	1.5
60-64 years	0.9	0.8	1.7
65-69 years	0.7	0.5	1.2
70-74 years	0.6	0.4	0.9
75+ years	0.5	0.6	1.1
Total	50.7	49.3	100.0

Table for Figure 7 Sex ratio (men/women) by age (n=40,947).

5-year age groups	Ratio
0-4 years	1.06
5-9 years	1.07
10-14 years	1.05
15-19 years	1.01
20-24 years	1.00
25-29 years	0.80
30-34 years	0.85
35-39 years	0.92
40-44 years	0.96
45-49 years	0.92
50-54 years	0.76
55-59 years	0.91
60-64 years	0.81
65-69 years	0.68
70-74 years	0.95
75+ years	0.69

Table for Figure 8 Percentage ever married by gender and age (individuals aged 15-49). Syrian refugees in Jordan 2017 and individuals in Syria 2009. Source for Syria data: Syrian HIES 2009.

	Men, Syria (2009)	Syrian refugee men, Jordan (2017)	Women, Syria (2009)	Syrian refugee women, Jordan (2017)
15 years	0	0	3	19
16 years	0	0	7	27
17 years	0	1	12	37
18 years	1	4	20	47
19 years	1	11	29	57
20 years	3	23	36	66
21 years	4	38	42	73
22 years	7	52	47	78
23 years	13	61	49	82
24 years	21	67	53	84
25 years	30	71	58	86
26 years	40	74	63	89
27 years	48	78	68	91
28 years	56	81	71	93
29 years	63	85	74	93
30 years	68	89	76	93
31 years	75	92	78	93
32 years	81	94	80	93
33 years	85	96	83	93
34 years	89	97	84	93
35 years	90	98	86	92
36 years	91	98	86	93
37 years	91	98	86	93
38 years	92	98	87	95
39 years	93	99	88	96
40 years	94	99	89	96
41 years	95	100	90	96
42 years	96	100	91	95
43 years	97	99	91	94
44 years	97	99	92	94
45 years	97	98	92	95
46 years	97	98	93	96
47 years	98	98	93	96
48 years	98	99	94	97
49 years	99	100	94	97

Table for Figure 11 Household size by reporting domain. Percentage of households (n=7,632).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	Camp	All
1-2 persons	12	10	8	9	15	16	12
3-5 persons	46	46	41	40	43	46	44
6-7 persons	27	31	31	32	29	25	28
8+ persons	14	13	20	19	14	12	15
Total	100	100	100	100	100	100	100

## Chapter 3 Households and their dwellings

Table for Figure 12 Dwelling size. Number of rooms by reporting domain. Percentage of Syrian refugee households (n=7,632).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
1 room	3	3	4	18	7	57	20
2 rooms	35	32	28	37	29	34	33
3 rooms	47	54	48	36	48	8	36
4+ rooms	15	11	21	9	15	1	11
Total	100	100	100	100	100	100	100

Table for Figure 13 Number of caravan units at the disposal of camp households by size of household. Percentage (n=1,248).

	1 unit	2 units	3+ units	Total
1-2 members	80	18	2	100
3-5 members	68	29	3	100
6-7 members	33	55	12	100
8+ members	14	58	28	100

Table for Figure 14 Persons per room by reporting domain. Percentage of Syrian refugee households (n=7,632).

	<2 persons	2-2.99 persons	3-3.99 persons	4+ persons	Total
Amman	48	36	12	4	100
Zarqa	44	43	10	4	100
Irbid	43	37	14	5	100
Mafraq	29	34	21	16	100
Other governorates	48	33	13	6	100
Camps	13	24	23	40	100
All households	35	33	17	16	100

Table for Figure 15 Dwelling size. Number of square meters by reporting domain. Percentage of households (n=7,614).

	<70	70-99	100-130	130+	Total
Amman	19	37	35	9	100
Zarqa	20	38	35	7	100
Irbid	13	26	48	13	100
Mafraq	31	29	34	6	100
Other governorates	14	29	47	10	100
Camps	92	6	2	0	100
All households	39	25	29	7	100

Table for Figure 16 Median and mean monthly expenditure (in JD) on housing for the five outside-camp reporting domains (n=6,079).

	Median	Mean
Amman	150	166
Zarqa	120	126
Irbid	140	149
Mafraq	125	123
Other governorates	80	78
All non-camp households	135	141

## Chapter 4 Household economy

Table for Figure 17 Main income sources the past 12 months by gender of head of household. Percentage of Syrian refugee households (n=7,631).

	Mainly employment income	Both transfer and employment income	Mainly transfer income	Only transfer income	Other income	Total
Female head	11	12	20	56	2	100
Male head	33	22	17	27	2	100
All households	27	12	26	33	2	100

Table for Figure 18 The percentage of households with debt. By reporting domain (n=7,625).

	Have debt	No debt	Total
Amman	67	33	100
Zarqa	72	28	100
Irbid	76	24	100
Mafraq	82	18	100
Other governorates	63	37	100
<b>All non-camp households</b>	<b>72</b>	<b>28</b>	<b>100</b>
Camps	55	45	100
<b>All households</b>	<b>67</b>	<b>33</b>	<b>100</b>

Table for Figure 19 Median and mean monthly expenditure on debt repayment (in JD). By reporting domain. Percentage of households with such expenditure (n=1,522).

	Median	Mean
Amman	50	135
Zarqa	50	136
Irbid	50	97
Mafraq	50	91
Other governorates	50	89
<b>All non-camp households</b>	<b>50</b>	<b>109</b>
Camps	50	74
<b>All households</b>	<b>50</b>	<b>101</b>



Table for Figure 21 Severity of food insecurity. By reporting domain. Percentage of households (n=7,631).

	No insecurity	Moderate insecurity	Severe insecurity	Total
Amman	45	33	22	100
Zarqa	46	36	19	100
Irbid	44	32	25	100
Mafraq	45	29	26	100
Other governorates	53	24	23	100
<b>All non-camp households</b>	<b>46</b>	<b>31</b>	<b>23</b>	<b>100</b>
Camps	49	27	24	100
<b>All households</b>	<b>47</b>	<b>30</b>	<b>23</b>	<b>100</b>

## Chapter 5 Health and health services

Table for Figure 22 Percentage of individuals aged five and above with at least some difficulty in one or more of the six functional domains (Washington Group questions) by the number of domains where they have such difficulties. Syrian refugees (n=33,673) compared with results of the 2015 Population and Housing Census (n=8,209,793).

	Difficulty in 1 domain	Difficulty in 2 domains	Difficulty in 3+ domains
2015 Census, Jordanians	7.1	1.8	2.4
2015 Census, Non-Jordanians	7.1	1.7	2.0
2015 Census, all	7.1	1.8	2.2
Syrian refugees	6.7	3.4	3.9

Table for Figure 23 Syrian refugees aged five and above according to the number of (Washington Group) functional domains with at least some difficulty. By reporting domain. Percentage (n=33,673).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All aged 5+
No domain	86	84	83	82	89	90	86
1 domain	7	7	8	8	5	5	7
2 domains	3	4	4	4	2	3	3
3+ domains	3	5	5	5	4	3	4
Total	100	100	100	100	100	100	100

Table for Figure 24 Syrian refugees aged five and above according to the number of (Washington Group) functional domains with at least some difficulty. By age groups. Percentage (n=33,673).

	5-9 years	10-19 years	20-29 years	30-39 years	40-49 years	50+ years	All aged 5+
No domain	95	95	92	84	70	46	86
1 domain	3	3	4	9	15	17	7
2 domains	1	1	2	4	9	14	3
3+ domains	1	1	1	3	6	23	4
Total	100	100	100	100	100	100	100

Table for Figure 25 Syrian refugees aged five and above with 'a lot of' difficulty performing the activity of at least one (Washington Group) domain. By reporting domain, gender and age groups. Percentage (n=33,681).

Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All aged 5+
6	8	7	8	4	4	6

Male	Female	All aged 5+
7	5	6

5-9 years	10-19 years	20-29 years	30-39 years	40-49 years	50+ years	All aged 5+
2	3	3	6	12	24	6

Table for Figure 26 Syrian refugees with a chronic health condition with a need for medical follow-up. By reporting domain, gender and age groups. Percentage (n=7,027).

		Need follow-up	No need for follow-up	Total
Reporting domain	Amman	84	16	100
	Zarqa	84	16	100
	Irbid	74	26	100
	Mafraq	76	24	100
	Other governorates	90	10	100
	Camps	73	27	100
Age groups	0-9	82	18	100
	10-19	76	24	100
	20-29	73	27	100
	30-39	74	26	100
	40-49	78	22	100
	50+	82	18	100
Gender	Male	77	23	100
	Female	80	20	100
All individuals with a chronic health problem		78	22	100

Table for Figure 27 Percentage of Syrian refugees with chronic health failure who turn to private, public and NGO providers. By quintiles on the asset index (n=5,398).

	Lowest	Low	Middle	High	Highest	All individuals with a chronic health problem
Public hospital	6	22	23	21	15	18
Public clinic	3	5	11	8	12	8
Private hospital	2	7	6	7	8	6
Private clinic	4	10	12	13	22	12
UNRWA clinic	6	4	3	5	2	4
NGO clinic	63	31	22	22	20	30
Other provider	1	1	1	1	1	1
No follow-up	16	20	22	23	20	21
Total	100	100	100	100	100	100

## Chapter 6 Education

Table for Figure 29 Percentage of Syrian refugees aged 20 and above by educational attainment. By reporting domain and gender (n=16,995).

		Currently in school	Not completed any schooling	Elementary	Preparatory/basic	Secondary	Post-secondary	Total
Amman	Male	1	20	37	24	11	7	100
	Female	1	28	31	24	9	7	100
Zarqa	Male	1	25	34	28	6	6	100
	Female	1	33	33	21	8	4	100
Irbid	Male	2	18	36	27	9	7	100
	Female	1	24	33	26	11	5	100
Mafraq	Male	1	32	39	19	6	3	100
	Female	1	40	36	15	5	3	100
Other governorates	Male	-	22	42	23	10	3	100
	Female	-	29	29	28	11	4	100
Camps	Male	1	19	40	24	9	7	100
	Female	1	30	35	22	9	4	100
All aged 20+		1	26	35	24	9	5	100

Table for Figure 31 Percentage of Syrian refugees aged 6 to 25 currently enrolled in formal education. By reporting domain and age (n=18,068).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps
6 years	96	97	90	95	92	75
7 years	99	97	100	100	100	99
8 years	99	96	100	99	100	100
9 years	100	99	99	99	99	98
10 years	98	98	99	99	99	100
11 years	97	93	99	93	92	98
12 years	89	92	96	90	92	92
13 years	82	86	89	77	78	86
14 years	68	77	79	63	69	71
15 years	53	61	65	51	49	39
16 years	44	40	51	25	31	39
17 years	36	28	43	26	26	23
18 years	16	16	19	10	10	13
19 years	13	9	9	6	15	12
20 years	9	12	10	6	3	5
21 years	7	2	7	1	-	2
22 years	3	5	4	5	-	3
23 years	3	1	4	2	-	-
24 years	1	11	3	12	4	4
25 years	1	1	2	-	-	3

Table for Figure 32 Percentage of individuals aged 6 to 25 enrolled in education. By age and level of education. Comparison of Syrian refugees inside and outside camps in 2017 (upper table; n=17,209) and Syrian refugees living outside camps in Amman, Irbid and Mafraq governorates in 2014 (lower table; n=3,970).<sup>45</sup> Source of 2014 data: Stave and Hillesund 2015, Figure 3.2.

Syrian refugees, 2017.

2017	Basic	Secondary	Post-secondary	Not enrolled	Total
6 years	88	-	-	12	100
7 years	96	0	-	4	100
8 years	96	-	-	4	100
9 years	96	-	-	4	100
10 years	95	-	-	5	100
11 years	93	-	-	7	100
12 years	90	-	-	10	100
13 years	81	-	-	19	100
14 years	68	-	-	32	100
15 years	47	2	-	51	100
16 years	25	15	-	61	100
17 years	10	20	-	70	100
18 years	2	9	2	86	100
19 years	2	5	3	90	100
20 years	0	2	5	93	100
21 years	0	1	3	96	100
22 years	-	0	3	97	100
23 years	-	0	2	98	100
24 years	-	0	4	96	100
25 years	-	-	2	98	100
All aged 6-25	56	3	1	41	100

<sup>45</sup> A few cases of vocational education have been grouped with secondary.

Syrian refugees residing outside camps in Amman, Irbid and Mafraq governorates, 2014.

2014	Basic	Secondary	Post-secondary	Not enrolled	Total
6 years	74	-	-	26	100
7 years	88	-	-	12	100
8 years	86	-	-	14	100
9 years	79	-	-	21	100
10 years	83	-	-	17	100
11 years	71	-	-	29	100
12 years	69	-	-	31	100
13 years	60	-	-	40	100
14 years	49	-	-	51	100
15 years	33	3	-	63	100
16 years	13	0	-	75	100
17 years	3	0	-	80	100
18 years	1	13	1	86	100
19 years	-	1	2	96	100
20 years	1	1	1	98	100
21 years	-	-	2	98	100
22 years	-	-	2	98	100
23 years	1	-	3	97	100
24 years	-	-	0	100	100
25 years	-	-	1	99	100
All aged 6-25	53	8	10	29	100

Table for Figure 34. Percentage of individuals aged 6 to 25 enrolled in education. By age and level of education. Comparison of Syrian refugees inside and outside camps (upper table; 2017: n=17,209) and Jordanian nationals residing in Amman, Irbid and Mafraq governorates (lower table; 2014: n=3,421). Source of 2014 data: Stave and Hillesund 2015, Figure 3.2.

Syrian refugees, 2017.

	Basic	Secondary	Post-secondary	Not enrolled	Total
6 years	88	-	-	12	100
7 years	96	0	-	4	100
8 years	96	-	-	4	100
9 years	96	-	-	4	100
10 years	95	-	-	5	100
11 years	93	-	-	7	100
12 years	90	-	-	10	100
13 years	81	-	-	19	100
14 years	68	-	-	32	100
15 years	47	2	-	51	100
16 years	25	15	-	61	100
17 years	10	20	-	70	100
18 years	2	9	2	86	100
19 years	2	5	3	90	100
20 years	0	2	5	93	100
21 years	0	1	3	96	100
22 years	-	0	3	97	100
23 years	-	0	2	98	100
24 years	-	0	4	96	100
25 years	-	-	2	98	100
All aged 6-25	56	3	1	41	100

Jordanians residing in Amman, Irbid and Mafraq governorates, 2014.

	Basic	Secondary	Post-secondary	Not enrolled	Total
6 years	80	-	-	20	100
7 years	99	-	-	1	100
8 years	100	-	-	-	100
9 years	100	-	-	-	100
10 years	98	-	-	2	100
11 years	100	-	-	-	100
12 years	98	-	-	2	100
13 years	97	-	-	3	100
14 years	95	-	-	5	100
15 years	92	-	-	8	100
16 years	34	53	-	13	100
17 years	4	77	0	18	100
18 years	2	35	29	35	100
19 years	2	5	46	47	100
20 years	-	4	44	52	100
21 years	-	1	33	66	100
22 years	-	1	24	75	100
23 years	-	2	6	92	100
24 years	-	-	7	93	100
25 years	-	-	5	95	100
All aged 6-25	53	8	10	29	100

Table for Figure 36 Percentage of Syrian refugees aged 18 to 25 currently enrolled in education by level of enrolment. By quintile on the household asset index (n=4,858).

	Basic	Secondary	Post-secondary	Not enrolled	Total
Lowest	0	3	2	95	100
Low	1	2	1	97	100
Middle	0	3	1	96	100
High	1	3	3	93	100
Highest	1	3	8	88	100
All aged 18-25	1	3	3	94	100



Table for Figure 38 Percentage of outside-camp Syrian refugee children currently enrolled in basic school. By type of school (one or two-shift school) and reporting domain (n=9,156).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	All non-camp children enrolled in basic education
One-shift school	37	28	21	25	45	29
Two-shift school	63	72	79	75	55	71
Total	100	100	100	100	100	100

Table for Figure 40 Grade repetition amongst Syrian refugee children aged 13 to 14 and currently enrolled in basic education. By reporting domain and gender (n=1,338). Percentage.

		No repetition	1 year	2 years	3 years	4 years	Total
Amman	Boys	87	9	3	-	1	100
	Girls	89	8	3	-	-	100
	All	88	9	3	-	1	100
Zarqa	Boys	77	5	6	5	8	100
	Girls	87	8	5	-	-	100
	All	82	6	5	2	4	100
Irbid	Boys	84	9	4	2	-	100
	Girls	86	10	4	-	-	100
	All	85	9	4	1	-	100
Mafraq	Boys	88	6	2	2	1	100
	Girls	85	9	4	1	1	100
	All	87	8	3	2	1	100
Other governorates	Boys	95	3	1	-	-	100
	Girls	71	15	14	-	-	100
	All	80	11	9	-	-	100
Camps	Boys	77	13	6	1	2	100
	Girls	83	11	4	2	1	100
	All	80	12	5	1	2	100
All aged 13-14 and enrolled		84	10	4	1	1	100

## Chapter 7 Labour force

Table for Figure 44 Labour force participation rate of Syrian refugee MEN aged 15 and above by reporting domain and age (n=10,013).

	15-19 years	20-29 years	30-39 years	40-49 years	50+ years
Amman	40	78	84	76	33
Zarqa	37	71	72	59	26
Irbid	37	75	77	58	16
Mafraq	33	64	65	45	16
Other governorates	40	78	76	66	22
Camps	30	69	82	70	41
All males aged 15+	36	73	78	65	28

Table for Figure 45 Labour force participation rate of Syrian refugee WOMEN aged 15 and above by reporting domain and age (n=11,298).

	15-19 years	20-29 years	30-39 years	40-49 years	50+ years
Amman	1	6	8	10	2
Zarqa	2	5	8	6	3
Irbid	3	6	10	12	4
Mafraq	3	7	8	13	2
Other governorates	3	3	11	4	5
Camps	1	11	18	18	8
All females aged 15+	2	7	11	12	4

Table for Figure 47 Percentage of Syrian refugee youth aged 15 to 24 who are Not in Employment, Education or Training (NEETs). By gender and age (n=7,495).

	Male	Female
15 years	39	47
16 years	45	56
17 years	44	67
18 years	53	80
19 years	48	83
20 years	45	88
21 years	45	93
22 years	47	93
23 years	40	94
24 years	34	94

Table for Figure 51 Unemployment rates of Syrian refugee men aged 15 and above by reporting domain and age groups (n=10,013).

	15-19 years	20-29 years	30-39 years	40-49 years	50+ years	All men aged 15+
Amman	22	13	14	21	23	16
Zarqa	28	22	19	30	43	25
Irbid	19	14	19	21	30	18
Mafraq	37	27	31	38	45	32
Other governorates	32	28	27	25	50	29
Camps	41	29	21	23	35	27
All	28	20	20	24	32	23

Table for Figure 52 Unemployment rates of Syrian refugees aged 15 and above by gender and age (n=21,311).

	Women	Men
15-19 years	76	28
20-29 years	53	20
30-39 years	40	20
40-49 years	42	24
50+ years	40	32
All	46	23

Table for Figure 56 Location of work by reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=4,918).

	In own neighbourhood	In living area	Outside living area	Total
Amman	20	39	40	100
Zarqa	38	37	25	100
Irbid	31	47	22	100
Mafraq	38	50	12	100
Other governorates	48	31	22	100
Camps	24	56	20	100
All	28	45	27	100

Table for Figure 57 Average time to reach the work place. By reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=4,655).

	<10 minutes	10-29 minutes	30-59 minutes	1 hour or more	Total
Amman	5	29	38	28	100
Zarqa	8	41	33	18	100
Irbid	8	46	34	13	100
Mafraq	15	45	28	12	100
Other governorates	7	51	31	11	100
Camps	18	48	18	17	100
All	10	41	30	19	100

Table for Figure 58 Cost of transportation to work in JD (those who only walk are excluded). By reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=2,501).

	No money spent	1 JD or less	1-3 JD	3 JD+	Total
Amman	11	31	40	18	100
Zarqa	8	43	33	16	100
Irbid	21	43	25	11	100
Mafraq	33	33	23	11	100
Other governorates	16	43	29	13	100
Camps	52	11	22	16	100
All	22	32	31	15	100

Table for Figure 59 Work contract. Percentage distribution of employed Syrian refugees aged 15 and above with a written work contract by reporting domain, gender and age groups (n=4,584).

Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
8	2	7	4	5	43	16

Male	Female	15-19 years	20-29 years	30-39 years	40-49 years	50+ years
14	40	3	15	18	19	30

Table for Figure 60 Access to a valid work permit. By reporting domain, gender and age groups. Percentage of employed Syrian refugees aged 15 and above (n=4,913).

Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
34	33	29	28	40	37	34

Male	Female	15-19 years	20-29 years	30-39 years	40-49 years	50+ years
36	6	14	37	37	33	35

Table for Figure 62 Median and mean net employment income (in JD) of all employed in the past month by reporting domain and gender (n=4,906).

		25 percentile	Median	75 percentile	Mean
Reporting domain	Amman	200	250	300	288
	Zarqa	100	200	300	218
	Irbid	100	160	250	206
	Mafraq	80	150	200	155
	Other governorates	150	200	250	197
	Camps	100	150	200	177
Gender	Male	120	200	250	227
	Female	56	125	190	155
All employed aged 15+		120	200	250	220

Table for Figure 63 Median and mean net employment income in the past month. Comparison of results for all employed (n=4,906) and those working at least 35 hours or more a week (n=2,608). By reporting domain.

	Median, all employed	Median, all employed full time	Mean, all employed	Mean, all employed full time
Amman	250	260	288	300
Zarqa	200	250	218	263
Irbid	160	200	206	233
Mafraq	150	175	155	197
Other governorates	200	200	197	209
Camps	150	170	177	206
All employed aged 15+	200	200	220	249

Table for Figure 64 & 65 Median and mean net employment income (in JD) of all employed in the past month by age groups and educational attainment (n=4,906).

		25 percentile	Median	75 percentile	Mean
Age groups	15-19 years	90	150	200	157
	20-29 years	130	200	250	218
	30-39 years	120	200	270	241
	40-49 years	100	200	250	231
	50+ years	100	200	280	204
Educational attainment	Currently enrolled	50	100	150	118
	Not completed any schooling	100	150	240	217
	Elementary	100	180	250	207
	Preparatory/Basic	120	200	250	217
	Secondary	150	200	275	240
	Post-secondary	180	230	300	297
All employed aged 15+		120	200	250	220

Table for Figure 66 Regularity of payment. By reporting domain and gender. Percentage of employed Syrian refugees aged 15 and above (n=4,691).

		Monthly	Weekly	Daily	Irregular interval	Total
Reporting domain	Amman	46	26	27	2	100
	Zarqa	27	19	54	0	100
	Irbid	31	17	50	3	100
	Mafraq	22	14	62	2	100
	Other governorates	32	25	41	2	100
	Camps	64	16	20	1	100
Gender	Male	42	21	36	1	100
	Female	61	11	26	1	100
All employed aged 15+		43	20	35	1	100

Table for Figure 68 Months worked in the past 12 months. By reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=4,910).

		<6 months	6-10 months	11-12 months	Total
Reporting domain	Amman	25	28	47	100
	Zarqa	34	30	36	100
	Irbid	40	31	29	100
	Mafraq	45	29	26	100
	Other governorates	38	36	27	100
	Camps	41	22	37	100
Gender	Male	34	28	37	100
	Female	45	23	33	100
All employed aged 15+		35	28	37	100

Table for Figure 69 Median and mean hours worked in the past seven days. By reporting domain and gender. Percentage of employed Syrian refugees aged 15 and above (n=4,922).

		Median	Mean
Reporting domain	Amman	49	45
	Zarqa	40	41
	Irbid	32	35
	Mafraq	21	30
	Other governorates	40	39
	Camps	35	36
Gender	Male	40	40
	Female	24	26
All employed aged 15+		36	39

Table for Figure 70 Number of days worked the past seven days. Percentage of employed Syrian refugees aged 15 and above by reporting domain (n=4,579).

		1-3 days	4 days	5 days	6 days	7 days	Total
Reporting domain	Amman	20	6	9	36	29	100
	Zarqa	29	6	8	32	25	100
	Irbid	30	9	12	24	25	100
	Mafraq	43	13	12	11	21	100
	Other governorates	20	9	15	44	12	100
	Camps	14	5	26	19	36	100
Gender	Male	23	7	13	28	28	100
	Female	24	6	27	19	25	100
All employed aged 15+		23	7	15	27	28	100

Figure 86 Hours (grouped) worked in the past seven days. Percentage of employed Syrian refugees aged 15 and above by reporting domain and gender (n=4,926).

		<20 hours	20-39 hours	40-59 hours	60+ hours	Total
Reporting domain	Amman	22	17	20	41	100
	Zarqa	28	20	18	35	100
	Irbid	34	22	19	25	100
	Mafraq	45	21	16	17	100
	Other governorates	26	20	21	32	100
	Camps	24	32	27	17	100
Gender	Men	26	22	22	30	100
	Women	42	31	18	10	100
All employed aged 15+		27	23	21	28	100

Table for Figure 74 Incidence of work-related accidents and illness the past 12 months and time absent from work due to such incidents. By reporting domain. Percentage of employed Syrian refugees aged 15 and above (n=6,088).

		>1 month	1-4 weeks	<1 week	Accident/illness but no absence	No accident/ illness	Total
Reporting domain	Amman	3	2	1	2	92	100
	Zarqa	4	2	2	1	91	100
	Irbid	3	1	2	2	91	100
	Mafraq	4	2	2	1	91	100
	Other governorates	1	2	1	3	93	100
	Camps	0	0	0	1	98	100
Gender	Male	3	1	1	2	93	100
	Female	2	0	1	1	96	100
Age groups	15-19	2	0	1	1	96	100
	20-29	2	1	1	1	94	100
	30-39	2	1	2	2	93	100
	40-49	3	2	1	2	92	100
	50+	3	1	1	2	93	100
All employed aged 15+		2	1	1	2	93	100

Table for Figure 75 Work satisfaction. Percentage of employed Syrian refugees aged 15 and above by degree of satisfaction with certain aspects of their work (n=1,798).

	Very satisfied	Rather satisfied	Rather dissatisfied	Very dissatisfied	Not applicable	Total
Salary/ profit	4	55	27	13	1	100
Working conditions	4	63	22	10	1	100
Colleagues/ work mates	12	69	11	2	7	100
Work hours	5	62	21	9	2	100
Travel and travel time	11	66	16	5	3	100
Overall satisfaction	10	68	18	5	-	100



Table for Figure 76 Main reason for not finding a job. Percentage of unemployed Syrian refugees aged 15 and above (n=2,016) by gender.

	Male	Female	All
No jobs available (in the area)	51	44	49
Unacceptable working conditions	15	15	15
Lack of work permit	9	4	8
Pay not acceptable/too low	6	7	6
Available work not compatible with education/skills/training	3	6	4
Employers don't (want to) hire Syrians	2	9	4
Lack of <i>wasta</i> /contacts	2	2	2
Too much competition	2	1	2
Employers think (s)he is too young to work	2	0	2
Employers don't (want to) hire women	-	4	1
Other reasons	8	9	8
Total	100	100	100

Table for Figure 77 to 79 Willingness to work in a Special Economic Zones (SEZ). Percentage of Syrian refugees aged 15 and above who would accept factory work in an SEZ given three monthly salary levels and three different travel times between home and work (n for JD150=2,533; n for JD230 =2,488; n for JD320 =2,538). By reporting domain, gender and age.

JD150 per month.

		Accept with 1.5 hours travel	Accept with 1 hour travel	Accept with 0.5 hour travel	Would not accept	Total
Reporting domain	Amman	8	3	4	85	100
	Zarqa	7	2	4	87	100
	Irbid	10	2	9	78	100
	Mafraq	18	2	10	70	100
	Other governorates	13	8	10	70	100
	Camps	23	1	8	68	100
Age group	10-19 years	6	5	2	87	100
	20-29 years	18	3	9	70	100
	30-39 years	15	2	9	74	100
	40-49 years	15	3	7	75	100
	50+ years	10	3	5	83	100
Gender	Male	16	3	7	74	100
	Female	8	2	7	83	100
All employed aged 15+		14	3	7	76	100

JD230 per month.

		Accept with 1.5 hours travel	Accept with 1 hour travel	Accept with 0.5 hour travel	Would not accept	Total
Reporting domain	Amman	19	3	9	69	100
	Zarqa	18	3	2	76	100
	Irbid	18	2	9	70	100
	Mafraq	31	1	13	55	100
	Other governorates	21	15	13	51	100
	Camps	25	3	9	64	100
Age group	10-19 years	28	2	9	61	100
	20-29 years	22	4	11	64	100
	30-39 years	22	4	10	65	100
	40-49 years	22	5	6	68	100
	50+ years	10	3	6	82	100
Gender	Male	33	5	10	53	100
	Female	14	2	9	75	100
All employed aged 15+		22	3	9	66	100

JD320 per month.

		Accept with 1.5 hours trave	Accept with 1 hour travel	Accept with 0.5 hour travel	Would not accept	Total
Reporting domain	Amman	23	3	8	66	100
	Zarqa	19	1	8	72	100
	Irbid	25	3	9	63	100
	Mafraq	32	1	12	55	100
	Other governorates	16	6	11	67	100
	Camps	22	1	8	69	100
Age group	10-19 years	30	2	9	59	100
	20-29 years	22	3	9	67	100
	30-39 years	19	4	11	66	100
	40-49 years	23	1	13	62	100
	50+ years	8	0	3	89	100
Gender	Male	41	4	12	44	100
	Female	16	2	7	74	100
All employed aged 15+		24	2	9	65	100

Table for Figure 80 Expected development of living conditions. Perception of the conditions in five years compared to the present situation. Percentage of one randomly selected individual aged 15 and above in each household. By reporting domain, gender, age groups, educational attainment, employment status and household asset index (n=7,468).

		Very positive	Fairly positive	No change	Fairly negative	Very negative	Total
Reporting domain	Amman	11	49	27	10	2	100
	Zarqa	12	48	29	10	1	100
	Irbid	11	52	27	9	2	100
	Mafraq	8	52	31	7	2	100
	Other governorates	5	43	39	11	1	100
	Camps	7	54	32	6	1	100
Gender	Male	9	50	31	9	2	100
	Female	10	51	30	8	2	100
Age group	15-19 years	10	52	29	8	1	100
	20-29 years	8	50	30	9	3	100
	30-39 years	9	49	31	9	1	100
	40-49 years	11	51	28	9	2	100
	50+ years	9	50	31	8	2	100
Educational attainment	Currently enrolled	9	54	25	10	1	100
	Not completed any schooling	10	47	34	7	3	100
	Elementary	8	51	32	9	1	100
	Preparatory/ Basic	10	51	27	9	2	100
	Secondary	12	52	26	7	2	100
	Post-secondary	8	53	26	12	1	100
Employment status	Employed	9	51	31	8	1	100
	Not employed	9	51	29	9	2	100
Asset index	Lowest	7	53	33	5	2	100
	Low	8	49	31	10	2	100
	Middle	10	45	33	9	3	100
	High	11	49	30	8	2	100
	Highest	11	56	22	10	1	100
All aged 15+		9	50	30	9	2	100

Table for Figure 81 Perception of the likelihood of return to Syria after two years. Percentage of one randomly selected individual aged 15 and above in each household by reporting domain, gender, age groups, educational attainment, employment status and household asset index (n=7,513).

		Very likely	Somewhat likely	Not so likely	Very unlikely	Total
Reporting domain	Amman	16	43	29	13	100
	Zarqa	22	40	30	8	100
	Irbid	14	43	30	13	100
	Mafraq	11	43	34	12	100
	Other governorates	28	40	23	10	100
	Camps	15	43	35	7	100
Gender	Male	16	41	32	11	100
	Female	16	44	31	10	100
Age group	15-19 years	14	42	33	11	100
	20-29 years	15	40	33	11	100
	30-39 years	16	41	31	12	100
	40-49 years	17	44	28	10	100
	50+ years	18	48	28	7	100
Educational attainment	Currently enrolled	13	39	34	14	100
	Not completed any schooling	19	43	29	9	100
	Elementary	15	45	31	9	100
	Preparatory/ Basic	15	43	31	11	100
	Secondary	14	38	35	13	100
	Post-secondary	13	40	32	15	100
Employment status	Employed	17	40	31	11	100
	Not employed	15	43	31	10	100
Asset index	Lowest	15	44	35	6	100
	Low	16	40	33	11	100
	Middle	19	41	28	12	100
	High	15	43	31	11	100
	Highest	14	44	29	12	100
All aged 15+	xx	16	43	31	10	100

Table for Figure 82 Perception of the likelihood of return to Syria after two years. Percentage of one randomly selected individual aged 15 and above in each household by place of origin in Syria (n=7,495).

	<b>Very likely</b>	<b>Somewhat likely</b>	<b>Not so likely</b>	<b>Very unlikely</b>	<b>Total</b>
Aleppo	15	42	31	13	100
Dara'a	14	44	32	10	100
Homs	20	40	31	10	100
Rural Damascus	15	41	32	13	100
Damascus	19	41	29	10	100
Other governorates	15	44	31	10	100
All aged 15+	16	42	31	11	100

# The living conditions of Syrian refugees in Jordan

Based on data from a national household sample survey implemented between November 2017 and January 2018, this report describes and contrasts the living conditions and livelihoods of Syrian refugees in six geographic localities: Amman; Zarqa; Irbid; Mafraq; the other governorates taken together; and the refugee camps. Doing so, it finds that the situation of the refugees residing in the first three areas is significantly better than elsewhere. The report also compares the circumstances of Syrian refugees over time and shows that they have improved: educational enrolment is up, labour force participation rates are higher and unemployment lower, housing standards have improved and access to health care is decent. However, large numbers of refugees live in poverty and still depend on assistance and subsidised services.

مملكة الأردنّ الهاشمية



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