

Bridging Adversity to Resilience



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2023 Annual Needs Assessment

Executive Summary



Australian Government
Department of Home Affairs



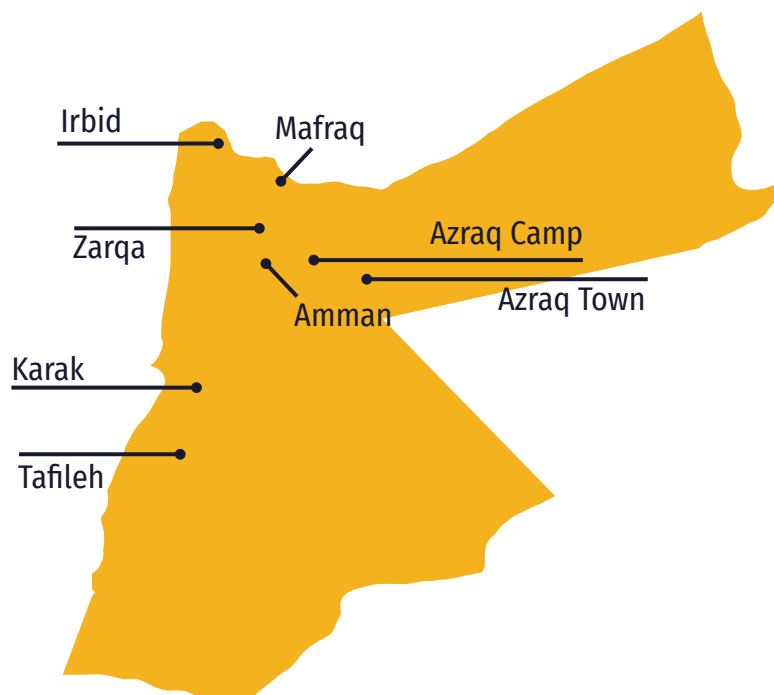
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Founded in 1945, CARE is a leading humanitarian organization fighting global poverty.

Introduction

The 2023 CARE Jordan Annual Needs Assessment is the 12th iteration of a series that dates to 2012. Its objective is to identify, analyse and track the needs and coping mechanisms of vulnerable communities in Jordan using a gender equality perspective. Like previous years, the aim of the assessment is to ensure evidence-based programming and advocacy that supports humanitarian and development actors to build a better response that addresses the needs of the most vulnerable populations in Jordan. Assessment groups for the 2023 project included Syrian refugees living in both urban areas and Azraq Camp, Iraqi refugees, and minority nationality refugees such as Yemeni, Somali, and Sudanese refugees. Additionally, the assessment targeted Jordanian host communities and other vulnerable groups, namely children, adolescents, older people, and people with disabilities.

For the first time, the Annual Needs Assessment expanded the geographical target areas and included data collection in Karak and Tafleeh. CARE Jordan aims to increase support for communities in these deprived targeted areas. Like previous years, assessment participants were also surveyed in Amman, Azraq Camp, Azraq Town, Irbid, Mafraq, and Zarqa. In line with past surveys, the 2023 Annual Needs Assessment was structured around the five themes of protection, economic empowerment, education, durable solutions, and climate change, with gender featuring as a cross-cutting theme. Each of these thematic areas is summarised in the paragraphs below.



Methodology

The approach adopted by the Annual Needs Assessment team was trended and comparative. The 2023 report uses data from 2020, 2021, and 2022 to identify changes in the vulnerability profiles of the assessment groups over time. It also adopted a mixed-methods approach, incorporating findings from both quantitative and qualitative sources. In addition, the assessment was participatory and utilisation-focused, meaning that refugees, vulnerable Jordanians, and professionals have been given the opportunity to analyse some of the challenges faced by different communities in Jordan. The overarching principle of the assessment was the capability for all findings to be disaggregated by sex, age, nationality, location, and whether they are camp-based or non-camp-based refugees.

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Sex



Age



Nationality



Location

One limitation of the approach used in the Annual Needs Assessment is that assessment participants were sampled from the CARE Jordan database and therefore have received assistance or support from CARE Jordan at some point in time. As a result, the assessment provides insights related to the lives and coping strategies of refugees and vulnerable Jordanians in the country, but the findings may not be applicable to the population of Jordan as a whole. Further sampling techniques could be used to ensure better generalizability of the findings.



The methods used to collect the primary data



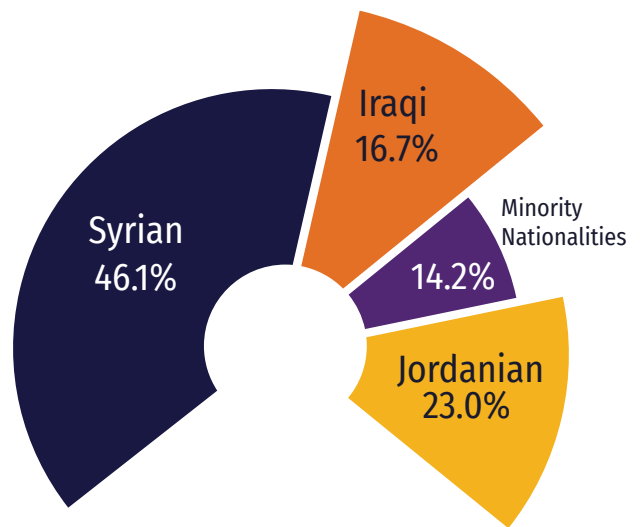
There were three methods used to collect the primary data. Firstly, there was a quantitative household survey. A random and geographically stratified sampling technique was used to identify a representative sample. Survey participants were identified from CARE Jordan's database, minimising the risk of convenience selection, voluntary response, and bias. This sample size was chosen to maintain comparability in assessments from 2020 to 2023. The precision objective for the survey estimates was considered to achieve a Margin Of Error (MOE) of at most 5% and a Confidence Interval (CI) of 95%. The survey collects information both at the level of individuals and their households.

Secondly, key informant interviews were held with professionals working in the Jordanian humanitarian and development contexts. To facilitate these discussions, a semi-structured interview topic guide for each assessment theme was developed and applied. Purposeful sampling was used to identify key informants with specific areas of expertise directly related to the assessment themes.

Finally, the assessment team conducted focus group discussions with targeted communities throughout Jordan. The aim was to hold participatory and interactive group discussions to uncover qualitative insights and add depth to the household survey. A semi-structured guide incorporating games, activities, and discussion points was employed. Purposeful sampling was used in selecting participants for the discussions. This means that specific needs, vulnerabilities, and characteristics were identified deliberately, and disproportionality was represented in the sample.

Profile of the 2023 sample

A total of 2,875 households participated in the CARE 2023 Quantitative Household Survey Household Survey. An equal proportion of male and female participants were surveyed. Syrian respondents constituted 46.1% of the household survey sample. Jordanians represented 23.0% of the individuals who participated in the survey. An estimated 16.7% of those surveyed were Iraqi refugees. The remaining 14.2% of respondents were minority refugee nationalities (Including 260 Yemeni, 103 Sudanese, and 12 Somali).



As in previous years, Amman (28.0%) and Zarqa (17.0%) were the most sampled locations for the CARE 2023 Annual Needs Assessment Survey. Locations such as Azraq Camp, Azraq Town, Irbid, and Mafraq were also included in the 2023 household survey. New additions in 2023 assessment were the locations of Karak and Tafleh, which constituted 7.7% and 3.9% of the sample, respectively.

This year, ten focus group discussions were held in Amman, Azraq Camp, Azraq Town, Irbid, Karak, Mafraq, Tafleh, and Zarqa, with a total of 83 individuals participated in these discussions . Syrian refugees comprised nearly half of all focus group participants. Approximately a 25% were Jordanians. 14 participants had a minority refugee nationality, and the remaining 10 were Iraqis. The average age was 42 years old. Female participants composed 59.1% of the focus group discussion sample. A total of 16 participants (19.2%) of all different participants, experienced some form of disability.

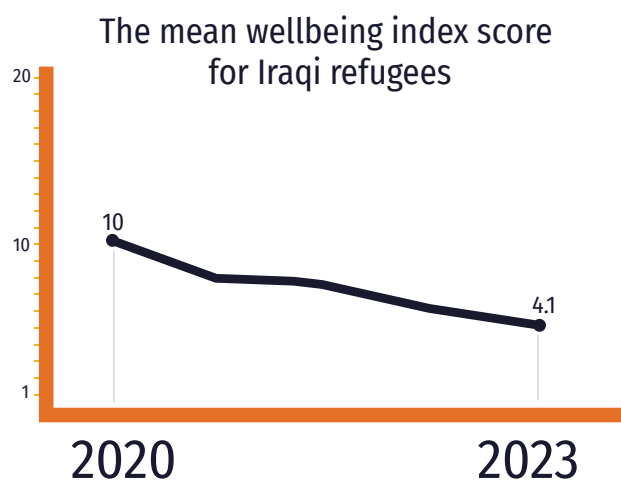
In addition to the focus group discussions, five key informant interviews were conducted with policymakers and other professional experts in Jordan. Included in this sample were two individuals working for the Government of Jordan, one stakeholder from UNHCR, and two representatives from community-based and local non-government organisations (NGOs).



Key Findings

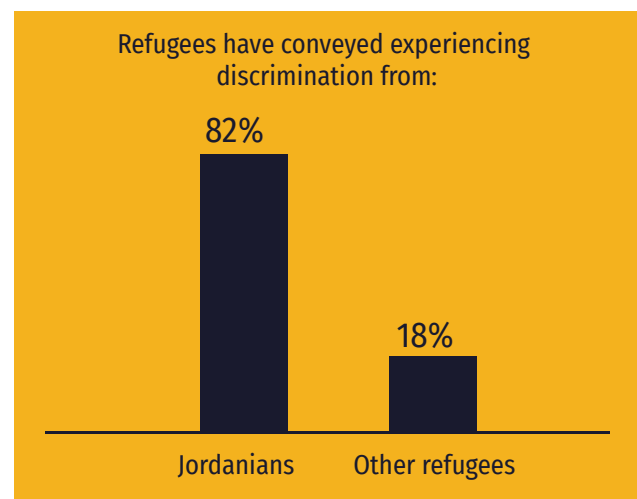
Protection


For some nationality groups considered by this assessment, there have been consistent improvements in wellbeing as measured by the quantitative survey, but this positive trend has not been experienced by all vulnerable individuals in Jordan. To compare levels of wellbeing over time, the CARE Jordan Annual Needs Assessment created a wellbeing index across five negative emotional variables, including anger, apathy, fear, hopelessness, and upset. The frequency of these emotions in the two-week to six-week prior to the survey was recorded. The wellbeing index scored responses as follows: none of the time (“0”), a little of the time (“1”), some of the time (“2”), most of the time (“3”), and all the time (“4”). If a respondent feels all five of these emotions for the entirety of the two-week to six-week period, the respondent receives a maximum score of 20. Higher index scores are associated with poorer wellbeing. For Jordanians and Iraqis, there have been notable improvements in average wellbeing as measured by the index since the year 2020. The mean score for Iraqi refugees, for example, was 10 in 2020, and this has declined to 4.1 in 2023. There are multiple possible factors that could explain average improvements in wellbeing over time. These include higher average incomes and rates of economic activity.



discriminated against based on their nationality, race, or ethnicity. Younger age categories were no more or less likely to say that they felt discriminated against than older people, but female respondents (21.1%) were more likely than male respondents (11.3%) to agree that they were discriminated against. Of those who said they felt discriminated against as a refugee in Jordan, 82.2% said that the

Other minority nationality refugees and Syrian refugees that live in the camp, in contrast to all other assessment groups, have experienced a deterioration of wellbeing as measured by the index since 2021. One potential explanation for this finding is that a persistent minority of refugee respondents indicated that they experience discrimination. An estimated 16.7% of refugees surveyed said that they felt discriminated against as a refugee in Jordan. A further 15.1% stated that they felt






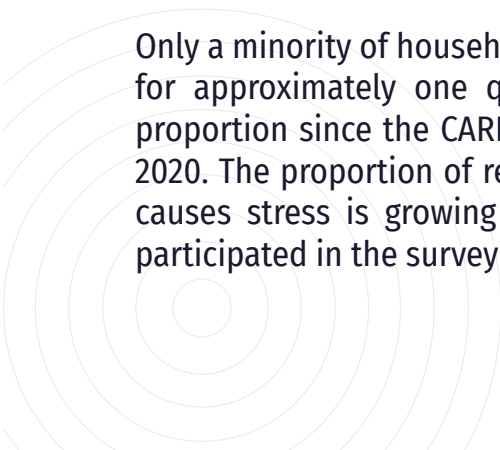
perpetrators of this discrimination were Jordanians, while 18.1% where discrimination came from other refugees. Only a negligible proportion of respondents said that they were discriminated against by UN agencies, non-government organisations, or employers. Since 2021, there has been a consistent upward trend in the proportion of people citing discrimination as reason for feeling unsafe in the community. In the first year this question was asked, 33.2% cited discrimination as a factor that made them feel unsafe in the community; by 2023, this proportion was 37.6%. Some Iraqi refugee men in Irbid explained to the assessment team that they feel unfairly treated by the police.

In 2023, most refugees surveyed indicated that they had civil documentation. For example, the most cited missing civil document was a birth certificate, but this was the case for only approximately 1 out of 25 refugee respondents. There is some reluctance towards having complete civil documentation. The most popular reason for not having a document was "I don't think it is important." Only a negligible proportion of respondents were missing Ministry of Interior (MOI) cards, asylum seeker certificates, medical clearance certificates, or bail-out documents. As in previous years, the principal benefit of being registered as a refugee was access to cash (55.6%) and other humanitarian services (72.1%).


Overwhelmingly, the preference regarding ways to receive information about services was through WhatsApp or SMS messages. An estimated 36.1% of respondents expressed this, compared to 26.3% who preferred communication through social media and 16.6% who wanted to receive information about services through friends, relatives, or neighbours. The most popular assistance modality for all communities was to receive cash (first preference), followed by food and non-food items (second preference).



In 2023, unlike in 2022 or 2021, the most popular third option was health assistance. For households with at least one working individual, 91.4% expressed the preference to receive cash as opposed to any other goods or services. For households with no one economically active, 86.6% had a first preference for cash. Preferring cash was also unrelated to income levels or the number of dependents in the household. Households with children or older people were more likely to express a second or third preference for health services, but this difference was small, around 10 percentage points.

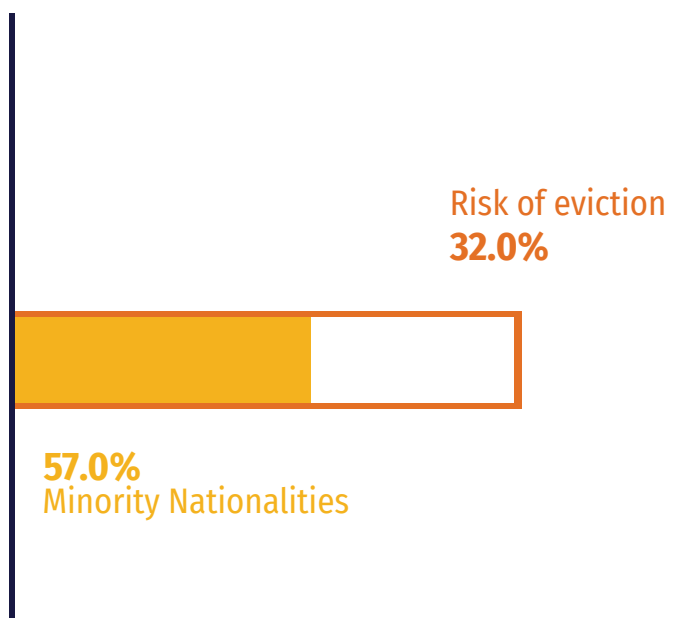


Only a minority of households surveyed received humanitarian cash assistance. This was true for approximately one quarter (23.0%) of households, and this is the lowest recorded proportion since the CARE Jordan Annual Needs Assessments began asking this question in 2020. The proportion of respondents who say that the reduction in humanitarian assistance causes stress is growing over time. This year, nearly 1 in 10 (9.5%) individuals who had participated in the survey said that they were most concerned by reductions in assistance.

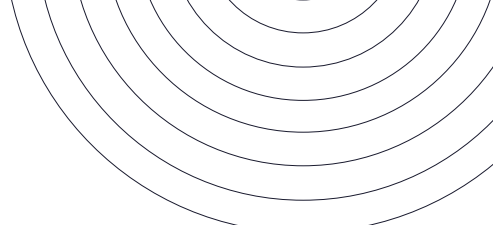
Across focus group discussions in Mafraq, Amman, and Azraq Town, one recurrent theme was that assistance received by households had significantly decreased over the last year, and this had led to an increased reliance on negative coping strategies. One minority refugee male in a focus group discussion in Amman summed up his situation by saying that "life is getting harder due to increased living costs, and reduction of assistance" 

It was extremely common for respondents to reveal that their household was at risk of eviction. Nearly one third of respondents (32.0%) did so. This proportion rose to 57.0% for minority refugee nationalities. There is no statistical relationship between expressing a preference for receiving cash and being at risk of eviction.

Respondent Survey Results for Eviction



An estimated 1 out of 5 (19.5%) survey respondents indicated that there were places or organisations that provide support to young people in their respective communities. This proportion declined to 14.8% for people with disabilities and 13.0% for older people. In contrast to urban areas, Azraq Camp was considered a community that provides support for young people, people with disabilities, and older people.



Of those who said that older people had access to activities and support, 48.8% said that older people had received specialised health services, and 14.1% had received psychosocial support. 4 out of 10 older people spend the day praying (42.3%), a third (29.2%) do housework, and 7.7% have paid work outside their homes.

In focus group discussions with older people, loneliness was a recurrent theme.

It was explained how older women living alone have only recently become a common living arrangement in Jordan. There are many factors driving this trend: older refugee women are often separated from their families in countries of origin, and housing costs for younger people have increased, meaning that it is more difficult to host older family members. One older woman in Mafraq said that, “I live alone; I have no visitors, so if I die, my biggest fear is that nobody will find out.

(73.3%) respondents said that lack of income was their biggest stressor to their sense of safety and security in 2023.

Nearly three-quarters of respondents (73.3%) said that lack of income was their biggest stressor to their sense of safety and security in 2023. There was an approximately equal proportion of male and female respondents who were stressed about this factor. Only 12.0% of respondents stated that they had complained to either the UN or another humanitarian organisation. Of those who had complained, only 16.6% said that the complaint was resolved satisfactorily. An estimated 11.6% of those who had complained used the feedback and accountability mechanism. The remainder used the referral system through CARE Jordan’s case management channel.

Women were considered more likely to be at risk of harassment than men. Almost (43%) said that women were at risk of harassment, compared to 4.5% of respondents who said the same about men. Boys (defined as a male child under the age of 18) were more likely to be harassed than men. An estimated of respondents said that boys were at risk of having this experience in their community. This finding was also a recurrent theme in focus group discussions. A group of Iraqi refugees explained how boys in their community routinely face bullying and harassment from the host community.

42.7%
said that **women** were
at risk of harassment

The group considered girls most at risk of experiencing violence. A total of 63.6% of respondents agreed that this was the case. Women and boys were equally at risk of experiencing violence: 47.1% of respondents said that women were at risk, compared to 46.1% of those who said that boys were at risk. Only 34.2% of respondents said that men were at risk of experiencing violence.

Most respondents indicated that women feel safe seeking help when experiencing violence. Three-quarters of respondents (74.4%) "completely" or "somewhat" agreed with this statement. In one focus group discussion in Tafleeh, women explained how reported cases of gender-based violence in the town have recently increased as women have a newfound confidence to report cases to the Family Protection Department.

Considering all age groups and genders, emotional violence (70.9%), physical violence (68.1%), and sexual violence (17.1%) were the most cited violence categories. Experiencing cyber abuse, discrimination, or financial abuse were less common. Community spaces were the most cited locations of violence. Of those who agreed that violence happens, 78.4% said that it occurs within community spaces. A further 28.9% stated that violence was common at school.

From 2020 until 2023, the proportion of respondents who said that sexual violence was a reason why they felt unsafe in the community decreased from 31.6% to 18.1%. The most common sources of community tension were job scarcity (81.1%), water scarcity (37.0%), and electricity outages (30.5%)

Feeling unsafe because of fear of eviction by the landlord has increased since last year. In 2022, this factor was mentioned by 42.6% of respondents. In 2023, the proportion was 59.6%. Average household expenditures on rent increased from 88.4 JOD per month in 2022 to 103.9 JOD per month in 2023. Households in Amman and Irbid were more likely to fear eviction than households living in more rural areas (65.4% of Amman households and 66.7% of Irbid households had this fear).

Economic Empowerment

When refugees were asked the question "Do you need a work permit to work?" approximately half of refugee respondents (47.0%) said yes. This was true for all refugee nationalities and for both males and females. An estimated 1 out of 5 (18.2%) refugee survey participants had a work permit. Only 13.6% of female respondents had a work permit, compared to 21.9% of males. Only a small minority of respondents believe that having a work permit compromises opportunities for resettlement. This was true for 12.5% of refugee survey participants. Of the non-Syrian refugees surveyed, 9% stated that they do not have a work permit despite the need for one.



CARE/Raed Halawa

Half of all respondents (50.2%) are classified as "not working," but this proportion is significantly higher for females (60.5%) as opposed to male respondents (41.1%). A further 9.0% are unemployed and not actively seeking work 8.1% are unemployed, and actively seeking work. Iraqi and minority refugee nationalities were most likely to be economically inactive. Jordanian households, by contrast, were characterised as economically active; on average, more than one person works in each Jordanian household. Azraq Camp, Azraq Town, and Tafleh were the areas where the most people were seeking work. Amman and Irbid had the lowest levels of unemployed people who were actively seeking work. Of those who were currently seeking work, the most cited reason for unemployment was a "lack of job opportunities" (48.2%), followed by "not knowing where to find opportunities" (41.4%) and "not being legally allowed to work in Jordan" (26.2%).

People with disabilities were more likely to be economically inactive than other refugees or vulnerable Jordanians: 61.5% of individuals surveyed with no reported disability were economically inactive, compared to 75% of people with disabilities. One focus group participant in Azraq Town described how his wife is unable to climb stairs: "previously, she worked on the ground floor of a tailoring factory, but because her employer moved the sewing machine to the second floor, she was forced to quit her job and subsequently became unemployed."



Of surveyed persons with disabilities are unemployed.

For the minority of respondents who were working, over 8 out of 10 (80.7%) were employed as casual or daily workers. Only 5.4% of employed females were working in qualified positions, compared to 9.1% of employed males. Only 4 individuals surveyed were employed in middle-level, salaried positions. Of the 2875 individuals surveyed, 64 were business owners (approximately 2.2% of the sample). Thirty-six businesses were female-owned, and 28 were owned by males. Forty-four home-based businesses were owned by refugees, and 20 were owned by the host community. Half of the businesses were registered. The survey asked the 64 business owners what support would be necessary for business growth. Twenty-six respondents (out of 64) said they would require loans, materials, and equipment. A further 11 businesses would require technology to grow. Only a negligible proportion of respondents reported working in the gig economy (defined as short-term contract or freelance-based work). In focus group discussions, it was explained that entrepreneurship is flourishing in this area, with women establishing home-based businesses in food processing, digital marketing, and e-commerce. One complaint was that assistance to entrepreneurs was often limited to those under the age of 35. Across Amman, Irbid, and Tafleh, women participants in focus group discussions universally agreed that there were many advantages to having a home-based business but only a few disadvantages. Many women also wanted to start a business but lacked the resources (especially financial) to do so.

Out of all respondents living in the targeted geographical locations, Azraq Camp and Mafraq had the poorest households. All nationalities experienced a rise in nominal incomes between 2022 and 2023, but this trend was most notable for Jordanian households. In addition, only Jordanians reported experiencing consistent yearly increases in household income since 2020. Additional to earnings from employment, income from humanitarian assistance (on average, 65.62 JOD per month) was the income source that contributed the most to overall household income. Jordanian households received the least amount of assistance from humanitarian agencies (29.37 JOD per month). Pension income was also a substantial driver of overall income levels, but there are deep inequalities between nationalities in relation to pension wealth. On average, Syrian and minority refugee nationality households received less than 6 JOD per month from pensions, while Jordanian households received 90.11 JOD per month.



In 2023, for the first time since 2020, average expenditure on food was greater than spending on rent.

This reflects rising food costs in the country. Despite having the highest income, Jordanians have the lowest housing costs. This group spends on average 52.26 JOD per month on housing, compared to minority refugee nationalities, which spend 122.97 JOD per month.

Substantial majorities of both refugee and host community respondents indicated that they were in debt and unable to meet their basic needs. Average total debts were high, and more than 2,400 JOD on average per household. Of those that had debts, 83.7% of households owed money to friends and family, 39.7% owed money to a shop, and 24.1% owed money to a financial institution or a bank.

Only a negligible proportion of households reported having any savings, being a member of a savings group, keeping a journal of expenses, or receiving financial literacy training. Of the 19 individuals surveyed who had savings, nine kept their savings in their home, five had savings in their bank account, and two kept their money with relatives. There were low levels of financial inclusion across the sample, but refugees were particularly unlikely to have a bank account. As an example, less than 1% of Syrians in the sample reported having a bank account, compared to 38.7% of Jordanians. There was only a negligible difference in male and female bank account ownership. An estimated 16.9% of all respondents reported that they do not trust digital financial transactions. The most commonly cited reasons were fear of being scammed, a belief that digital wallets are complicated, and the perception that cash is better.

There was a 'gender gap' related to the control of household assets and resources, for female respondents, 37.2% reported control over assets or resources in the household, compared with male respondents, of whom 43.0% indicated that they have control. When asked about the advantages of controlling household assets and resources, 81.2% said, "I can make decisions for the household," 52.1% said, "I can decide on the priorities," and 20.5% said, "I am respected by the community." The most cited disadvantage was "it's too much responsibility" (93.6%).



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In several focus group discussions, women and girls described positive changes to gender norms that have enhanced female economic empowerment. A group of Jordanian women in Karak argued that families have become increasingly accepting of daughters seeking work outside of the city (and even outside of Jordan) due to the scarcity of local employment opportunities. In Tafleeh, both Syrian and Jordanian women agreed that female participation in the labour market has become normalized and that more women have responsibility over household financial decisions, driving vehicles, and relocating for work. The causes of these changes were often related to economic hardship: men increasingly relied on women going out to work to supplement household income; this led to more employment opportunities for women but also higher levels of female stress.

Education

Survey respondents tended to emphasise how the physical conditions for learning (for example, overcrowding or noise) were the most influential factors on the educational performance of children. In focus group discussions with Iraqi and minority nationality refugees, bullying as a determinant of education quality was a recurrent theme. One Iraqi girl in Amman said that "At schools, we face discrimination because we are Iraqis. When some girls know that we are Iraqi, they avoid us."

There was widespread disagreement with the idea that children aged 15 could marry. It was more common for respondents to argue that girls were able to marry at this age. Nearly twice as many respondents "completely agreed" with the statement for girls when compared with

those who "completely agreed" with the statement for boys. Female respondents were more likely to disagree with child marriage than male respondents. Attitudes related to education and early marriage were strongly shaped by nationality. Approximately half of all Iraqi respondents (47.4%) believed that having a primary education was sufficient to be married, but this proportion was less (14.9%) for minority nationality refugee respondents.

It was slightly more common for boys, as opposed to girls, to be out of school. Overall, there were 575 households with 1 boy out of school, compared to 536 households with 1 girl out of school. This trend was replicated for children with disabilities. There was a total of 79 boys with disabilities out of school in the sample, compared to only 39 girls with disabilities. This is equivalent to 57.2% of boys with disabilities who were out of school, compared to 26.9% of girls with disabilities who were out of school. Many of the barriers faced by boys and girls to access education were similar. The most cited reasons were financial barriers (58.3% for out-of-school girls and 58.7% for out-of-school boys). However, safety barriers (for example, physical or verbal abuse, danger during travel to school, bullying) were more prevalent for boys as opposed to girls; these issues were a factor for 11.5% of out-of-school boys but only 6.0% of out-of-school girls.

Nearly three-quarters (73.5%) of respondents believed that there is equality between boys and girls in relation to access to education, parenting, and mentoring. There is no statistically significant difference between male and female respondents. There were gendered differences related to decision-making power about education. When asked, "Who in this household is responsible for making decisions about children's education?" 87.1% said adult women, and only 72.6% said adult men.

"I aspire to be a physical education instructor because of my deep passion for football."

Hasson, 11 years old, lives in Azraq Camp



In 2023, there were 811 children in the sample who were at least one year behind their age. The proportion of Jordanian children who were behind in one school grade declined from 9.5% in 2022 to 3.9% in 2023. For all groups considered in the assessment, there has been an improvement in the proportion of children behind in their grade since 2020.

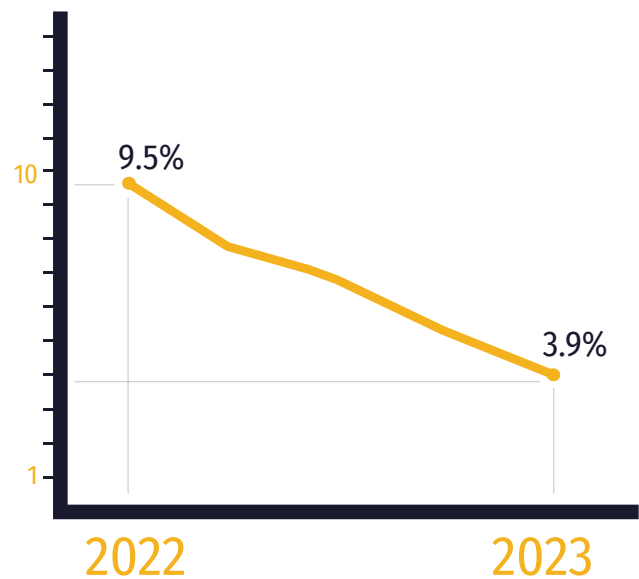
Durable Solutions

From 2022 until 2023, there was a small increase in refugee respondents indicating that they would like to remain in Jordan. This amounts to an increase of 3.2 percentage points. However, the overwhelming preference in 2023 is still to emigrate to another country. Half of all refugees (49.7%) surveyed indicated that their personal circumstances had deteriorated since arriving in Jordan. Adult women are more likely than adult men to want to stay in Jordan by 8.4 percentage points. Across all other age categories (children, youth, and older people), there were no statistically significant differences between the sexes.

The option of refugees returning to their home countries was more unpopular than ever before. There has been a consistent decline in refugees choosing this option since 2020. When this question was first asked in the CARE Annual Needs Assessment, 6.9% of respondents wanted to return to their countries of origin. Now this proportion is only 1.0%. Unwillingness to return to countries of origin is perhaps unsurprising given that many communities in Jordan have fled violence or bombardment (93.8%), arrest (36.2%), and a lack of basic services (33.6%).

The most frequently cited barriers to returning to home countries were a poor security situation (91.4%), a lack of health or education services (42.7%), and a lack of livelihood opportunities (41.1%).

The proportion of Jordanian children who were behind in one school grade



A substantial proportion of those refugees surveyed did not know whether they were eligible for resettlement. Nearly six out of ten respondents (58.1%) indicated that they were ignorant of their resettlement status.

Decision-making related to durable solutions was confined to adults of either sex; children, youth, and older people were to some degree excluded from such discussions. In three-quarters (75.7%) of households, for example, adult women make decisions related to staying in Jordan, returning to home countries, or resettling in a third country. The same is true for only 6.7% of girls, 6.4% of female youth, and 3.3% of older women.

Climate Change

Water scarcity remains a key challenge for all population groups considered in this assessment. Azraq Town was reportedly the most water-scarce location, with 3.8% of its inhabitants indicating that their household always runs out of water. Mafraq also had severe water scarcity challenges. There was low awareness of early warning systems. An estimated 86% of respondents were unaware of an early warning system operating in the neighbourhood.



of respondents reported lack of awareness of early warning systems in their neighborhoods

More than a third of all respondents across all geographical areas covered in the survey reported experiencing extreme weather events within the last 5 years. Out of the 33% who experienced extreme weather events, 29.9% indicated that they had experienced more extreme heat events, 22.0% had experienced a depletion of water resources, and 19.7% had experienced an increase in sandstorms. Nearly half (43.2%) said that the extreme weather events had negative health impacts, and a third (28.8%) said that they had increased tension within the household.



Recommendations

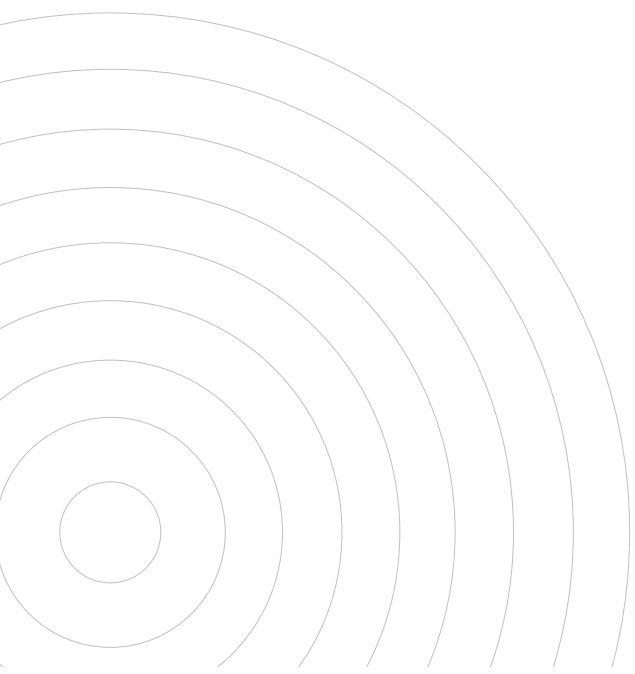
Legislative Reforms

- ✓ Enforce existing anti-discrimination laws in workplaces to safeguard individuals with disabilities and educate employers about offering reasonable accommodations.
- ✓ Launch and activate anti-discrimination campaigns to support and advocate for refugees living in Jordan.
- ✓ Expand the issuance of work permits to non-Syrian refugees and enhance employment opportunities.
- ✓ Consider implementing measures such as rent control to mitigate the impact of increasing rental expenses.
- ✓ Ensure schools are well equipped to accommodate children with disabilities.

Promotion of Financial, Psychosocial, and Legal Support

- ✓ Expand and sustain cash interventions to empower refugees and vulnerable Jordanians to immediately address the rising costs of food and rent, as well as connect them to livelihood support for sustainable income, improved health, and living conditions, thereby preserving dignity.
- ✓ Tackle barriers such as fraud concerns, the complexity of digital wallets, and preferences for cash to encourage and broaden the acceptance and usage of digital wallet transactions.
- ✓ Enhance awareness campaigns to change behaviours of refugees in obtaining necessary official documents.
- ✓ Enhance access to legal aid for refugees and vulnerable Jordanians, with a focus on households at risk of eviction, and ensure that existing legal aid services are easily accessible and visible.
- ✓ Collaborate with employers to support flexible working arrangements for women to promote gender equality in the workforce.

- ✓ Provide awareness sessions to law enforcement agencies on the increased risk of harassment faced by boys and women within refugee and vulnerable Jordanian communities, with collaborative strategies to address these risks.
- ✓ Expand services tailored for older individuals in urban areas to combat loneliness.
- ✓ Extend support for female entrepreneurs and those running home-based businesses for women aged over 35.
- ✓ Expand mental health and psychosocial programs in the areas of advanced stress management and positive coping strategies.
- ✓ Expand Early Warning Systems (EWS) specifically to the effects of climate change and weather and widely disseminate communication of EWS to affected populations with a focus on the most vulnerable and marginalized areas.
- ✓ Increase economic opportunities specifically for persons with disabilities and refugees in the areas of home-based businesses, digital marketing, and e-commerce.





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