

Vulnerability Assessment Framework: Socio-Economic Survey of Refugees in Camps



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CONTACT US

Aimee Kunze Foong

Programme Assessment and Analysis Officer
VAF Unit

Tel.: +962 6 530 2202

Email: kunzefoo@unhcr.org

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Acronyms

AAH	Action Against Hunger
ASC	Asylum Seekers Certificate
CVI	Climate Vulnerability Index
DQA	Data Quality Assurance
FCS	Food Consumption Score
FES	Food Expenditure Share
FSOM	Food Security Outcome Monitoring
GBV	Gender-based Violence
GDP	Gross Domestic Product
GFTJU	General Federation of Jordan Trade Unions
GoJ	Government of Jordan
HAUS	Health Access and Utilization Survey
HH	Household
HoH	Head of Household
IBV	Incentive-Based Volunteering
IBVs	Incentive-Based Volunteers
ILO	International Labor Organisation
ISDC	International Security and Development Centre
JOD	Jordanian Dinar
JRP	Jordan Response Plan
JRPSC	Jordan Response Platform for the Syria Crisis
LFPR	Labor Force Participation Rate
MoI	Ministry of Interior
NCLS	National Child Labour Survey
NGO	Non-governmental Organisation
NRC	Norwegian Refugee Council

PHC	Primary Healthcare Centre
PSEA	Protection against sexual exploitation and abuse
SRAD	Syrian Refugee Affairs Directorate
SSC	Social Security Corporation
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children’s Emergency Fund
US	United States
USD	United States Dollar
VAF	Vulnerability Assessment Framework
WASH	Water, Sanitation and Hygiene
WFP	World Food Program
WGQ	Washington Group Questions

Executive Summary

The **Vulnerability Assessment Framework (VAF)** is a tool developed by UNHCR, the UN Refugee Agency, in Jordan to track changes in refugees' living situation over time.

In 2022, the VAF was applied to Jordan's largest Syrian refugee camps, **Azraq and Zaatari**, for the first time. The 2024 assessment builds on that baseline to enable greater understanding of the camps' demographics and to facilitate comparisons between camps and over time.

Key Findings



Demographics: On average, **families in Azraq record a higher dependency ratio (3.3) compared to families in Zaatari (3.1)**. These results imply that for every autonomous adult, there are on average 3.3 or 3.1 dependent individuals in the family.



Shelter: Overall, **households in Azraq have better living conditions compared to those in Zaatari**. While 42 per cent of Azraq residents report sub-standard roofs, in Zaatari this is much higher at 75 per cent of households. Azraq also reports better conditions for doors and windows (74 per cent versus 53 per cent in Zaatari), floor conditions (60 per cent versus 51 per cent), and wall conditions (61 per cent versus 44 per cent). However, crowding is a more pronounced issue in Azraq, where 46 per cent of caravans house five or more individuals, compared to 13 per cent in Zaatari. Most households in both camps consider their household accessibility (90 per cent) and access to natural light and ventilation (89 per cent) to be acceptable.



Water, sanitation, and hygiene: A large majority of households in both Azraq (88 per cent) and Zaatari (90 per cent) have accessible latrines. Safety perceptions however are notably higher in Zaatari (93 per cent) than in Azraq (71 per cent). Latrine sharing is uncommon, affecting fewer than 10 per cent of households. There is a significant difference in wastewater management strategies between the two camps: 56 per cent of households in Azraq use tanks, while in Zaatari, 97 per cent are connected to sewage systems. More than half of the households in both camps experience issues with pests such as parasites and rodents. The majority of households obtain their drinking water from piped connections; find their water supply adequate and engage in water-saving practices. Average monthly spending on WASH services is 19 Jordanian Dinars (JOD) in Zaatari and 17 JOD in Azraq, with most households allocating less than 10 per cent of their budget to these services.



Climate vulnerability: Using new research methods, almost 40 per cent of refugees in camps face severe levels of climate vulnerability.

Refugees in camps, especially in Zaatari, are more vulnerable to climate impacts compared to those in host communities. This heightened vulnerability stems primarily from the poor condition of in-camp shelters, which are often susceptible to leakages and flooding. Zaatari faces significantly higher adversity, with 78 per cent of refugees affected by leakages, compared to 47 per cent in Azraq. Climate vulnerability is pervasive across all demographic groups, with the least educated generally least capable of adapting. Moreover, the most vulnerable individuals tend to be highly risk-averse, often hesitant to change their routines to mitigate climatic effects. Additionally, one-third of refugees have no knowledge of climate change, highlighting a critical need for awareness and educational programs to boost their preparedness and ability to adapt.



Economic empowerment: The employment rate among refugees in both camps declined since 2021 (24 per cent to 22 per cent in Azraq and 28 per cent to 25 per cent in Zaatari).

Several factors hinder employment, including family obligations and a scarcity of Incentive-Based Volunteering (IBV) opportunities.¹ IBV programs are the main source of employment, particularly in Azraq where, given its remote location, 62 per cent of jobs are IBV-based, in contrast to 28 per cent in Zaatari. Gender discrepancies are evident: 97 per cent of those citing household responsibilities as a barrier to employment are female. Refugees in Zaatari are more at risk of work hazards and abuses such as exposure to extreme conditions and underpayment compared to those in Azraq. 9 per cent of refugees hold a work permit, a decrease from the 16 per cent reported in 2021. Among those with a work permit, 59 per cent are employed. Employment plays an important role in the financial stability of refugee families, contributing to 20 per cent of total income in Azraq and 36 per cent of total household income in Zaatari.



Basic needs and food security: Updated UNHCR poverty data analysed by the World Bank shows an alarming increase in poverty among registered refugees living in camps, with 67 per cent classified as poor, up from 45 per cent in 2021.

This trend is also evidenced by a decrease in per capita consumption, from 92 to 83 JOD per month for Syrians in camps. Food security has also deteriorated, with 'acceptable' food consumption scores dropping sharply compared to 2021 in both Azraq (from 85 to 64 per cent) and Zaatari (from 88 to 75 per cent). Refugees in camps are also increasingly resorting to negative food coping strategies. Income levels have fallen significantly; refugees in Azraq now report an average of 168 JOD per month (from 193

¹ Incentive-based volunteering (IBV) schemes were formerly known as Cash for Work (CFW). The terminology has been updated to better reflect the nature of these programs and emphasize the voluntary nature of participation.

JOD in 2021) and those in Zaatari report income levels of 147 JOD (from 188 JOD). This includes family income from work as well as receipt of cash assistance. Household debt is also alarmingly high, particularly in Zaatari, where it averages 969 JOD, compared to 838 JOD in Azraq, with most borrowing from shopkeepers, friends, and neighbours to cover food and healthcare expenses.



Protection: In 2023, 8 per cent of children aged 5 to 17 were employed in Azraq, and 6 per cent in Zaatari, an increase from 6.6 per cent and 3.2 per cent respectively in 2021.

Although small in size, the incidence of children engaged in hazardous work has increased from 0.6 per cent to 2 per cent in Azraq, and from 1.6 per cent to 3 per cent in Zaatari. Among these working children, 13 per cent in Azraq and 28 per cent in Zaatari have reported experiencing abuse at work. Additionally, 20 per cent in Azraq and 39 per cent in Zaatari reported workplace hazards. Economic challenges compel families to resort to negative coping mechanisms such as purchasing food on credit, borrowing money, and curtailing non-essential spending. There are noticeable gender disparities in these strategies: boys are more frequently pulled from school to work, while girls are at a higher risk of early marriage.



Education: Across the camps, 81 per cent of children are currently enrolled in school.

Among those not enrolled, 32 per cent have never attended school. Enrolment rates decrease with age, particularly among older teenagers. The main reasons for not attending school include the difficulty of the curriculum (21 per cent), inability to pass previous grades (11 per cent), and family obligations (10 per cent), with significant gender differences in the reasons for non-enrolment. The vast majority of children in the camps attend public schools and travel there on foot. Common challenges faced by refugee children at school include bullying, the perceived long distances they must travel, and safety concerns outside their homes.



Health: 36 per cent of families in Azraq and 32 per cent in Zaatari report having at least one member with a disability.

Nearly half of the people with disabilities state that their disability impacts their daily activities. Chronic illnesses are also prevalent, affecting 62 per cent of families in Azraq and 53 per cent in Zaatari, with the majority stating that these conditions hinder their daily life. Furthermore, reporting feeling depressed is common, with only 34 per cent of adults indicating they never experience feelings of depression. Access to medical facilities within the camps is high, at 94 per cent in Azraq and 88 per cent in Zaatari, but significantly lower for external medical facilities, with about 46 per cent in both camps lacking access. Health-related spending is higher in Zaatari (29.6 JOD per month) than in Azraq (25.0 JOD per month), with families spending more on hospitals, clinics, and dental services than on prescriptions.

Introduction & Methodology

Jordanian Context

Thirteen years into the Syria crisis, Jordan remains at the epicentre of an enduring humanitarian challenge, hosting one of the largest populations of Syrian refugees relative to its total population of 11.32 million. Nevertheless, the country's resilience is tested amidst enduring socioeconomic challenges, and increased security concerns in the region.

Camp Context

Both camps are administrated jointly by the Government of Jordan's (GoJ) Syrian Refugee Affairs Directorate (SRAD) and UNHCR. As the lead agency for refugees in Jordan, UNHCR assumes the lead role in camp coordination at both the strategic and inter-camp level, as well as leading on Basic Needs, Community Empowerment, Economic Empowerment, Health, Protection, Security, Shelter, and at the sector level.

As of April 2024, Jordan hosts 630,000 Syrian refugees, of which 128,000, or 20 per cent, live in the Zaatari and Azraq camps.² Zaatari camp, the largest of the two, hosts over 82,000 refugees (13 per cent). This camp is located in the north of the country, 10km east of the city of Mafraq.³ Another 40,000 refugees (7 per cent) are hosted in Azraq camp, which is located in the governorate of Zarqa, in the northeast.⁴ More than half of the population in each camp are children (55 per cent in Zaatari and 61 per cent in Azraq), with 18 per cent being under 5 years old.⁵

Both camps support access to education and healthcare 'free at the point of delivery' for all refugees. Refugees receive food and basic needs assistance, predominantly through cash-based modalities provided by WFP and UNHCR. Each camp has an employment office that provides job matching services and supports refugee access to work permits. The camps also include formal and informal marketplaces. Azraq consists of 390 formal and 168 informal shops, while Zaatari hosts 1,000 shops, as of January 2024.⁶

² UNHCR, "Operational Data Portal : Syria Regional Refugee Response", April 2024.

³ UNHCR, "Zaatari Camp Fact sheet", January 2024.

⁴ UNHCR, "Azraq Camp Fact sheet", January 2024.

⁵ UNHCR, "Azraq and Zaatari camp dashboard", January 2023.

⁶ UNHCR, "Zaatari Camp Fact sheet", January 2024; UNHCR, "Azraq Camp Fact sheet", January 2024.

The Vulnerability Assessment Framework (VAF)

The Vulnerability Assessment Framework (VAF) Socio-Economic Survey is an initiative led by UNHCR which has been ongoing in Jordan since 2014. The VAF enables tracking of changes in refugees' living situation over time, serving the various needs of partners of the interagency working groups.

Thanks to the involvement of various humanitarian and development organisations, a series of indicators across different sectors have been developed throughout the years, along with tools to collect, store, and analyse data for continuous use.⁷ For this edition, UNHCR continued to work with the World Bank and has deepened its collaboration with the World Food Programme (WFP) to update and harmonize its metrics for poverty and food security.

This is the second time that the two main Syrian refugee camps, Azraq and Zaatari, are included in the VAF survey. The assessment allows for a deeper understanding of camp demographics, supports analysis and comparison between camps, and measures vulnerability over time. The findings inform strategic planning across humanitarian and development partners on refugee-related matters and provide evidence-based inputs for the Jordan Response Plan, UN Common Country Analysis, and UN Sustainable Development Cooperation Framework.

Methodology

Sampling and unit of analysis

To ensure that the sample is representative of the refugee population living in both camps, a proportionate-to-size stratified random sampling method was used, with two strata: Azraq and Zaatari. Random sampling aims to reduce selection bias and ensure that respondents have the same characteristics as the entire population on average, making the results generalisable. The sampled families have been selected from UNHCR's ProGres registration database, and from all villages (4) in Azraq and districts (12) in Zaatari camp.

Regarding the unit of analysis, while the VAF primarily focuses on the analysis of "cases", or UNHCR registration groups, the design of the data collection tool also allowed households, sharing groups, families, and individuals to be introduced as distinct grouping levels in the research. Hence, "individuals", "families", and "households" are used throughout this report.

⁷ See UNHCR, "Vulnerability Assessment Framework: Population Survey of Refugees Living in Host Communities - Jordan," 2022; UNHCR, "Vulnerability Assessment Framework: Population Survey of Refugees Living in Camps - Jordan," 2022.

- **Individuals and cases:** The term “case” generally refers to UNHCR’s registration groups, which consists of a refugee or an asylum-seeker and their dependents who are treated as a single unit for the purpose of services and assistance. This grouping typically includes a principal applicant along with their family members, who are dependent on or make up a part of the principal applicant’s household. Cases are used for assessing eligibility and needs, processing applications, and providing protection and aid. However, this typical grouping mechanism may not accurately represent the full spectrum of household configurations, particularly in instances where the familial structure extends beyond the nuclear model to include additional kinship ties, as is often observed in extended family settings. This necessitates looking at different levels of individuals’ grouping units.
- **Family:** This term represents a nuclear family, typically two parents and their children, most times corresponding to UNHCR’s registration group. Some households can be composed of several families (i.e multiple cases), at rare instances multiple cases could represent a single family (e.g. if each parent is in a different registration group).
- **Sharing groups:** a group of individuals who share a dwelling and share meals and expenses with other groups is named “sharing group”. This unit was introduced in the 2022 VAF to better understand how refugees are living together in Jordan: whether several families live together and share resources, or they occupy the same dwelling to cut on rent expenditure, while not sharing resources. A pattern that is extremely rate in Azraq and Zaatari camps.
- **Households:** a group of related or unrelated individuals who share the same dwelling (residing together and living under the same roof), irrespective of their pooling of resources or resource-sharing arrangements.

Data collection

Data collection took place from December 2023 to January 2024 and was implemented in collaboration with the research partner, Mindset. In addition, UNHCR field staff members supported the data quality assurance process, while the refugee Incentive-Based Volunteers (IBVs) assisted with household identification activities.

To ensure data quality, a pilot data collection exercise was conducted, allowing for the improvement of the questionnaire design, and ensuring that the field team’s feedback was incorporated into the final survey. Interviews consisted of two steps: first, appointment-setting, and then household interviews. During the appointment setting process, the

research partner checked whether the household had been called previously so as not to interview the same household twice, as some households have two UNHCR files. At the end of each interview, each respondent received an SMS with information about how they could register complaints about the survey or change their responses.

Enumerator training

UNHCR and Mindset jointly conducted four-day face-to-face training sessions for the enumeration team. The training sessions included comprehensive background information on the survey, along with general guidelines on research ethics, behaviour protocols, and protection measures. To ensure a consistent understanding and application of the questionnaires used in interviews, these sessions included detailed instructions on interview techniques, interviewee expectations, and clear guidance on the interpretation of questions and response choices. Specialized sessions were also held, with the training on the climate vulnerability questionnaire led by consultants from the International Security and Development Center (ISDC) and the food expenditures section guided by a specialist from the World Food Programme (WFP). These efforts aimed to enhance the accuracy and reliability of the data collected by providing enumerators with expert knowledge and guidance.

Specific training was conducted jointly with UNHCR protection teams regarding protection against sexual exploitation and abuse (PSEA) and safe referral mechanisms.

In addition to the above, UNHCR provided each enumerator with frequently asked questions and a guide to help assist them throughout the data collection phase in the field. Throughout the project, Mindset and UNHCR held multiple rounds of virtual refresher trainings to provide consistent feedback to the research and enumeration team.

Data quality assurance

For the 2024 VAF, UNHCR and its partners implemented a Data Quality Assurance (DQA) plan designed to maintain the accuracy and reliability of data collected. Below are some key elements of the DQA approach:

1. **Systematic quality checks:** The plan incorporated detailed procedures for both routine and complex data quality checks. This included skip logic verification to ensure respondents were directed through the survey correctly, and outlier detection to identify and address data points that deviated significantly from expected patterns. Cross-variable validation was also conducted to verify logical consistency across different data fields, which was essential for ensuring the reliability of interrelated data points.

2. **Collaborative stakeholder roles:** Clear roles were assigned to each participating organisation and partner, ensuring that all parties knew and adhered to responsibilities in the data quality assurance process. This included a structured feedback loop involving regular updates and comprehensive reviews.
3. **Real-time monitoring:** A PowerBI Dashboard to provide stakeholders with real-time access to a selected set of indicators and data analysis, enabling them to perform dynamic quality checks.
4. **Enumerator performance tracking:** A data review tracker enabled detailed feedback on survey execution and data quality across the overall level and also provided insights on enumerator-level performance.
5. **Safeguards and cross-references:** Measures include voice recording of interviews with consent, geo-tracking of interview locations, checks against secondary data sources, and callbacks to interviewed households.

Through these collective efforts, the team ensured that the VAF is built upon a solid foundation of accurate and trustworthy information, ultimately serving its mission to assess vulnerability comprehensively and effectively.

Key limitations

There were some limitations associated with the VAF approach which may have implications for how the results can be interpreted and applied:

Respondent bias: The methodology relies on self-reported levels of a household's socio-economic situation. As with any form of self-reporting, there is potential for inaccuracies and bias. There is also a risk of bias associated with the (perceived) power differences between the enumerator and the respondent, as some cases may have responded to survey questions with the aim of demonstrating their eligibility to receive assistance or other services in the future. To minimize the impact of this bias, enumerators were trained in providing comprehensive counselling on the purpose of the interview, obtaining informed consent, and conducting referrals to relevant UNHCR units as and when they were required.

Sensitive and protection-related information: VAF is a household survey, and the interview is usually conducted with the head of the household or any other adult household member. Obtaining accurate information on sensitive areas related to protection risks (GBV, child abuse, etc.) is not possible in this context, and such questions were

intentionally omitted with the understanding that other approaches are more appropriate to capture sensitive topics. Enumerators were, however, trained to recognize a potential protection concern and a separate and secure protection referral form was used to inform UNHCR Protection.

Reader's Guide

After this introduction, **Chapter 1** follows with the demographic analysis of the sample. **Chapter 2** discusses shelter conditions and renovations. **Chapter 3** covers refugee vulnerability on water, hygiene, and sanitation-related issues. **Chapter 4** discusses refugee resilience to climate hazards. **Chapter 5** on economic empowerment includes employment and income indicators. **Chapter 6** addresses food security and basic needs. **Chapters 7 and 8** on protection and education, respectively, focus on indicators related to child well-being, including livelihood coping strategies. Finally, **Chapter 9** tackles health variables, including access to healthcare, disability, or chronic illnesses.

Each chapter is structured as follows: a sectoral context, a summary of main findings, and the analysis of indicators in each sector. Some chapters also include a box of definitions, where relevant.

1. Demographics

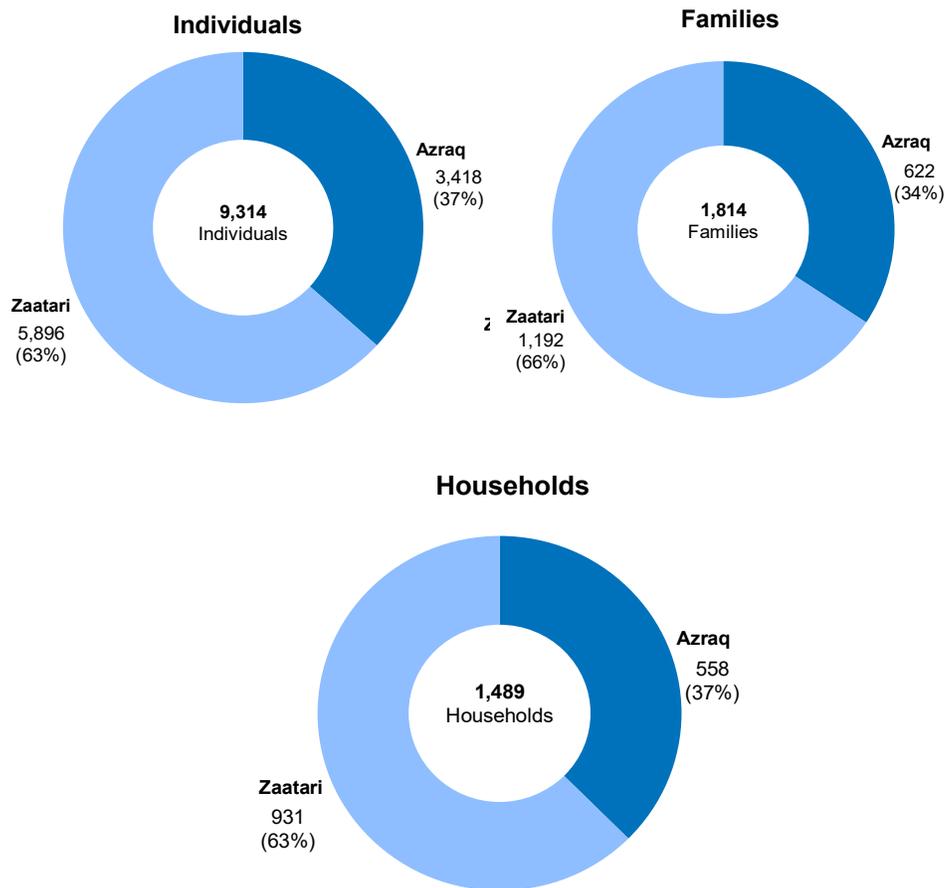
Overview

This chapter provides an overview of key demographics of the sample that could affect vulnerability. This includes household size, family size, registration status, age, gender, marital status, characteristics of heads of households, as well as disability, and dependency indicators.

The sample size consists of 9,314 individuals, representing a total of 1,814 families living in 1,489 households (Figure 1). All households were composed of one sharing group.

Figure 1: Sample profile composition, by camp

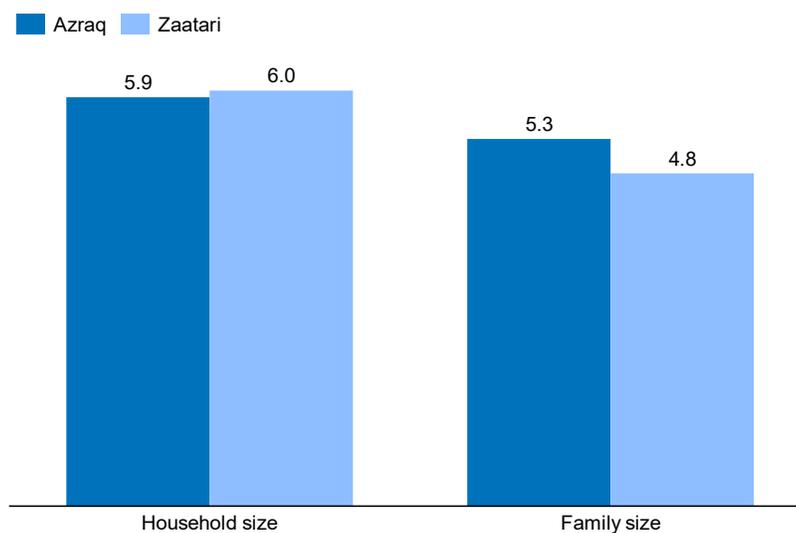
Percentage of individuals (%)



Out of the 9,314 individuals, 8,957 are officially registered with UNHCR, with 357 individuals (4 per cent of the total) unregistered. The majority of unregistered individuals are newborns awaiting registration appointments.

Households in both camps are similar in size, with an average of six individuals per household. However, in terms of average family sizes, Azraq has slightly larger families, averaging 5.3 individuals per family, compared to 4.8 in Zaatari (Figure 2).

Figure 2: Average Household and family size, by camp



Gender

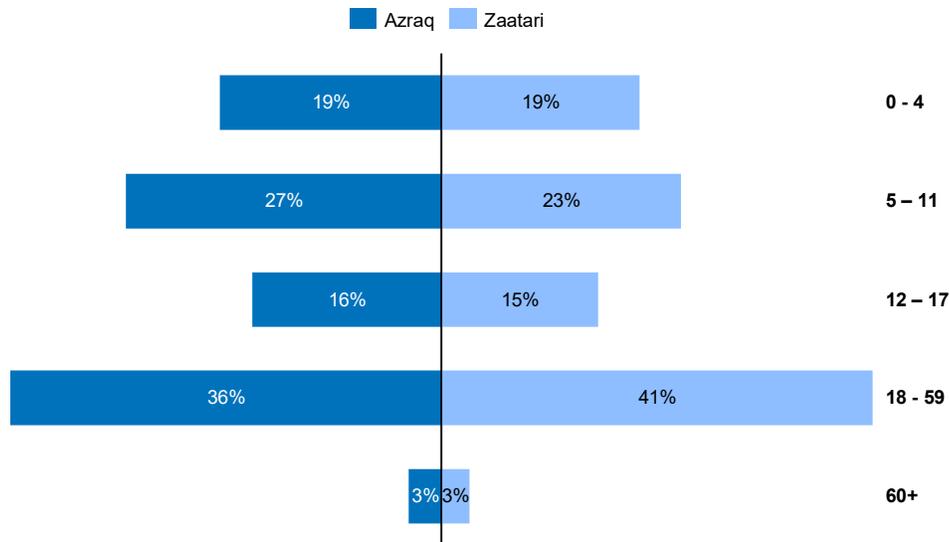
The overall sample size had an even gender distribution, with 50 per cent of respondents being female and 50 per cent male. These values deviate slightly when looking at the gender distribution within each camp separately. In Azraq, 52 per cent of the respondents are female, and 48 per cent are male. Meanwhile, in Zaatari, 49 per cent of the respondents are female, and 51 per cent are male.

Age

There is a significantly higher share of children residing in camps compared to adults; 62 per cent vs 39 per cent in Azraq and 57 per cent vs 44 per cent in Zaatari (Figure 3).

Figure 3: Sample age pyramid, by camp

Percentage of individuals (%)

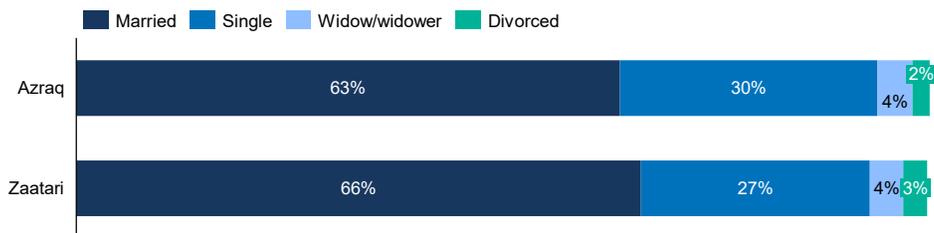


Marital status

Overall, the majority of respondents aged 16 and above are married, constituting 63 per cent of respondents in Azraq and 66 per cent in Zaatari. 30 per cent of respondents in Azraq and 27 per cent of those in Zaatari are single, while, similarly to the 2022 VAF, the number of widows/widowers and divorcees in both camps remains quite low at 4 per cent and 3 per cent, respectively (Figure 4).

Figure 4: Marital status, by camp

Percentage of individuals (%) (>16 year olds)



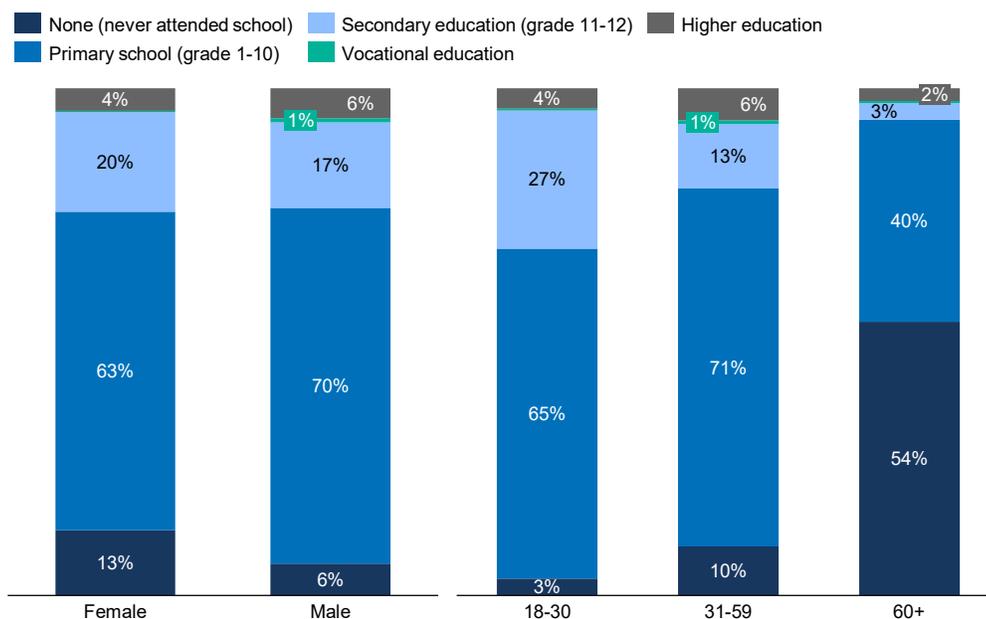
Adult education

The majority of adults in camps have completed primary school (see Figure 5). While adult males are more likely to have completed primary school (70 per cent vs 63 per cent) and higher education (6 per cent vs 4 per cent), female adults are more likely to have completed secondary education (20 per cent vs 17 per cent) and twice as likely to have no education at all (13 per cent vs 6 per cent).

Older respondents are more likely to have never attended school, with 54 per cent of those aged 60 and above never having attended, compared to 10 per cent of those aged 31 to 59, and 3 per cent of those aged 18 to 30. Additionally, those aged 18-30 are more likely to have obtained higher education (27 per cent) (Figure 5).

Figure 5: Adult education status, by gender and age group

Percentage of individuals (%) (>18 years old)



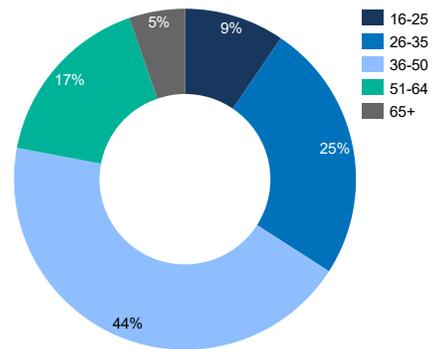
Characteristics of Heads of Household

The average age of the heads of household across both camps is 41, similar to the findings from the host community, with the youngest interviewed being 18 and the eldest 91.

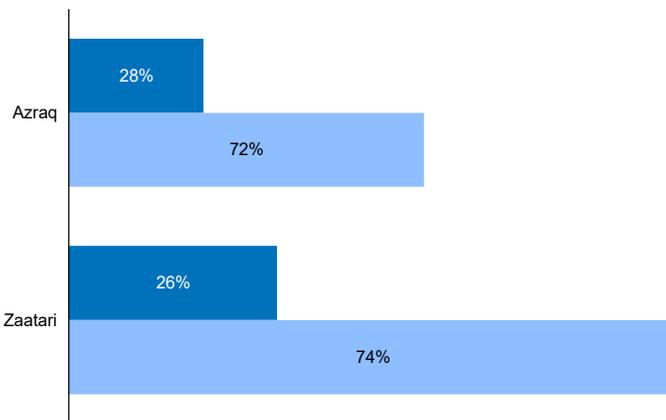
In both camps, the majority of households are headed by males (72 per cent of households in Azraq and 74 per cent of households in Zaatari)

Figure 6: Head of household age

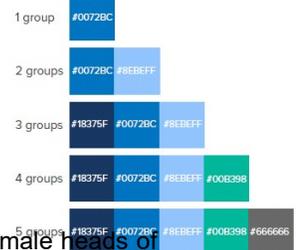
Percentage of households (%)



Female HoH Male HoH



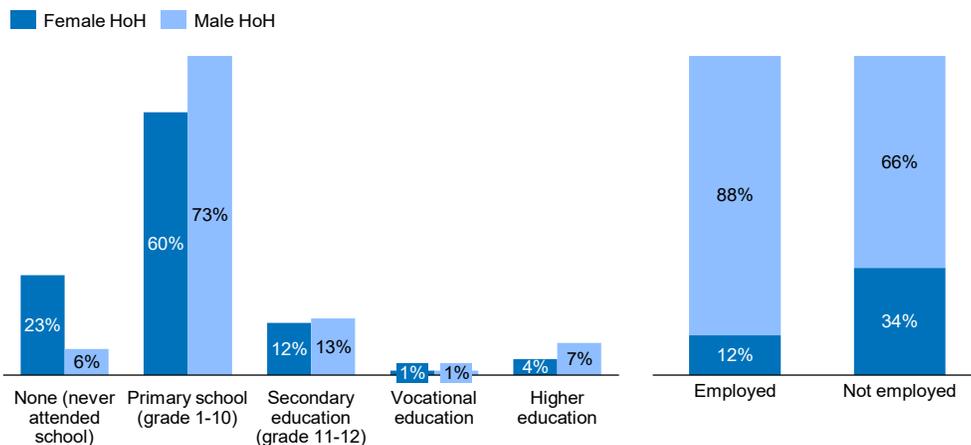
Categorical palette



Overall, both employment and education levels tend to be higher amongst male heads of household compared to female heads of household (Figure 8).

Figure 8: Education and employment status, by gender of head of household

Percentage of heads of households (%)



Disabilities

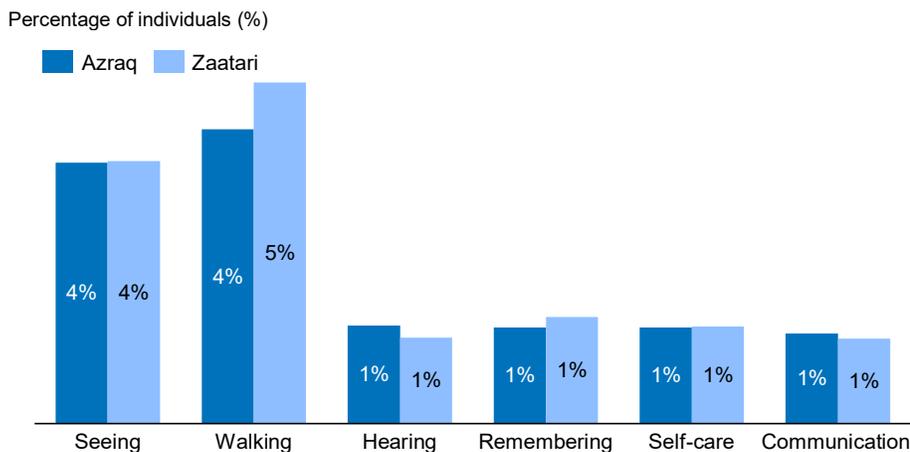
Disability is measured at the individual level using an adapted version of the Washington Group (WG) ‘Short Set’ of questions. The Short Set is composed of questions measuring 6 domains: seeing, hearing, walking, remembering, self-care, and communication. Questions pertaining to each domain are asked to all individuals aged 5 and above in every household. An individual is considered to have a disability in one specific dimension if, on a scale from “no difficulty” to “cannot do at all,” they selected “a lot of difficulty” or “cannot do at all”.

Overall, 802 individuals (9 per cent of the sample) report suffering from some form of disability. As seen in Figure 9, the disability levels are similar across both camps. The most frequently reported disabilities are related to walking (4 per cent in Azraq and 5 per cent in Zaatari) and seeing (4 per cent in both Azraq and Zaatari). Hearing, remembering, self-care, and communication disabilities are each reported at 1 per cent in both camps.⁸

In total, 598 families (33 per cent of all families) have at least one member with a disability. Families with at least one disabled member are more common in Azraq (36 per cent) compared to Zaatari (32 per cent).

A substantial proportion of families in Azraq (36 per cent) and Zaatari (32 per cent) reported at least one instance of disability in the family (Figure 71).

Figure 9: Disability prevalence, by camp



⁸ These percentages are based on self-reported data.

Dependency⁹

Dependency ratio measures the number of dependents – people who are unable to work, or too young or old to work - compared with the total working-age population in a certain group (i.e. family, sharing group, household). It can be used to understand the economic burden on the workforce and the implications of dependency, which subsequently affects the resilience and adaptability of refugee communities. A dependency ratio greater than one means there are more dependents than working-age household members, which may put financial stress on the working members and the household in general.

As seen in Figure 10 below, families in Azraq and Zaatari camps show similar dependency levels. A significant proportion of families in both camps are classified as highly or severely vulnerable in terms of dependency ratio, with 74 per cent of families in Azraq and 65 per cent of families in Zaatari having a dependency ratio exceeding 1.2. On average, families in Azraq record higher dependency ratio (3.3) compared to families in Zaatari (3.1). The slightly higher dependency levels in Azraq may be attributed to the larger number of children per family; in Azraq (3) compared to Zaatari (2.7).

Figure 10: Dependency ratio final scores, by camp

Percentage of families (%)



⁹ More details on the methodology used to calculate the dependency ratio can be found in Figure 79 in the Annex.

2. Shelter

Sectoral Context

UNHCR, together with its partners the Norwegian Refugee Council (NRC) and the Syrian Refugee Affairs Directorate (SRAD), is responsible for coordinating shelter assistance and infrastructure improvements and works within both Zaatari and Azraq camps. Every family, up to 5 members, receives a caravan made from metal sheets, sized 21 m² in Zaatari and 24 m² in Azraq.¹⁰ In Azraq, all shelters were upgraded with a kitchen extension, increasing the shelter space to 32m² in 2023.¹¹

There are currently 25,000 caravan shelters in Zaatari and a further 12,000 in Azraq. The camps also contain other caravans that are used, for example, as shops and office facilities. Some of the shelters provided have been altered to cater to those with special needs, including concrete slabs –in Azraq mostly- for enhanced accessibility and private latrines in both camps.¹² Most of the shelters in Zaatari consist of fixed and mobile caravan homes, while in Azraq all shelter types are fixed (concrete flooring) and known as T-shelters.

Most of the caravans were installed in 2012, when UNHCR shifted from tents to caravans, and have now far exceeded their average lifespan of 5 to 6 years. The caravans are showing cracks and signs of mould, and around 19,000 are currently in need of some type of maintenance.¹³ UNHCR and NRC have established a quick-fix team to address needs based on vulnerability, but due to limits in funding, they have only been able to meet less than half of the critical needs of 2023. UNHCR and NRC are also promoting self-reliance, providing materials, incentives, and training to strengthen refugee capacity to independently maintain their shelters.¹⁴

Initially intended as an emergency solution, the camps have become overcrowded in the years since they were first established. This increases pressure on camp infrastructure and can cause tensions within the community. It can also lead to increased vulnerability to natural hazards, as the lack of sufficient living space is compensated for by irregular shelter expansions. Efforts to improve refugee living conditions are needed and these can include room partitions for increased privacy, enhanced thermal insulation, and fire retardancy.¹⁵

¹⁰ UNHCR, "Jordan Thematic Factsheet: Housing," February 2024.

¹¹ UNHCR, "Factsheet: Azraq Camp Jordan," December 2023.

¹² UNHCR, "Jordan Thematic Factsheet: Housing," February 2024.

¹³ UNHCR.

¹⁴ UNHCR.

¹⁵ UNHCR.

Despite the conditions in camps, approximately 4,000 Syrian refugees previously living in host communities moved to camps between 2019 and 2023.¹⁶ With limited livelihood opportunities, refugees in urban settings face challenges paying rent, electricity and other basic necessities. In 2023, more than 40 per cent of refugee households in host communities were not able to afford rent in the past three months and a quarter of refugees received eviction threats.¹⁷

Key Findings

Households in Zaatari are more likely to have **sub-standard walls** compared to their counterparts in Azraq (56 per cent versus 39 per cent). Similar trends were observed when assessing **roof conditions**, with 75 per cent of those in Zaatari and 42 per cent of those in Azraq reporting sub-standard conditions. The most frequently reported roof issues in Zaatari are water infiltration (55 per cent), followed by cracks/leakages (24 per cent), and damp/mould (21 per cent).

Regarding **doors and windows (openings) conditions**, residents in Azraq are more likely to report acceptable openings compared to those in Zaatari (74 per cent versus 53 per cent).

Natural light and ventilation conditions are reported to be acceptable by most households in both camps (95 per cent of those in Azraq and 86 per cent of those in Zaatari).

51 per cent of households in Zaatari and 60 per cent of households in Azraq report having **acceptable floor conditions**. Floors of households in Zaatari are largely made up of concrete and plywood, while in Azraq almost all households have only concrete floors.

Households in Azraq are more likely to **live in shelters with acceptable electrical installation conditions** compared to those in Zaatari (88 per cent versus 72 per cent).

In addition to the electricity provided by UNHCR, 48 per cent of households in Azraq and 41 per cent of households in Zaatari use **other sources of electricity**. The most common alternative sources of electricity are batteries.

¹⁶ Bernard Nwanko and Loren Hyatt, "Shelter Priorities & Challenges in Jordan" (Shelter Working Group - Jordan, Amman, November 15, 2023).

¹⁷ UNHCR, "Jordan Thematic Factsheet: Housing," February 2024.

Most households across both camps report that **their shelter's accessibility is acceptable** (90 per cent in Azraq and 89 per cent in Zaatari), meaning all individuals in these household require no assistance to enter, exit, or move around their household.

Households across both camps have made a **makeshift extension** (55 per cent in Azraq and 77 per cent in Zaatari). The material most frequently used to create these extensions is metal sheeting. The percentage of households that have made changes to their shelter's design is lower, at 27 per cent in Azraq and 39 per cent in Zaatari, with the vast majority doing it themselves.

Crowding is an issue in both Zaatari and Azraq camps; Zaatari has 13 per cent of caravans housing five or more individuals, while in Azraq, 46 per cent of caravans accommodate over five individuals.

Shelter Conditions

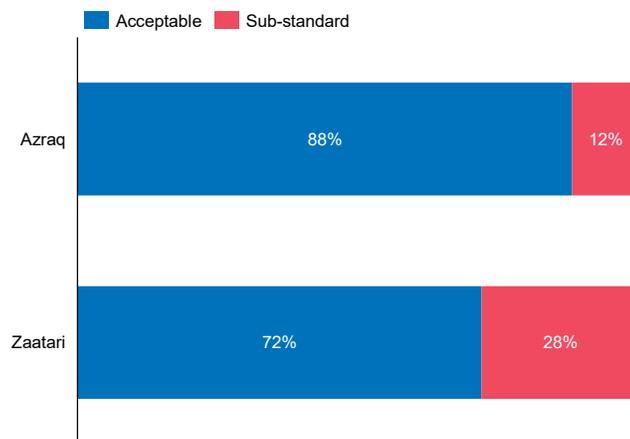
This section focuses on the conditions within shelters in both Azraq and Zaatari camps. Specifically, it assesses the condition of electrical installations, openings, walls, floors, and roofs, as well as light and ventilation. The section further assesses household accessibility, renovations, and possession of household assets.

Electrical installation

The electrical installation conditions differ between Azraq and Zaatari camps. Households in Azraq (88 per cent) are more likely to live in shelters with acceptable electrical installation conditions – which requires a fuse board and safely enclosed wires – than households in Zaatari (72 per cent) (Figure 11).

Figure 11: Electrical installation condition, by camp

Percentage of households (%)



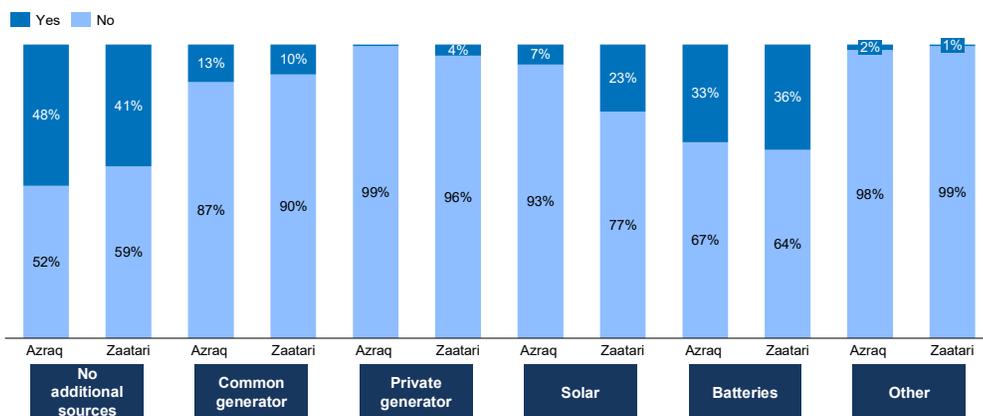
Additional electricity sources

In addition to the electricity provided to refugee families in camps via the energy grid and fully subsidized by UNHCR, 48 per cent of households in Azraq and 41 per cent of households in Zaatari households have additional private and autonomous electricity sources such as solar panels, batteries, and generators. (Figure 12).

Batteries are the most common private source of electricity (33 per cent of households in Azraq and 36 per cent of households in Zaatari). This is followed by solar power (7 per cent in Azraq and 23 per cent in Zaatari) and shared (common) generators (13 per cent in Azraq and 10 per cent in Zaatari). The least used additional electricity source is private generators (1 per cent in Azraq and 4 per cent in Zaatari) (Figure 12).

Figure 12: Additional electricity sources, by camp

Percentage of households (%)



Natural light and ventilation

This sector assesses whether shelters have windows or doors that open to provide natural light and ventilation. Acceptable light and ventilation conditions mean that all living areas or bedrooms in the shelter have windows or doors that open, whereas sub-standard light and ventilation means that some living areas do not.

Across both camps, natural light and ventilation conditions are reported to be acceptable by most households (90 per cent). However, households in Azraq (95 per cent) are more likely to report having acceptable natural light and ventilation conditions compared to those in Zaatari (86 per cent) (Figure 13).

Figure 13: Natural light and ventilation condition, by camp

Percentage of households (%)



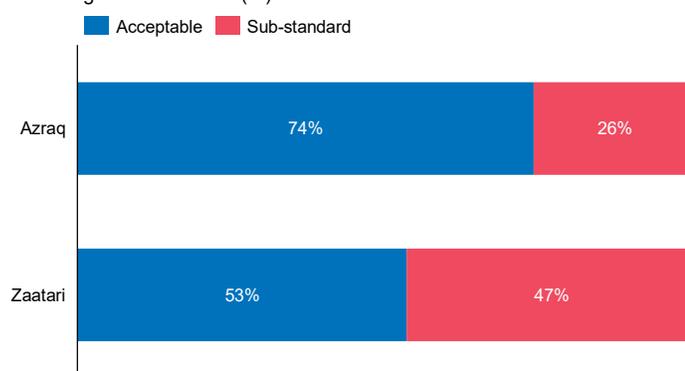
Openings

Residents in Azraq (74 per cent) are more likely to report acceptable openings (doors and windows) than those in Zaatari (53 per cent), indicating that across all openings, nothing is broken, locks are functional, and there are no defects in the frame. (

Figure 14).

Figure 14: Opening condition, by camp

Percentage of households (%)

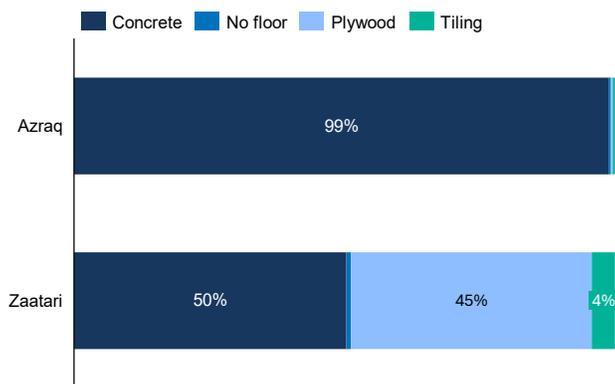


Floor conditions and types

Acceptable floor conditions mean that the different shelter floor types (plywood or concrete) have no major damages, visible cracks, leakages, or holes. 60 per cent of households in Azraq and 51 per cent Zaatari consider the condition of their floor to be acceptable. Households in Zaatari largely have concrete and plywood floors, whereas almost all households in Azraq (99 per cent) only have concrete floors (Figure 15). It is worth noting, however, that not all construction material – such as concrete, plywood, and tiling – is easily accessible.

Figure 15: Floor type, by camp

Percentage of households (%)

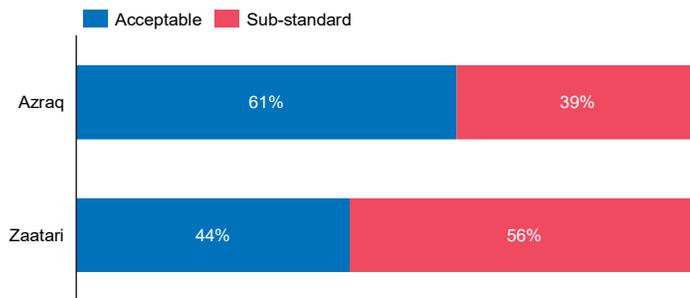


Walls

Sub-standard wall conditions include leakage during rain, mould, or visible holes or cracks. 56 per cent of households in Zaatari considered their wall conditions sub-standard, compared to 39 per cent of households in Azraq (Figure 16).

Figure 16: Wall condition, by camp

Percentage of households (%)

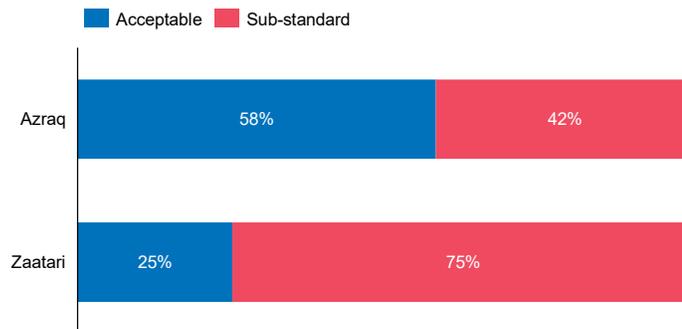


Roofs

Sub-standard roof conditions include leakages, damp, visible cracks, rust, corrugated panels, or major bending. Overall, roof conditions in Zaatari camp are significantly worse than those in Azraq, with 25 per cent of households in Zaatari considering their roof conditions acceptable compared to 58 per cent of those in Azraq (Figure 17). The issues most frequently reported in Zaatari are water infiltration (55 per cent), followed by cracks/leakages (24 per cent), and damp/mould (21 per cent).

Figure 17: Roof condition, by camp

Percentage of households (%)



Shelter accessibility

Acceptable shelter accessibility means that all members of the family can enter and exit the shelter from/to public spaces independently and without support. Most households across both camps report that their shelter's accessibility is acceptable (89 per cent).

Shelter Crowding

In both camps, crowding in caravans was reported as an issue. In Zaatari, 13 per cent of caravans are occupied by five or more individuals. An average of 3.28 people reside in one caravan, with the most common cited caravan measurement being 3 meters by 5 meters (15 square meters).

In Azraq, crowding is more severe than Zaatari, as 46 per cent of the households have five or more people in one caravan. Typically, each caravan is occupied by an average of 4.5 individuals, with most living in standardised T-shelters most commonly measuring 6 meters by 4 meters (24 square meters excluding the kitchen extensions). This introduces issues related to lack of privacy and personal space, which are crucial for psychological well-being. Overcrowding also complicates the management of daily activities and hygiene, increasing the risk of communicable diseases, especially in environments where access to sanitation and health facilities could be limited.

Renovations

Shelter renovations refer to alterations to the standard-issue caravans that are undertaken by the refugee household themselves. Such alterations include adding external rooms, a fence, adding utilities, thermal insulation and ventilation, and repairing the floor or the roof.

55 per cent of households in Azraq and 77 per cent in Zaatari have made a makeshift extension to create covered courtyards and spaces, (Figure 18). The material most frequently used to create these extensions is metal sheeting. Meanwhile, 27 per cent of households in Azraq and 39 per cent in Zaatari have made changes to the design of their

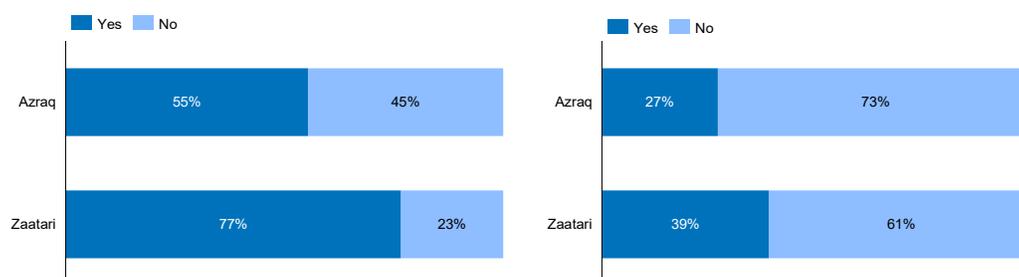
shelter. The majority (81 per cent in Azraq and 89 per cent in Zaatari) have made these alterations themselves.

Households living in Zaatari are more likely to add extensions or modify their shelter's design. This could be due in part to the poorer shelter conditions within the camp, and/or better access to materials given the camp's more central location and more diverse in-camp market.¹⁸

Shelter renovations also varied depending on the gender of the head of household, with male-headed households (53 per cent) more likely to renovate their shelters compared to female-headed households (49 per cent). Households with larger family sizes (9-13 individuals) reported slightly fewer house renovations (47 per cent) compared to families of 1-8 individuals (53 per cent).

Figure 18: Makeshift extensions and changes to shelter design, by camp

Percentage of households (%)



Household Assets

Household assets are all the items in the shelter that residents can use. They are considered assets as long as they are in good condition. Overall, household assets were comparable across both camps. Areas with notable differences include:

- Beds: 10 per cent in Azraq versus 24 per cent in Zaatari;
- Tables and chairs: 8 per cent in Azraq versus 14 per cent in Zaatari;
- Cabinets: 42 per cent in Azraq versus 72 per cent in Zaatari, and;
- Cell phones: 6 per cent in Azraq versus 19 per cent in Zaatari.

¹⁸ UNHCR, "Vulnerability Assessment Framework, Population Survey of Refugees Living in Camps, Jordan," 2022.

3. Water, Sanitation and Hygiene

Sectoral Context

Although Jordan is the second most water-scarce country in the world, it has shown remarkable progress in guaranteeing access to WASH services.¹⁹ As of 2021, 94 per cent of the population has access to a safely managed water source and 81 per cent to safely managed sanitation services.²⁰ Still, with Jordan continuing to suffer from water scarcity, access to WASH items and services remains challenging in both Azraq and Zaatari camps

UNICEF coordinates and is responsible for the provision of WASH activities in camps. As of 2022, UNICEF's community mobilization and hygiene promotion programmes are supported by Action Against Hunger (AAH) in Azraq and OXFAM in Zaatari. Other sectoral activities, such as solid waste management, are managed by World Vision in Azraq and OXFAM in Zaatari. During the COVID-19 pandemic, UNICEF and partners responded with the distribution of hygiene and sanitation items, including cleaning kits, hygiene kits, and hand sanitizer.

Since 2017, the water supply system in Azraq has been operational across the 4 villages of the camp and consists of 300 tap stands, two boreholes, and two storage locations. Refugees are provided with 65-68 litres of clean and safe water/person/day in summer and 45 litres in winter.²¹ This is well above the locally agreed minimum standard of 35 litres/person/day and the SPHERE standard of 15 litres/person/day.²² A distribution schedule is in place, with water pumped during two shift times each day in the morning and evening.

Latrine and shower facilities in the camp are organised through communal WASH blocks and connected to water and greywater²³ networks. These facilities are typically shared between 3 households. However, based on an AAH and World Vision assessment (2022), 60 per cent of the surveyed households are using private latrines (50 per cent self-

¹⁹ "Water Supply, Sanitation and Hygiene (WASH) Jordan Working Group Terms of Reference," UNHCR Operational Data Portal (ODP), March 2021.

²⁰ "Water Supply, Sanitation and Hygiene (WASH) Jordan Working Group Terms of Reference,"

²¹ UNHCR, "Jordan: Azraq Refugee Camp," January 2024.

²² Action Against Hunger, "A Social and Behaviour Change Strategy for Water Sanitation and Hygiene (WASH) Behaviours in Azraq Camp – Jordan," November 1, 2023.

²³ Greywater refers to used water without toxic chemicals and/or excrement.

constructed latrines, and 10 per cent constructed by WASH actors), 24 per cent of households use communal latrines as private latrines not shared with other families, and 16 per cent use communal latrines shared with other families.²⁴

Generated wastewater is collected from the plot-level communal tanks and transported to the nearest wastewater treatment plant.²⁵ Solid waste is also collected and then sorted for recycling. Other waste is disposed of in a landfill.²⁶

In Zaatari, UNICEF provides at least 55-60 litres of clean and safe water/person/day in summer and between 35-40 litres in winter. Water is provided through 3 boreholes in the camp, external trucking, and an extended pipeline from Zaatari village.²⁷ It is delivered on a weekly basis and stored in private water storage tanks. UNICEF is currently looking for alternative water resources to address the deterioration of the 3 main boreholes. UNICEF, Oxfam, and the Royal Scientific Society of Jordan conduct regular social mobilization activities on water conservation, equitable water distribution, and network operation and maintenance. UNICEF also ensures safe wastewater management in the camp by operating a wastewater network, trucking, and managing a wastewater treatment plant.

Key Findings

The majority of refugee households in both Azraq (88 per cent) and Zaatari (90 per cent) camps have **physically accessible latrines**, with **perceptions of safety** higher in Zaatari (93 per cent) than in Azraq (71 per cent). **Latrine sharing is not common** in both camps (9 per cent in Azraq and 5 per cent in Zaatari).

Wastewater management methods differ, with more households in Azraq using tanks (56 per cent) and more households in Zaatari connected to sewage systems (97 per cent). In both camps, more than half of households (54 per cent in Azraq and 52 per cent in Zaatari) report **noticing parasites, rats or rodents**, and/or insects 3 or more times a year.

Most households in both Azraq (72 per cent) and Zaatari (78 per cent) camps receive **drinking water from piped connections**. Similarly, the majority of households across both camps (78 per cent in Azraq and 74 per cent in Zaatari) report a **sufficient supply of water to cover their needs**. **Water-saving methods are**

²⁴ UNHCR, "Jordan: Azraq Refugee Camp Factsheet," January 2024.

²⁵ UNHCR, "Jordan: Azraq Refugee Camp Factsheet," December 2022.

²⁶ UNHCR, "Jordan: Azraq Refugee Camp Factsheet," January 2024.

²⁷ UNHCR, "Jordan: Zaatari Refugee Camp Factsheet," January 2024.

similar in both camps, with the most common measures being the use of buckets, turning off taps, and utilizing basins.

Zaatari refugee households spend slightly more on WASH services, averaging a spend of 18.9 JOD per month compared to 17.4 JOD per month for those in Azraq. Despite slightly higher vulnerability levels in Azraq, most households in both Azraq (75 per cent) and Zaatari (78 per cent) **spend less than 10 per cent of their budget on WASH services and items.**

Latrine Accessibility | Physical Accessibility

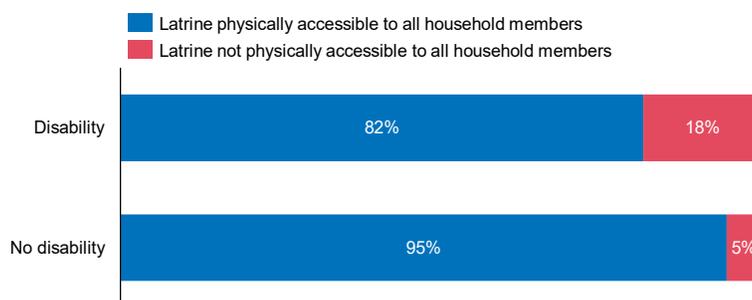
A latrine is physically accessible if all household members can access it unassisted. In both Azraq (88 per cent) and Zaatari (90 per cent), the vast majority of refugee households report that their latrine is physically accessible to all household members.

At the individual level, the proportion of individuals that are physically able to access the latrine has decreased from 91 per cent to 89 per cent in Azraq but increased from 85 to 90 per cent in Zaatari.

Households with members with disabilities are more likely to report that the latrine is not physically accessible to all household members (18 per cent) than households without reported disabilities (5 per cent) (Figure 19).

Figure 19: Physical accessibility of latrines, by disability status

Percentage of households (%)

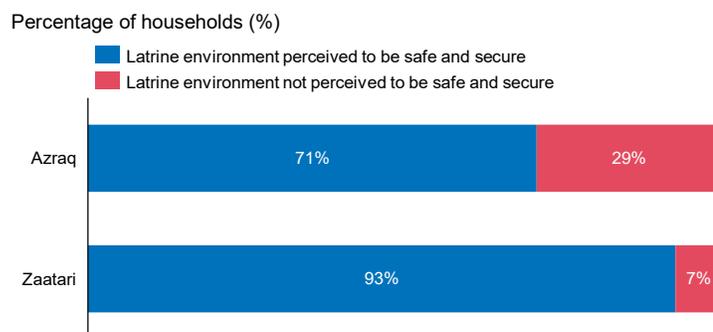


Latrine Accessibility | Perception of Security

This section examines whether the latrine is located in a safe, secure, and accessible location with safe infrastructure, i.e. whether all members of the household are comfortable using the toilet independently during the whole day and night. Perceptions of security may be dependent on factors such as whether the latrine door has a lock, whether it has functional lighting, and whether it is attached or detached from the main shelter.

There is a large difference in perceptions of security among residents of both camps. In Azraq, 71 per cent of households perceive their latrine environment to be safe and secure (see Figure 20) compared to 93 per cent of households in Zaatari. This difference can likely be attributed to the higher number of communal WASH facilities in Azraq.

Figure 20: Perception of security, by camp



Compared to the 2022 VAF, there is a decrease in the percentage of individuals in Azraq who perceive their latrine environment to be safe and secure (from 82 per cent to 71 per cent). At the same time, there is a small increase in the percentage of individuals in Zaatari who perceive their latrine environment to be safe and secure (from 87 per cent to 93 per cent). The percentage of individuals reporting exclusive use of the latrine facilities has increased (see below).

There are differing perceptions of security among households headed by male and female individuals, with 80 per cent of female-headed households reporting feeling safe and secure compared to 86 per cent of male-headed households.

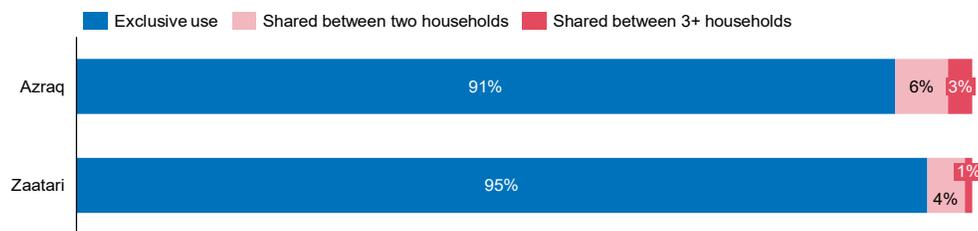
Latrine Accessibility | Exclusive Use

This indicator surveys whether a household shares their latrine facilities with other households, or whether it is for exclusive use by the household.

Sharing a latrine is rare among refugees in both Azraq and Zaatari camps. In Azraq, despite the communal nature of service provision, only 9 per cent of households report sharing their latrines. As outlined in the 2022 VAF, access to exclusive latrines could be a result of self-constructed latrines, or, in some cases, latrines built by WASH organisations. In Zaatari, 5 per cent report sharing their latrines with one or more households (Figure 21).

Figure 21: Sharing latrines, by camp

Percentage of households (%)



At the individual level, more individuals report exclusive use of their latrine compared to the 2022 VAF. In Azraq camp the percentage of respondents reporting exclusive use increased from 84 to 92 per cent, while in Zaatari it increased from 94 to 96 per cent.

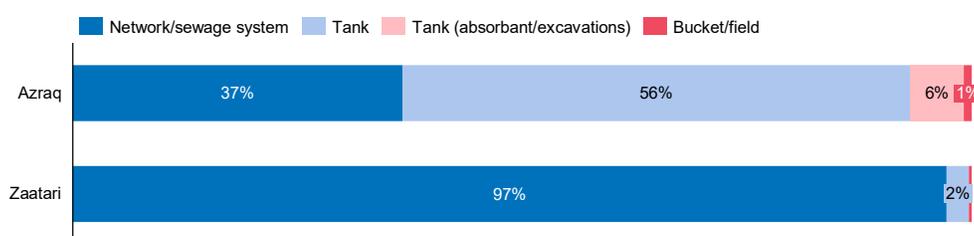
Reliability of Sanitation System

This indicator focuses on how wastewater is disposed of or collected. Households may be connected to a network or sewage system, use a tank or lined pit, or make use of unlined tanks/pits, fields, buckets, and/or plastic bags.

Wastewater management varies per camp. In Azraq, roughly one-third of households (37 per cent) report being connected to a network or sewage system while over half (56 per cent) report using a tank. In Zaatari, however, almost all (97 per cent) households are connected to a network or sewage system (see Figure 22). It should be noted that all households in Zaatari are connected to a wastewater network and those who use pits (n=3) likely have self-constructed setups.

Figure 22: Wastewater disposal, by camp

Percentage of households (%)



In the 2022 VAF, the number of individuals who reported being connected to a network or sewage system decreased from 99 to 97 per cent in Zaatari camp. In Azraq camp, however, only those households with access to an exclusive latrine/shower were asked about wastewater disposal. As such, the results are not comparable with the 2024 VAF.

Most households in both Azraq (79 per cent) and Zaatari (85 per cent) have **handwashing facilities available** within their shelter. A further 3 per cent of households in each camp have handwashing facilities on the premises. 16 per cent of households in Azraq and 10 per cent of households in Zaatari use mobile handwashing facilities. 2 per cent of households in each camp have no dedicated handwashing facilities.

There is no comparable data available for the 2022 VAF.

Solid Waste Management

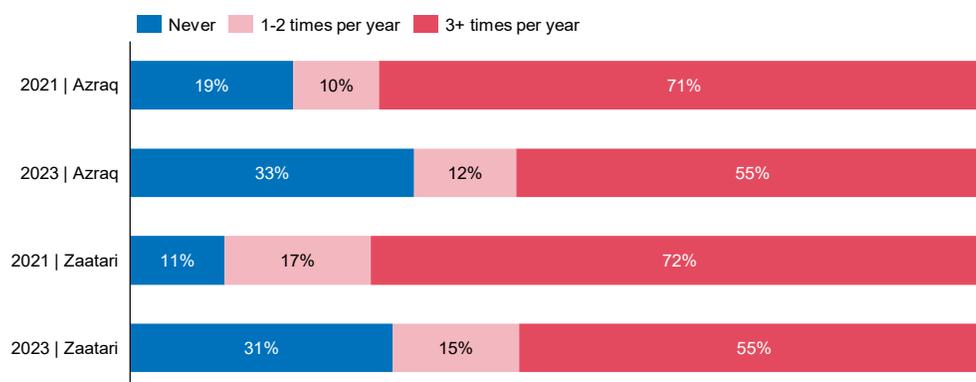
To assess solid waste management, the indicator of ‘solid-waste-related vector evidence’ has been utilized to assess how frequently households have seen evidence of parasites, rats or other rodents, and/or insects in the households’ water supply, drainage, or solid waste system.

More than half of households in both Azraq (54 per cent) and Zaatari (52 per cent) report evidence of parasites, rats or rodents, and/or insects 3 or more times a year (Figure 23).

Compared to the 2022 VAF, the proportion of individuals who report noticing parasites, rats or rodents, and/or insects 3 or more times a year has decreased significantly (see Figure 23). In Azraq, the proportion decreased from 72 to 55 per cent, whereas in Zaatari it decreased from 71 to 55 per cent. The number of people who reported never noticing parasites, rats or rodents, and/or insects increased from 19 to 33 per cent in Azraq, and from 11 to 31 per cent in Zaatari.

Figure 23: Frequency of noticing parasites, rodents and/or insects on waste disposal areas within home, by camp 2021 vs 2023

Percentage of individuals (%)



In the 2024 VAF, households were also asked whether they recycle and what they recycle the most. In Azraq, 69 per cent of households reported undertaking recycling practices, compared to 53 per cent of households in Zaatari. Across both camps, food waste was recycled the most, with 59 per cent of households in Azraq and 54 per cent of households in Zaatari taking on this practice. This is followed by glass (15 per cent) and paper and cardboard (10 per cent) in Azraq, and plastic (19 per cent), and tin cans and foil (16 per cent) in Zaatari.

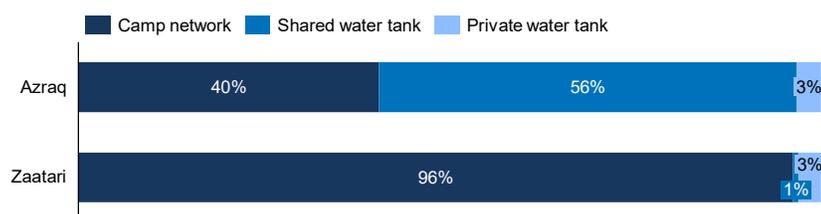
Water Accessibility | Source of Water

Source of water refers to the main sources of water in households for hygiene and sanitation.

Source of water varies significantly between camps. In Azraq the majority are serviced by shared water tanks (56 per cent), while in Zaatari almost all households are serviced by the camp network (96 per cent) (Figure 24).

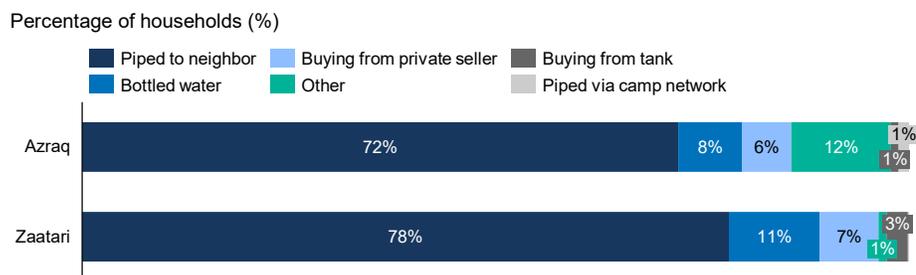
Figure 24: Source of water, by camp

Percentage of households (%)



When asked about the source of drinking water, most households in Azraq (72 per cent) and Zaatari (78 per cent) receive drinking water via a piped connection to their neighbour (see Figure 25). In Azraq, a further 12 per cent of households named ‘other’ sources. Of these, 51 per cent use water from a shared tank/tap, 31 per cent use a water point, and 18 per cent use a water filter.

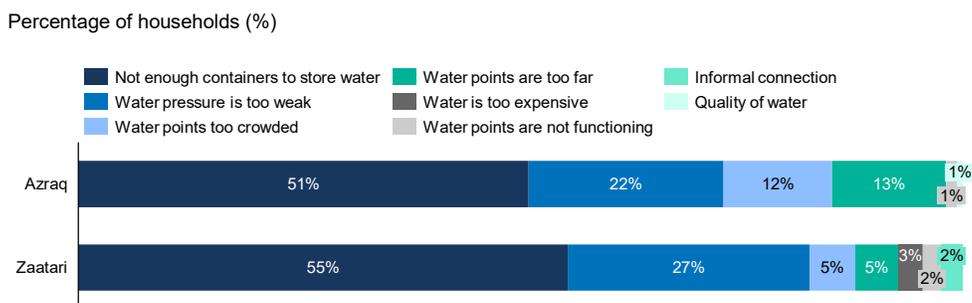
Figure 25: Source of drinking water, by camp



The majority of households in both Azraq (78 per cent) and Zaatari (74 per cent) report that their water supply is sufficient to cover all family needs (personal hygiene, drinking, cooking, house cleaning, etc.) (see Figure 26).

Compared to the 2022 VAF, the percentage of individuals reporting that their water supply is sufficient is the same in Azraq (78 per cent). In Zaatari, the percentage of individuals reporting that their water supply is sufficient increased from 70 to 72 per cent in the 2024 VAF. Of those who responded that the water supply is not sufficient, more than half of the households in both Azraq (51 per cent) and Zaatari (55 per cent) report not having enough containers to store water (Figure 26).

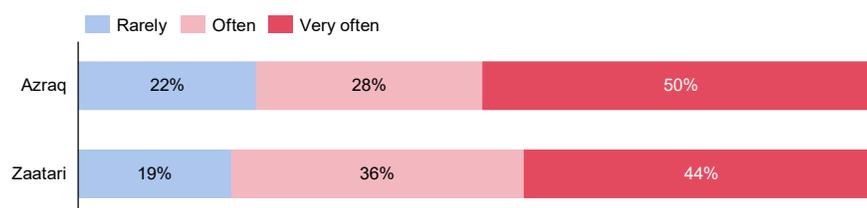
Figure 26: Reason water supply insufficient, by camp



Of the people who reported not having sufficient water, 50 per cent of households in Azraq reported not having sufficient water very often. This compares to 44 per cent of households in Zaatari (see Figure 27).

Figure 27: Water shortage frequency, by camp

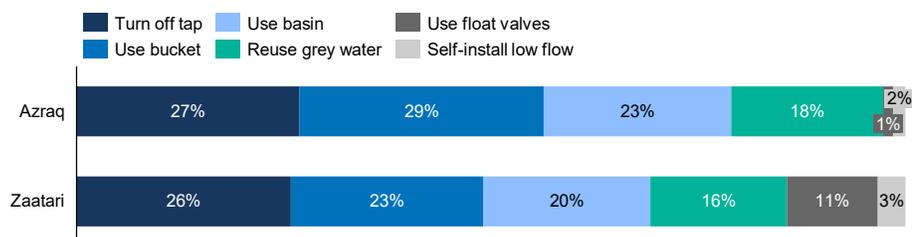
Percentage of households (%)



To save water, households in both Azraq and Zaatari camps are most likely to use a bucket or turn off the tap (see Figure 28).²⁸

Figure 28: Water saving measures implemented, by camp

Percentage of households (%)



When asked about rainwater collection, 12 per cent of households in Azraq and 9 per cent of households in Zaatari confirmed they collect rainwater.

Water Accessibility | WASH Expenditure

WASH expenditure includes water bills, soap, shampoo, towels, tissues, diapers and female sanitary products, perfume, dental products, and other personal care items.²⁹

Households in Zaatari spend slightly more on WASH services and items, averaging 18.9 JOD per month compared to 17.4 JOD per month in Azraq. This compares with an average monthly spend of 20.0 JOD in Azraq camp and 23.0 JOD in Zaatari camp in the 2022 VAF.

²⁸ Greywater refers to used water without toxic chemicals and/or excrement.

²⁹ The revised WASH expenditure calculation includes salon expenditures as well. This has been excluded from the above to be able to compare to the 2022 VAF results. Average salon expenditure for refugee families in Azraq is 4.6 JOD and in Zaatari camp it is 4.8 JOD.

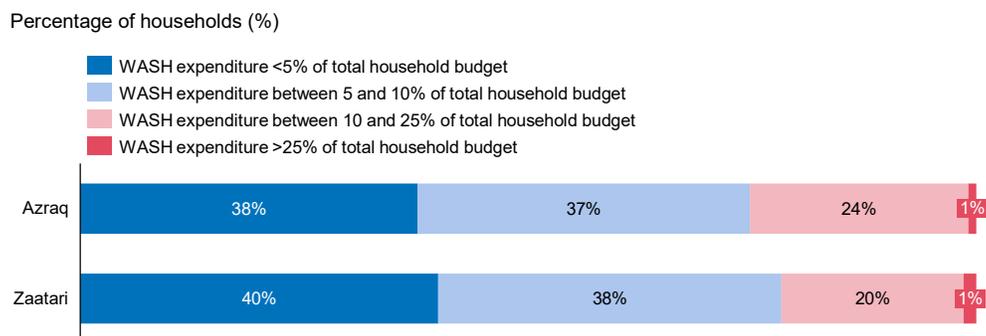
Refugees in Zaatari spend slightly more on diapers, averaging 10.3 JOD per month, compared to 9.7 JOD per month spent by families in Azraq. This is a decrease from the 13.0 JOD reportedly spent by households across both camps in the 2022 VAF.

The difference in spending on soap and shampoo per camp is minimal, with refugees in Azraq reportedly spending 5.6 JOD on average per month and refugees in Zaatari 6.0 JOD. This is a slight increase on the 5.0 JOD spent on average per month across both camps in the 2022 VAF.

Households that purchase bottled water spend an average of 9.8 JOD a month in Azraq and 9.5 JOD in Zaatari camp.

The majority of households in both Azraq (75 per cent) and Zaatari (78 per cent) spend less than 10 per cent of their total household budget on WASH services and items (Figure 29).

Figure 29: WASH expenditure as percentage of household budget, by camp



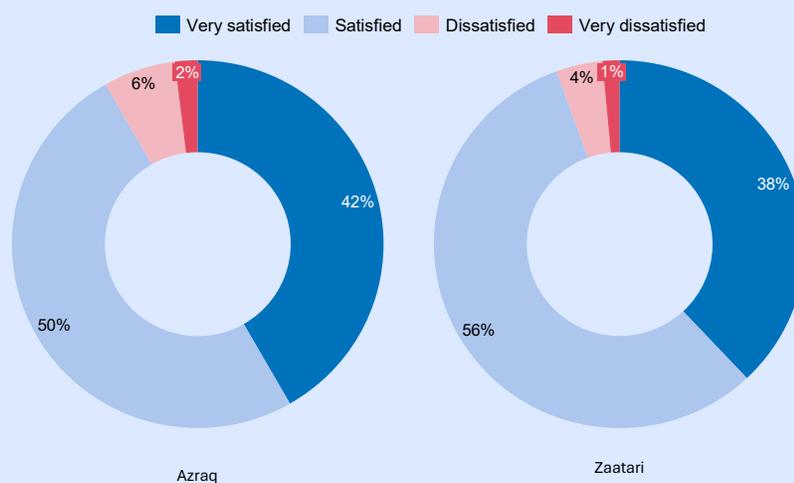
There has not been a marked change in WASH expenditure as a percentage of household budget since the 2022 VAF. Further, there is no notable difference in WASH expenditure per gender of head of household.

Satisfaction with overall services in the camp (including access to water, sanitation, garbage disposal, electricity, shelter repair etc.) was generally higher among households in Zaatari (see below).

Rates of satisfaction have increased significantly since the 2022 VAF. In Azraq, they increased from 41 per cent of individuals either satisfied (38 per cent) or very satisfied (3 per cent) to 92 per cent of individuals either satisfied (50 per cent) or very satisfied (42 per cent). In Zaatari, rates of satisfaction increased from 65 per cent either satisfied (61 per cent) or very satisfied (4 per cent) to 94 per cent either satisfied (56 per cent) or very satisfied (38 per cent).

Figure 30: Satisfaction with camp services, by camp

Percentage of households (%)



4. Climate Vulnerability

This chapter presents refugees' climate vulnerability in Jordan based on a novel methodology developed by UNHCR and ISDC to measure climate vulnerability at the household level – the Climate Vulnerability Index (CVI).

Sectoral Context

Over the past few decades, Jordan has encountered repeated periods of drought, sudden floods, and landslides. Exposure to extreme weather events linked to climate change is likely to further increase. Climate models indicate a rise in the annual number of extremely hot days, exceeding 35°C, all over Jordan.³⁰ By 2030, these extremely hot days are expected to increase by 15 to 26 days compared to the year 2000. By the end of the century, densely populated areas in northwest and west Jordan may experience up to 71 additional very hot days.³¹

These occurrences will exacerbate the already severe water scarcity that Jordan faces. Currently, Jordan ranks fifth globally in terms of water stress.³² The consequences of climate change, such as rising temperatures, diminished rainfall, and increased evapotranspiration, will diminish water availability, intensifying the already existing water scarcity. These changes in climate patterns pose significant risks to water availability. Overall, climate risks are expected to exacerbate existing vulnerabilities associated with displacement and transboundary water sharing.³³

Appreciating the significance of climate change on refugees' vulnerabilities, UNHCR contracted the services of ISDC to develop an analytical framework to inform a new VAF chapter on climate. The new methodology enables UNHCR and partners to track changing climate vulnerabilities over time and inform programming priorities accordingly.

Climate Vulnerability Index (CVI)

Climate vulnerability refers to the degree to which individuals, communities, or systems are susceptible to, and unable to cope with the adverse effects of climate change. Climate vulnerability is particularly high in fragile settings. The negative effects of inequality,

³⁰ Binder, L., et al. *Climate Risk Profile: Jordan*. Potsdam Institute for Climate Impact Research, 2022, p. 24. https://publications.pik-potsdam.de/pubman/item/item_27730.

³¹ *Ibid*

³² Hofste, R., Kuzma, S., Walker, S., Sutanudjaja, E. H., et al. *Aqueduct 3.0: Updated Decision Relevant Global Water Risk Indicators*. World Resources Institute, 2019. <https://www.wri.org/publication/aqueduct-30>.

³³ See Binder, L., et al. (2022).

underdevelopment, and climate change are compounding and disproportionately affecting already marginalized groups.³⁴ It is therefore of paramount importance for UNHCR to understand changing vulnerability trends in order to continuously improve the joint refugee response.

It is widely accepted that climate vulnerability can be modelled as a function of three broad elements: exposure, sensitivity, and adaptive capacity.³⁵

Exposure captures the external dimension of climate change. It is about the exposure of a household to different types of climate hazards (e.g., floods, droughts, storms, sea-level rise, and heat waves) and other stressors related to climate change (e.g., land use change, habitat fragmentation, pollution, and invasive species).

Sensitivity captures the degree to which a household is affected by climate hazards and other stressors. It includes sociodemographic characteristics such as a household's dependency ratio, gender composition, health status, and livelihood diversification.

Adaptive capacity refers to resources, knowledge, or surrounding infrastructure that allow households to cope with climate shocks. It measures a household's ability to adjust and adapt to climate change through, for example, asset transfers, behavioural shifts, social networks, or migration. Adaptive capacity also includes external factors such as the availability of services, resources, technology, governance, and institutions that support household-level adaptation.

The methodology mapped specific household-level questions to these three overarching measures (see Figure 80 in the Annex) to better understand climate vulnerability and rate the intensity to which refugees are considered vulnerable across a scale of emergency, crisis, stress, and low vulnerability. These are defined relative to each other based on micro data—specific details and conditions experienced by individual households. In doing so, each category is determined by direct factors such as a household's exposure to risks, their sensitivity to changes, and their capacity to adapt.

Additionally, these vulnerability levels can be influenced by macro-level factors—broader economic, social, and environmental conditions that affect larger communities or entire regions. Thus, while the vulnerability categories are defined at the micro level, they are

³⁴ IPCC. (2022). *Climate Change 2022 – Impacts, Adaptation and Vulnerability: Working Group II Contribution to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change. (1st ed.)*. Cambridge University Press., <https://doi.org/10.1017/9781009325844>

³⁵ See Engle, N. L. (2011). *Adaptive capacity and its assessment*. *Global Environmental Change*, 21(2), 647–656, and Thomas, K., et al. (2019). *Explaining differential vulnerability to climate change: A social science review*. *Wiley Interdisciplinary Reviews: Climate Change*, 10(2), e565.

dynamic and can shift depending on overarching macro situations that impact the broader area in which these households reside.

Key Findings

Almost 40 per cent of refugees in camps exhibit varying levels of climate vulnerability: 9 per cent are in a state of stress, 17 per cent are in a state of crisis, and 12 per cent are highly vulnerable and are in a state of emergency. 62 per cent of refugees in camps exhibit (relatively) low vulnerability.

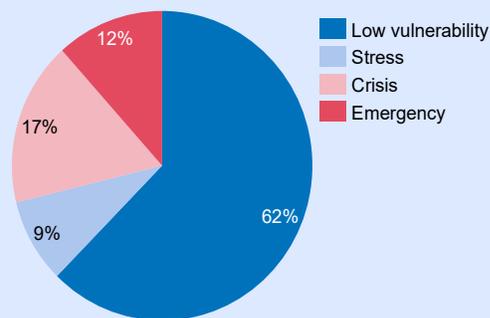
Refugees in camps are more vulnerable to climatic challenges than refugees in host communities. A key driver of this difference is that refugees in camps are more exposed to climatic challenges, which is particularly pronounced for refugees in Zaatari camp, where the precarious conditions of their shelters facilitate leakages and flooding.

Climate vulnerability is similar across demographic groups, emphasizing the impact on the entire population of refugees. However, those with the least education seem less capable of adapting. **In both camps and host communities the most vulnerable are highly risk-averse** and are therefore less likely to change their habits to better respond to climatic impacts on their daily lives.

Refugees have little resources to cope with climate-related shocks to their dwellings or shelters. One-third lack any knowledge about climate change. In combination, these insights highlight the scope for awareness activities on climate change to improve both **preparedness and adaptive capacity.**

Figure 31: Climate vulnerability index

Percentage of individuals (%)

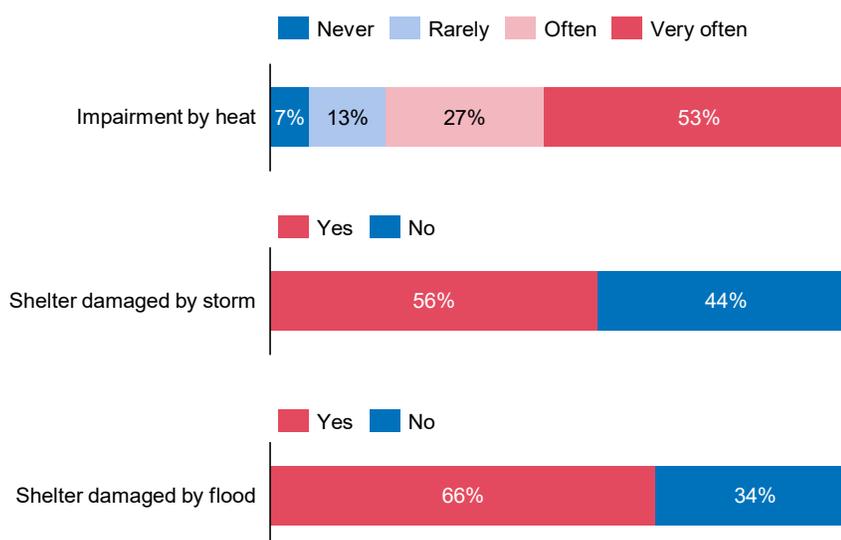


Exposure to Climate Hazards

Data shows that the majority of refugees have recently experienced and been affected by heat, storms, and floods. 53 per cent are 'very often' impaired in their daily activities due to high temperatures, with only 7 per cent reporting no prior experience of heat-related impairment of their daily activities. Moreover, 56 per cent faced challenges resulting from storm damage, while 66 per cent have dealt with damage to their shelters caused by floods.

Figure 32: Exposure to climate shocks

Percentage of individuals (%)

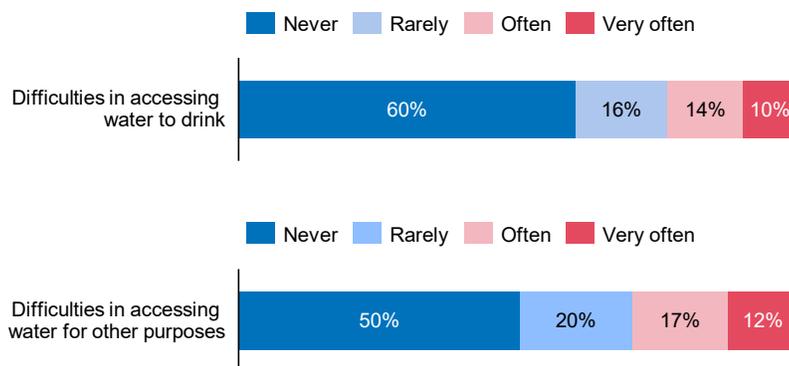


Sensitivity to Climate Stress

Sensitivity was measured using several data points from the household survey, as shown in Table 3 in the Annex. In this section only two examples are highlighted to illustrate some of the findings of families' sensitivity. The majority of refugees in camps report never or rarely having problems accessing drinking water (66 per cent) or accessing water for other purposes (70 per cent). However, 10 per cent 'very often' have problems accessing water for drinking, while 12 per cent 'very often' have difficulties accessing water to meet other needs such as cleaning, watering plants, or cooling themselves. These factors can affect the degree to which individuals are inherently protected or exposed to climate change. Sensitivity can increase a household's vulnerability. A highly sensitive household, especially one that already faces hardships, will be severely impacted by climate change.

Figure 33: Sensitivity to climate shocks

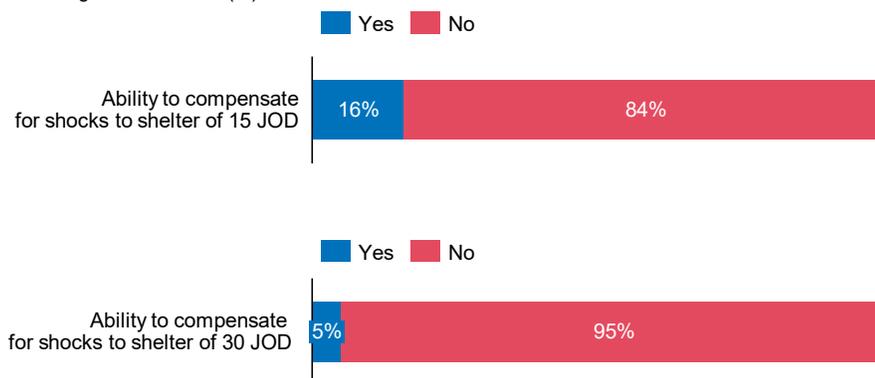
Percentage of individuals (%)



Most refugees in camps do not have enough resources to independently (e.g., using their own savings) cope with shocks and damages to their shelters. 84 per cent feel unable to handle a shock that would require 15 JOD to recover from. Only 5 per cent of respondents feel capable of dealing with a shock that would require 30 JOD.

Figure 34: Sensitivity to climate shocks

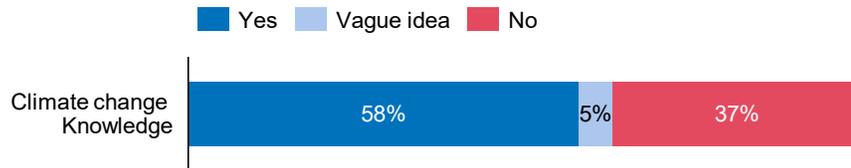
Percentage of individuals (%)



A majority of refugees in Jordanian camps have a certain level of understanding about climate change (58 per cent). Yet, 37 per cent state that they do not know anything about climate change, while 5 per cent have a vague idea (Figure 35).

Figure 35: Reported level of climate change knowledge

Percentage of individuals (%)

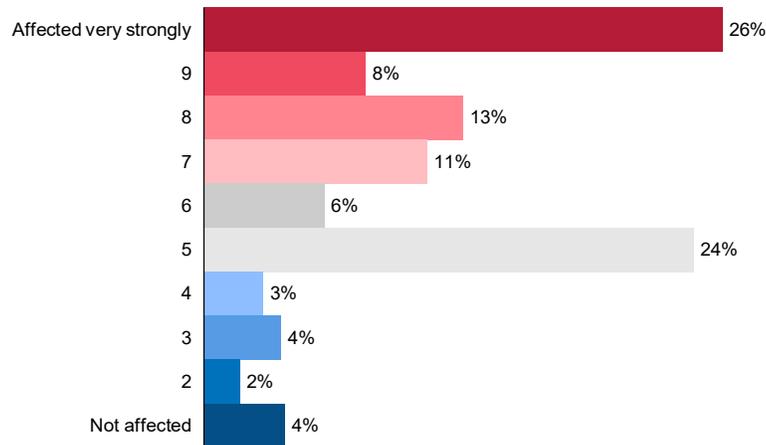


Adaptive Capacity

Perceptions of climate change as an immediate threat are more varied. While more than a quarter of refugees believe that climate change currently affects them strongly (26 per cent), a similar number believe they are only mildly affected (24 per cent), while 4 per cent believe they are not affected at all.

Figure 36: Perception of impact of climate change

Percentage of individuals (%)



Households only adopt a few responsive behaviours to deal with the changing environment. Most households did not adopt any coping mechanisms, such as spending energy more efficiently, conserving water, planting more climate-resilient crops or changing agricultural practices, migrating, changing modes of transportation, or switching to different means of solid waste management.

Risk Aversion

Household behaviour significantly influences adaptive capacity in the context of climate change. This research looked at behaviour-related elements to assess associations with climate vulnerability.³⁶

Socio-economic vulnerability is often associated with more risk-averse behaviour. In the context of climate change, risk aversion refers to the tendency of households or individuals to avoid actions that could result in negative outcomes, which could potentially influence family decisions responding to a climatic event.

This is similarly observed in our results for climate vulnerability. In the survey, respondents were asked to complete an experimental risk-taking task. In the task, participants were asked to choose a specific amount out of 100 boxes of monetary value. However, in one box a 'thief' is randomly hidden, and accidentally choosing such a box reduces the participants' score in the game.

Similar to refugees in host communities, the results from the risk-taking experiment indicate that there are three distinct groups among refugees in camps: one very risk-averse group, one group that is willing to take a moderate risk, and a very risk-taking group. When correlating the findings to the descriptives of the CVI, we again find that those in the emergency category are concentrated in the extremely risk-averse group.

Comparison | Demographics

This section examines the demographic characteristics of the most climate vulnerable refugees. Climate change affects all refugees regardless of age, sex, and education; however, among the least educated, very low levels of adaptive capacity stand out.

The research indicates that residents of Zaatari camp are more prone to falling in the emergency category, than those in Azraq, despite Azraq's location in a harsher desert environment, its isolation, and its generally poorer socio-economic indicators. The key factor driving this disparity is the higher exposure in Zaatari compared to Azraq. Notably, flooding, infiltration, and leakage of rain into the caravan has impacted 78 per cent of refugees in Zaatari and 47 per cent in Azraq over the past year. Additionally, damage to shelters caused by storms was reported by 58 per cent of Zaatari's residents, compared to 51 per cent in Azraq. This increased damage could be attributed to the older caravans in

³⁶ Crosetto, P., & Filippin, A. (2013). The "bomb" risk elicitation task. *Journal of Risk and Uncertainty*, 47, 31–65.

Zaatari. However, impairment to daily activities due to heat is reportedly similar in both camps.

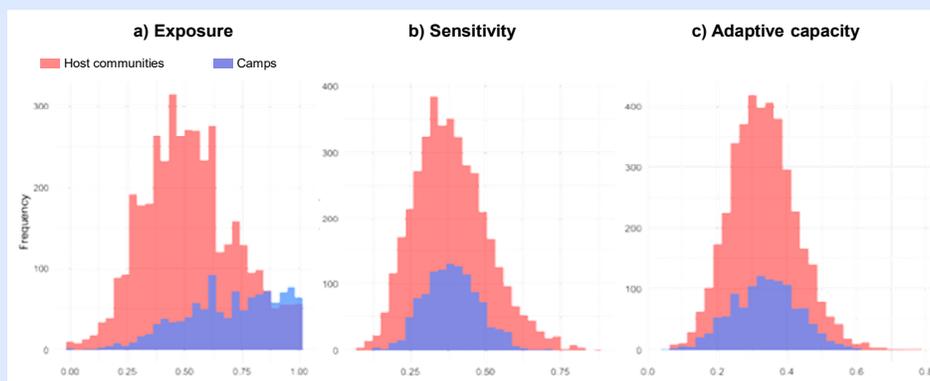
Climate vulnerability: The difference between refugees in camp versus host communities

Overall, the findings show that refugees in camps are more vulnerable to climate change than refugees in host communities..

The distribution of exposure for the camp refugees is clearly shifted to the right, when compared to the distribution of the host community refugees. This underscores the finding that the camp refugees are substantially more exposed to climate shocks than refugees in host communities.

The distributions of the sensitivity and adaptive capacity sub-indexes emphasize how among the camp refugees, there is less variation, meaning that their living conditions are more similar to one another, whereas refugees in host communities experience a wider variation in their living conditions, and are thus more heterogeneously affected by climate vulnerability.

Figure 37: Distribution of exposure, sensitivity, and adaptive capacity | host communities vs. camps



5. Economic Empowerment

Sectoral Context

The employment situation for Syrian refugees in camps such as Azraq and Zaatari presents distinct challenges and contrasts compared to those residing in host communities. Refugees in camps face limited employment opportunities, primarily owing to the low number of income-generating activities available within the camps. These activities include incentive-based volunteering (IBV) schemes and small micro/small businesses, which are dependent on the camp's economic environment.

For instance, the in-camp markets, such as in Azraq (around 390 shops³⁷) and in Zaatari (about 1,000 informal shops),³⁸ serve as primary venues for economic activity. However, they face intense price competition and limited customer spending power. Business growth is further restricted by limited access to capital and formal financing, seasonal demand fluctuations, and high transportation costs, especially for the more remote Azraq camp.³⁹

Refugees who secure work permits can access employment outside the camps, mainly in sectors such as agriculture, construction, and manufacturing, which are open to non-Jordanians. Employment centres in the camps, managed by UNHCR in partnership with the Syrian Refugees Directorate (SRAD) and ILO, provide support in obtaining these permits, accessing job matching services, and understanding labour laws.⁴⁰ However, barriers such as high transportation costs, workplace abuses including unpaid wages, and the high cost of flexible work permits—due to social security enrolment fees—remain significant. Further, while Syrians are allowed to work in sectors such as manufacturing, construction and agriculture, sectors such as sales, education, hairdressing, and most professional jobs are closed to non-Jordanians.⁴¹ These issues often compel refugees to seek informal employment outside the camp, bypassing the financial burdens associated with formal employment.

There are also challenges related to IBV schemes. These schemes, which include tasks such as translation, maintenance, and administrative work, allow refugees to earn income

³⁷ UNHCR, "Azraq Camp Factsheet," January 2024.

³⁸ UNHCR, "Zaatari Camp Factsheet," January 2024.

³⁹ NRC, UNHCR and Inference Economics, "Economy of Zaatari and Azraq Camps," July 2023.

⁴⁰ UNHCR, "Azraq Camp Factsheet," January 2024.

⁴¹ ILO, "Impact of work permits on decent work for Syrians in Jordan," September 2021.

inside the camps. However, funding cuts have led to a decrease in available IBV positions, with the number of engaged refugees in Azraq decreasing to around 3,900 in 2023 from almost 4,500 in 2021, and in Zaatari to nearly 7,300 from over 8,300 in 2022.^{42 43}

Work permits

To obtain a work permit, individuals need to submit a valid Mol card, a photo, and a medical examination certificate accredited by the Ministry of Health (MoH). Employers are required to submit several documents, including proof of registration, copies of written contracts and bank statements or a legal guarantee. In some sectors such as agriculture, and when applying for a flexible work permit, additional documents may be required.

Syrian workers are exempt from paying fees on regular work permits until the end of June 2024, but a fee of 10 JOD for administrative purposes is collected. On receiving a work permit, enrolment in social security is mandatory for all Jordanians and non-Jordanians in formal employment. Owing to regulation changes by the SSC in October 2023, the cost of each -month's social security contribution has increased from 18 to 56.55 JOD.⁴⁴

The cost of issuing a flexible work permit through the General Federation of Jordan Trade Unions (GFJTU) is 45 JOD, in addition to a two-month social security subscription (113 JOD), and a financial receipt from the union. The cost of issuing a flexible work permit through the accredited Agricultural Cooperative for a period of one year is 13 JOD in addition to a two-month social security subscription (113 JOD), and a financial receipt from the cooperative.

Key Findings

24 per cent of refugees in camps are employed, with the **employment rate** in Azraq slightly lower (22 per cent) than in Zaatari (25 per cent). Since 2021, overall employment rates in both camps have decreased, from 24 per cent in Azraq, and from 28 per cent in Zaatari.

The **most common reasons for not working** are family obligations and a limited number of IBV opportunities. The lack of IBV opportunities is more of a constraint in Azraq, and family obligations is the top reported reason in Zaatari. There are clear

⁴² However, this represents an increase from 2021 when there were around 6,400

⁴³ Incentive-based volunteering (IBV) schemes were formerly known as Cash for Work (CFW). The terminology has been updated to better reflect the nature of these programs and emphasize the voluntary nature of participation.

⁴⁴ Cash for work permit holders as well as regular employer sponsored work permit holders were already subscribed to the higher level, although the responsible party for paying the social security contributions differs.

gender discrepancies for the reported reasons for not working, with 97 per cent of those citing household chores and family obligations being female.

Across both Azraq and Zaatari, **IBV schemes are the most common sector of work**. However, IBV schemes are more common amongst those employed in Azraq (62 per cent) compared to those in Zaatari (28 per cent). Other important areas of work for refugees in Zaatari are agriculture/fishing (21 per cent) and manufacturing (16 per cent).

Of employed adults, **exposure to at least one hazard and/or abuse** in the workplace is reportedly higher in Zaatari (75 and 49 per cent) than in Azraq (62 and 29 per cent). This is likely because refugees in Zaatari are more likely to work outside of the camps, thus being more exposed to precarious working conditions. The rates of **reported hazards and abuse have increased** since 2021, with the **most common reported** work hazards being exposure to extreme temperatures, dust and fumes, and having to carry heavy loads. Meanwhile, the most commonly reported abuses include being paid less than the minimum wage; not having a contract, and salary delays.

8 per cent of refugees have a work permit, a decrease of 8 percentage points since 2021. **Income from work constitutes 20 per cent of total monthly income** in Azraq, and 36 per cent in Zaatari. Families with at least one member working have a much larger monthly family income (249 JOD compared to 100 JOD in Azraq, and 202 JOD compared to 84 JOD in Zaatari).

Employment Status

This section focuses primarily on working-age individuals (18-60 years old). The definitions as described in the box below are based on those used by the International Labour Organisation (ILO). They have been adapted for context.⁴⁵

Working age: Individuals above the legal working age in Jordan. For this assessment, this constitutes people between the ages of 18 to 60.

Employed: All persons of working age who during the 30 days prior to the interview, were in either paid employment or self-employment, or have employment to which they will return.

Unemployed: All persons of working age who were without work during the 30 days prior to the interview *and* classify themselves as unemployed.

Labour force: The sum of the number of employed and unemployed individuals of working-age.

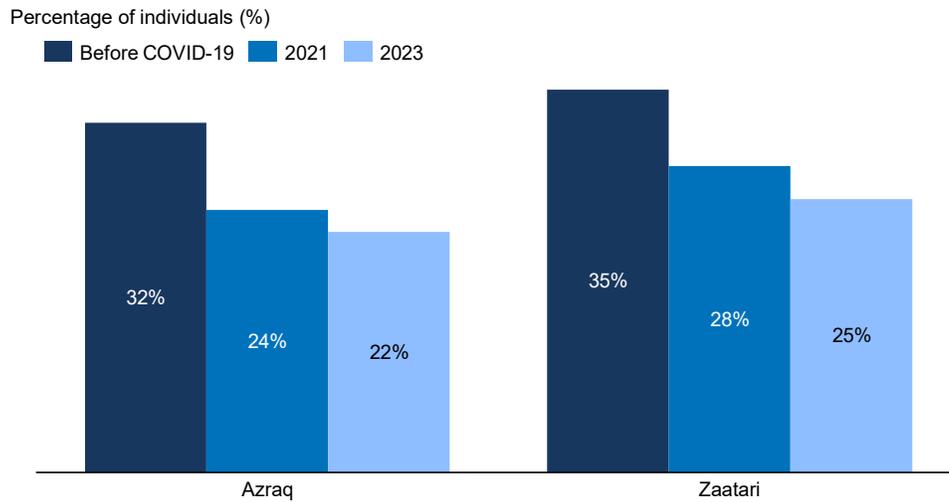
Labour force participation rate (LFPR): The number of persons in the labour force as a percentage of the working-age population (labour force / working-age population).

Outside labour force: The number of working-age individuals who were not employed in the 30 days prior to the interview *and* were not actively looking.

24 per cent of refugees between the ages of 18 and 60 in both camps are employed, with the employment rate in Azraq slightly lower (22 per cent) than in Zaatari (25 per cent). As can be seen in the figure below, employment has continued to decrease in both camps since before the COVID-19 pandemic (see Figure 38).

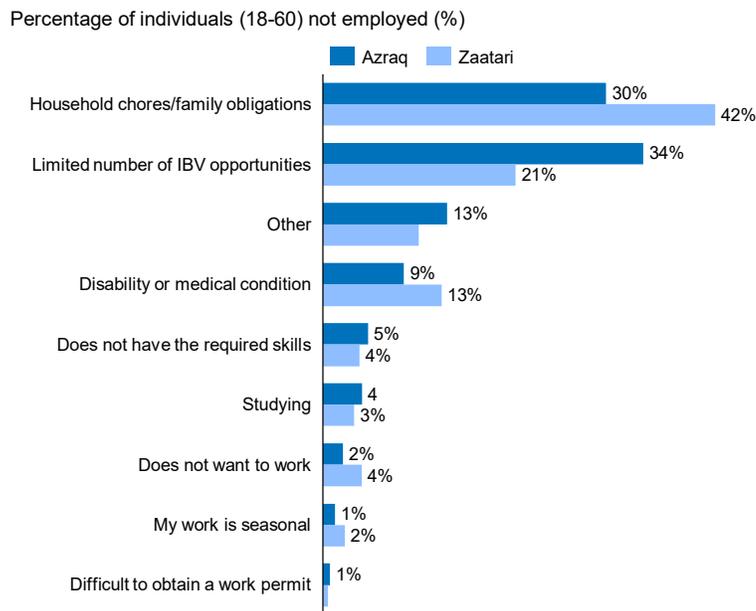
⁴⁵ Labor Force Statistics (LFS, STLFS, RURBAN databases) - ILOSTAT

Figure 38: Employment status, by camp over time



Overall, the most reported reasons for not working – asked of everyone between the ages of 18 and 60 - are family obligations and a limited number of IBV opportunities, but as can be seen in Figure 39 below, there are some variations between the camps.

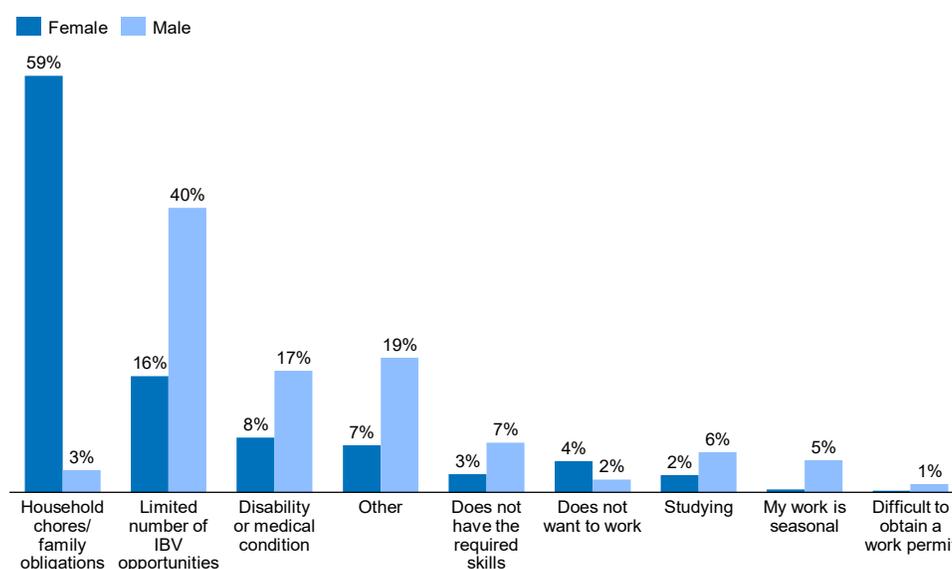
Figure 39: Reasons for not working, by camp



As can be seen in Figure 40 below, there are clear gender discrepancies in the reported reasons for not working. 97 per cent of those citing household chores and family obligations and 81 per cent of those who do not want to work (n=75) are female. The limited number of IBV opportunities (60 per cent male) and disabilities or medical conditions (57 per cent) are more commonly cited by male respondents.

Figure 40: Reasons for not working, by gender

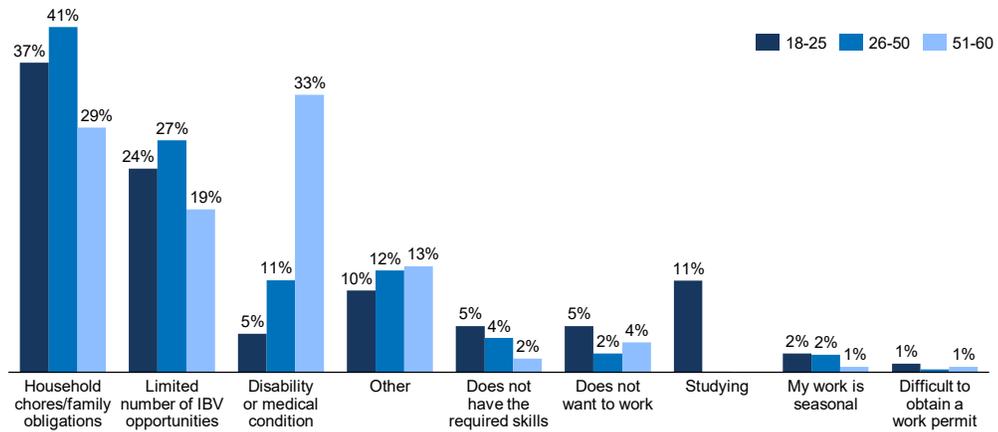
Percentage of individuals (18-60) not employed (%)



Looking at age categories (Figure 41), individuals between the ages of 18-25 and 26-50 are most likely to cite having household obligations (37 per cent and 41 per cent) and a limited number of opportunities (24 per cent and 27 per cent). The youngest age group (18-25) is the only one that reports not working due to their studies (11 per cent). Individuals aged 51-60 most commonly cite disabilities and medical conditions (33 per cent) compared to the other groups.

Figure 41: Reasons for not working, by age category

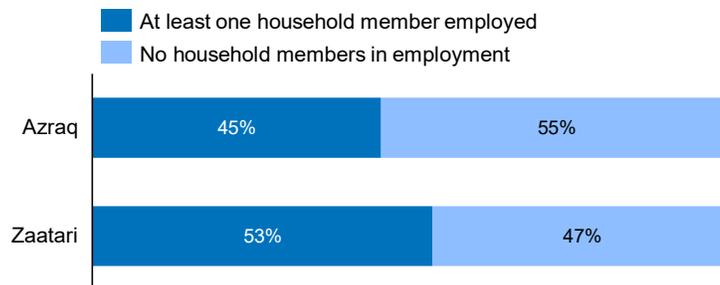
Percentage of individuals (18-60) not employed (%)



At a household level, 55 per cent of families in Azraq camp and 47 per cent in Zaatari have no working family members.

Figure 42: Households with at least one member employed, by camp

Percentage of households (%)

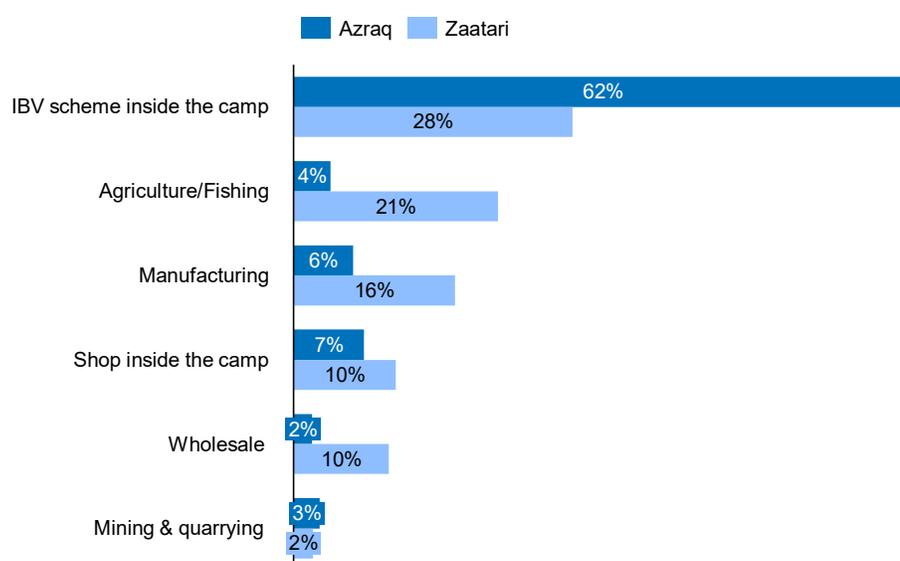


Sectors of Employment

Across both Azraq and Zaatari, IBV schemes are the most common sector of work. However, IBV schemes are a much more common source of work for those employed in Azraq (62 per cent) compared to those in Zaatari (28 per cent) (Figure 43).

Figure 43: Top 6 reported sectors of employment, by camp

Percentage of individuals (%)



Productive assets

11 per cent of respondents in Azraq and 6 per cent of respondents in Zaatari face challenges bringing productive assets such as sewing machines and welding equipment into the camp to pursue livelihoods activities.

In Azraq, the biggest challenge faced in bringing in productive assets was acquiring the right permissions (64 per cent). In Zaatari, challenges were more diverse, ranging from acquiring the right permissions (46 per cent), difficulties importing goods from abroad (36 per cent), challenges obtaining the right documents in case goods were rented (31 per cent), or proof of ownership in case goods were owned (27 per cent).

Work Conditions

This section discusses the working conditions of employed refugees, focusing on work hazards and abuses, and work permits and contracts.

Hazardous work

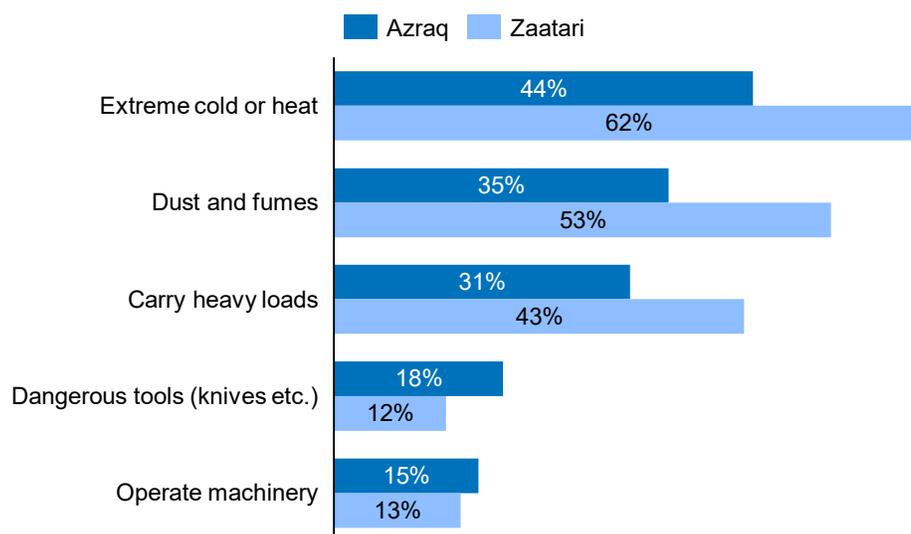
62 per cent of employed refugees in Azraq and 75 per cent of employed refugees in Zaatari are exposed to one hazard in the workplace. The difference is likely because refugees in Zaatari are more likely to work outside of the camps, thus being more exposed to precarious working conditions.

Exposure to workplace hazards has increased in both camps compared to 2021. In Azraq, it increased from 51 to 62 per cent of working individuals, while in Zaatari it increased from 68 to 75 per cent.

The most common reported hazards at work include extreme temperatures, dust and fumes, and having to carry heavy loads (see Figure 44).

Figure 44: Top 5 reported hazards in the workplace, by camp

Percentage of employed adults (18-60) (%)



Abuse in the workplace

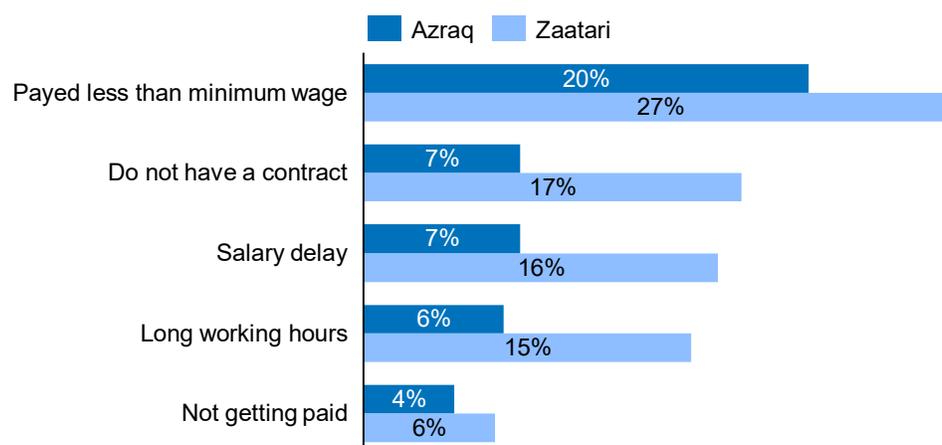
29 per cent of employed refugees in Azraq and 49 per cent of employed refugees in Zaatari reported abuse in the workplace. As noted above, individuals in Zaatari are more likely to work outside of camps, especially in agriculture, exposing them to more precarious working

conditions. Compared to 2021, reported workplace abuses have also increased, from 15 to 29 per cent in Azraq, and from 35 to 49 per cent in Zaatari.

The most commonly reported abuse in the workplace across both camps is being paid less than the minimum wage, followed by not having a contract, and salary delays (Figure 45). In line with the above, each abuse is more commonly reported in Zaatari compared to Azraq.

Figure 45: Top 5 reported abuses in the workplace, by camp

Percentage of employed adults (18-60) (%)



Work Permits

7 per cent of working-age respondents in Azraq and 10 per cent of working-age respondents in Zaatari reported having a work permit, a decrease of 16 per cent in both camps compared to 2021.

Of working-age (18-60) respondents without a work permit, the most common reason refugees report not having one is that it is not necessary or not required (71 per cent in Azraq and 85 per cent in Zaatari), followed by high costs (8 per cent in Azraq and 12 per cent in Zaatari), and not being confident that they will receive one if applied (10 per cent in Azraq and zero per cent in Zaatari).

Of the people who do currently have a work permit, 26 per cent in Azraq and 23 per cent in Zaatari have plans to renew it. For those not planning to renew – those who currently or have ever had a work permit - the most common reasons for not renewing are cost (46 per cent in Azraq and 69 per cent in Zaatari), unemployment (22 in Azraq and 11 per cent in

Zaatari), and not working in a specific sector (10 per cent in Azraq and 12 per cent in Zaatari).

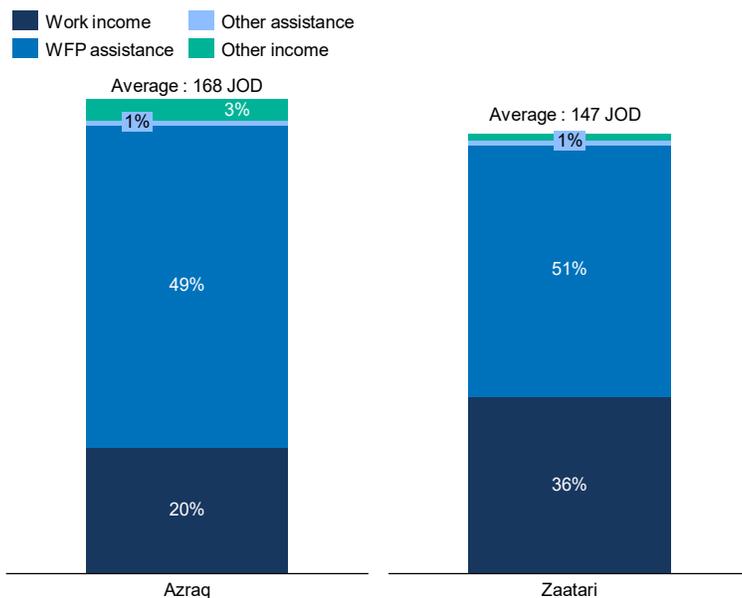
Of those who have a work permit, 59 per cent are currently working, while 41 per cent are not currently employed.

Income from Work

As can be seen in Figure 46, work income constitutes 20 per cent (33 JOD) of the average monthly household income in Azraq and 36 per cent of the average monthly household income in Zaatari. Income from work constitutes a lower percentage of total income than in 2021, decreasing from 34 to 20 per cent in Azraq and from 39 to 36 per cent in Zaatari.⁴⁶

Figure 46: Income sources, by camp

Percentage of average total monthly household income (%)



There is a large difference in average monthly income between families with and without working family members (Figure 47). On average, income for families with one working member is more than double that of families without working individuals.

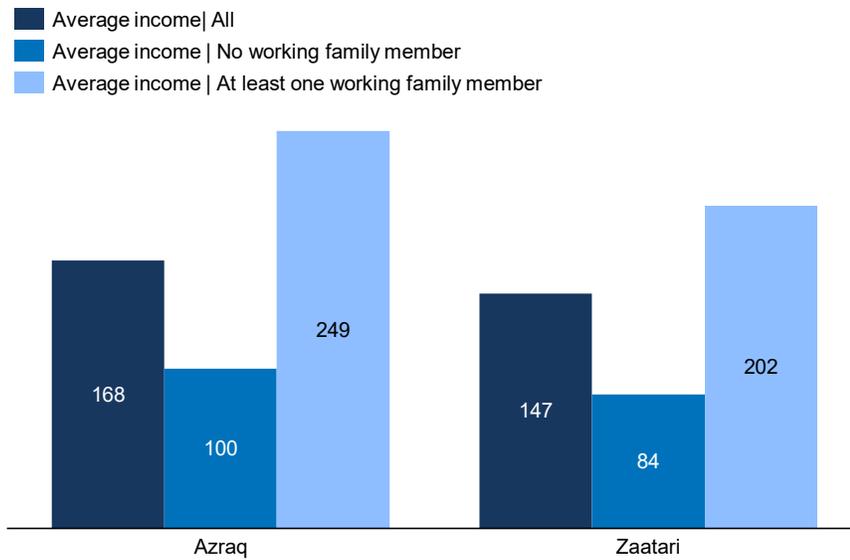
⁴⁶ Other sources of income include pensions, remittances, and assistance from UNHCR and (I)NGOs. The figure below does not account for all income streams.

Overall, income has decreased since 2021. For those without working members, average income has decreased by 23 JOD per month in Azraq (from 123 JOD) and by 25 JOD (from

Figure 47: Average income with and without working family member, by camp

In JOD

109 JOD) in Zaatari. For families with working family members, average monthly income decreased by 36 JOD in Azraq (from 285 JOD) and by 70 JOD in Zaatari (from 272 JOD).



6. Basic Needs and Food Security

Sectoral Context

In 2023, Jordan's economy continued to slowly recover from the impact of the COVID-19 pandemic. Inflation levels in Jordan have remained relatively low (2 percentage point increase in 2023 from 2022) compared to other countries regionally and globally, despite the global surge in commodity prices following the conflict in Ukraine. This is a combined result of adequate national food reserves management, a series of effective mitigation measures implemented by the government, and monetary stability enabled by the pegging of the Jordanian Dinar to the US Dollar.⁴⁷ Nevertheless, the weak economy and high unemployment, coupled with the decrease in level and volume of humanitarian cash assistance, have aggravated refugees' conditions and increased their food insecurity. The Food Security Outcome Monitoring (FSOM) conducted in the last quarter of 2023 showed a deterioration in food security for refugees benefitting from WFP assistance.⁴⁸

In 2021, UNHCR and World Bank collaborated to include a standard consumption and expenditure module adapted to the camp context for the 2022 VAF. The joint research yielded an estimated absolute poverty line for refugees of 81 JOD per capita per month. Using this poverty line, 57 per cent of all refugees were considered poor in 2021. The 2021 data also showed headcount poverty rates of 60 per cent for refugees in host communities, and 45 per cent for refugees living in camps.^{49 50}

This chapter reviews the findings based on the collaborative effort between the sectors. Building on the 2021 collaboration with the World Bank, the 2024 VAF includes the standard consumption module tailored for refugee populations.⁵¹

⁴⁷WFP, "Food Security Outcome Monitoring Q4" (WFP, 2023). [Forthcoming]

⁴⁸ Ibid.

⁴⁹ Chinedu Temple Obi, "Poverty Measurement for Refugees in Jordan" (UNHCR Jordan, World Bank, 2023).

⁵⁰ Headcount poverty is the percentage of the population living under the poverty line and classified as poor.

⁵¹ See Chinedu Temple Obi, "Poverty Measurement for Refugees in Jordan" (UNHCR Jordan, World Bank, 2023).

Key Findings

The updated calculations reveal a **significant rise in the poverty headcount rate**, with 67 per cent of registered refugees classified as poor in 2023, up from 57 per cent in 2021.

Compared to 2021, World Bank calculations of monthly per capita consumption among Syrians living in camps has declined, dropping from 92 JOD to 83 JOD.

Refugees in camps continue to **prioritize their consumption**, mainly financed through cash assistance and work income, to cover food expenses. This is happening amidst rising prices and a significant drop in the volume and level of cash assistance since 2021.

Measures of food security indicate **worsening food consumption** among Syrians in camps. The percentage of households with an 'acceptable' food consumption score dropped from 85 per cent to 64 per cent in Azraq and from 88 per cent to 75 per cent in Zaatari. Furthermore, the data also points towards an **increased utilization of negative food coping strategies across both camps.**

The **average total income** reported by refugees in Azraq and Zaatari is 168 JOD per month and 147 JOD per month, respectively. This reflects a significant decrease from the 2022 VAF, with households experiencing an average reduction of 25 JOD in Azraq (from 193 JOD) and 41 JOD in Zaatari (from 188 JOD).

Average debt at household level is higher for households in Zaatari (969 JOD) than for Azraq (838 JOD). Households largely borrow from shopkeepers and their friends and neighbours with the goal of buying food and covering healthcare expenses.

Poverty Rates

The updated calculations reveal a significant rise in the poverty headcount rate, with 67 per cent of registered refugees classed as poor in 2023, up from 57 per cent in 2021 (see Table 1).⁵² This is based on an updated refugee poverty line of 86 JOD, using the Cost-of-Basic-Needs approach.⁵³

⁵² Chinedu Obi, Yara Doumit, and Erwin Knippenberg, "Poverty Estimates for Refugees in Jordan", (forthcoming World Bank technical note, 2023).

⁵³ See Chinedu Temple Obi, "Poverty Measurement for Refugees in Jordan: A Technical Note" (World Bank, 2023).

The poverty gap, meanwhile, reflects the intensity of poverty, showing the average shortfall of the total population from the poverty line.⁵⁴ From 2021 to 2023, the poverty gap increased from 16 to 22 per cent across registered refugees in Jordan.

Table 1: Poverty headcount, gap and severity, Syrian refugees in host communities vs in-camp

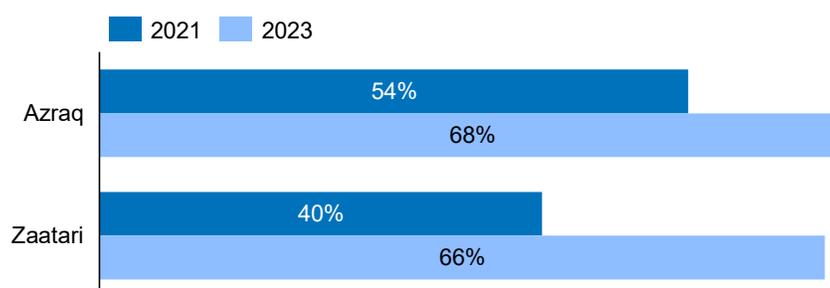
	Poverty headcount rate (%)		Poverty gap (%)	
	2021	2023	2021	2023
All Syrian refugee population	57	67	16	22
Syrian refugees (in camp)	45	67	9	18
Syrian refugees (host communities)	62	69	19	23

Table 1 shows that the poverty headcount rate for refugees across Zaatari and Azraq camps increased from 45 to 67 per cent between 2021 and 2023. This compares to a 7-percentage point increase in the poverty headcount rate for Syrian refugees in host communities, suggesting a severe deterioration in living conditions in camps. Further, the poverty gap for Syrians in camp has doubled between 2021 and 2023, increasing from 9 per cent to 18 per cent. The increase in poverty rates among camp residing refugees is likely to be a result of the reduction in level and volume of cash assistance since 2021.

The poverty headcount rate in Azraq and Zaatari is similar, at 68 and 66 per cent, respectively, illustrating a 26-percentage point increase in the poverty rate among Zaatari residents compared to previous World Bank calculations (Figure 48).

Figure 48: Poverty headcount rate, by camp 2021-2023

Percentage of individuals (%)



⁵⁴ Illustrative example: A poverty gap of 10 per cent would indicate that, on average, the incomes of people living below the poverty line (86 JOD) fall short by 10 per cent of the poverty line. In other words, those individuals or households are, on average, experiencing a shortfall in income equivalent to 16 per cent of what is considered necessary to meet their basic needs.

Per Capita Consumption⁵⁵

Syrian refugee households in camps report a higher average per capita monthly consumption (83 JOD) compared to Syrian refugees in host communities (80 JOD). Similar to trends observed among refugees living in host communities, per capita consumption decreased compared to 2021 from 92 JOD to 83 JOD per month. Table 2 shows the top five consumption buckets estimated for Syrians, comparing consumption figures calculated for 2024 across camp and host communities:⁵⁶

Table 2: Per capita monthly consumption by items for Syrian refugees, by location, in JOD

Item	In host communities	In camp
	<i>JOD</i>	<i>JOD</i>
Imputed Rent⁵⁷	24	21
Food	21	27
Utilities	11	13
Health	7	5
Transportation	6	4
Other⁵⁸	11	13
Total Household consumption	80	83

Syrian refugees in camp have seen a general decline in spending across all items, with the exception of utilities. This is part of a broader trend of reduced spending in camps, with the total consumption decreasing from 92 JOD per month to 83 JOD per month between 2021 and 2023, reflecting a substantial adjustment to the changing assistance landscape and reduced economic opportunities.

Differences between camps are minimal, with refugees in Azraq reporting a per capita monthly consumption of 82 JOD compared to 84 JOD for refugees in Zaatari. Overall, a slightly lower percentage of the Syrians in camp fall below the poverty line compared to Syrians in host communities (67 per cent versus 69 per cent).

Across the camps, education levels and gender do not significantly affect the likelihood of falling below the poverty line. Among Syrians in camp, 67 per cent of those who are

⁵⁵ This section is calculated by the World Bank using their methodology to estimate per capita consumption. See details in Chinedu Obi, Yara Doumit, and Erwin Knippenberg, "Poverty Estimates for Refugees in Jordan", (forthcoming World Bank technical note, 2023).

⁵⁶ As refugees do not pay for utilities and rent, these figures are calculated based on World Bank estimates considering inflation and assessments conducted on shelter conditions.

⁵⁷ Ibid.

⁵⁸ For the purposes of this table, « Other » represents the sum of consumption for Transportation, Personal Care, Tobacco, Education, Clothing, Cleaning, and Utilities

illiterate, have basic education, or have completed secondary schooling, are estimated to be living below the poverty line. This percentage slightly decreases to 64 per cent for those with higher education. Regarding gender, 63 per cent of females and 68 per cent of males in camps fall below the poverty line.

Food Security

Utilizing WFP standard methodology, this section assesses food security based on the following indicators:

- Food consumption score (FCS)
- Food expenditure share (FES)⁵⁹, and
- Coping strategies used in families exposed to food shortages.

Food consumption score

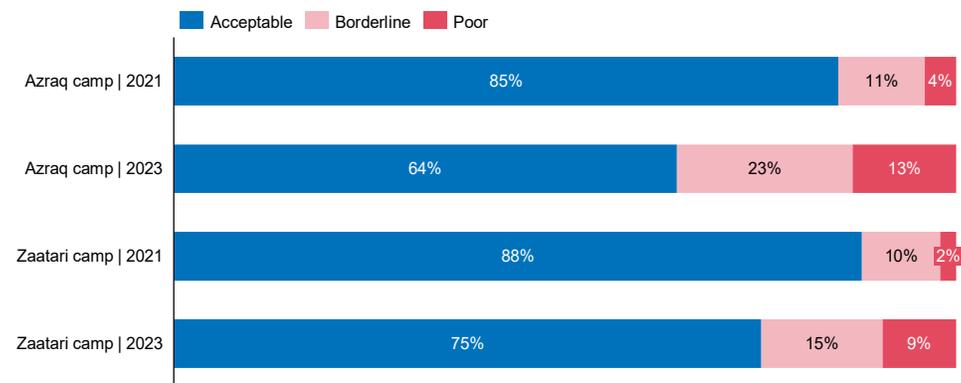
The food consumption score measures an individual's dietary diversity, consumption frequency, and the relative nutritional importance of their families' food consumption. The methodology assigns families a score of "poor", "borderline", or "acceptable" based on their reported food consumption. While the consumption calculations reported in the previous section examine the monetary value of total household consumption, this analysis looks exclusively at food consumption with an emphasis on the quality of households' consumption.

Figure 49 shows the proportion of refugees with "acceptable" FCS has shrunk since 2021, indicating a worsened food security situation for refugees residing in both Azraq and Zaatari camps. A larger percentage of individuals are scoring 'poor' across both population groups, but especially residents in Azraq, where the percentage of people scoring poor has increased from 4 to 13 per cent. These trends may be explained by the fact that while the consumer price index in Jordan has increased, average wages have remained almost fixed, diminishing purchasing power and contributing to food insecurity.

⁵⁹ Currently the WFP standard methodology relies on ECMEN (Economic Capacity to Meet Essential Needs) as a component to calculate the CARI. The FES is presented here to maintain comparability with the 2022 VAF report.

Figure 49: Food consumption score 2021 vs 2023, by camp

Percentage of households (%)

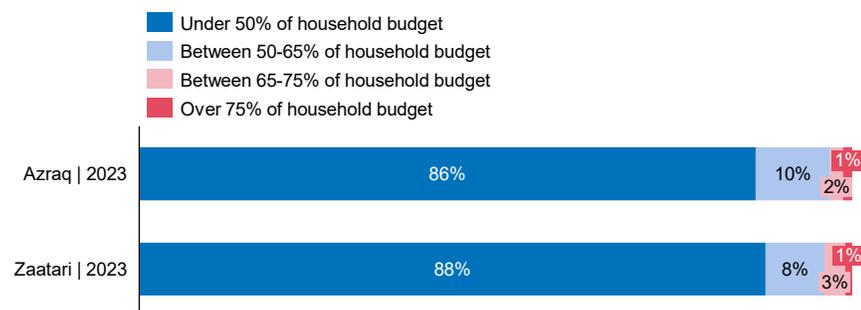
**Food expenditure share**

The FES score assesses food security based on the proportion of family budget spent on food items.

Food expenditure share is similar in Azraq and Zaatari camp (see Figure 50). Across both camps, a large majority of refugees spend under 50 per cent of their household budget on food. For residents in Zaatari camp, average monthly food expenditure decreased 14 per cent compared to 2021, but remained stable in Azraq camp.

Figure 50: Food expenditure share, by camp

Percentage of households (%)

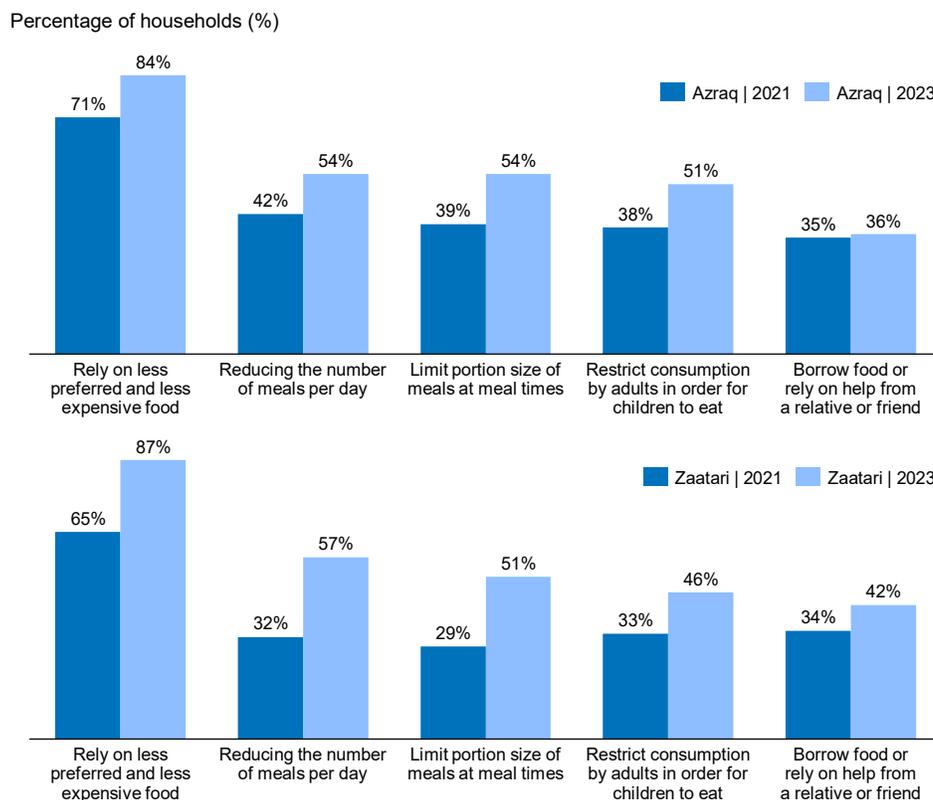
**Coping with hunger: Food-based coping strategies**

In the 7 days prior to data collection, the food coping mechanism most frequently reported by both Azraq (84 per cent) and Zaatari residents (87 per cent) is relying on less preferred and less expensive food (see Figure 51).

Across these food coping strategies, Azraq residents reported limiting portion size of meals and restrict consumption by adults slightly more often than Zaatari residents (54 percent versus 51 percent and 51 percent versus 46 percent). In comparison, Zaatari residents reported relying more frequently on less preferred food (87 per cent versus 84 per cent), reducing the number of meals per day (57 per cent versus 54 per cent), and borrow food (42 per cent versus 36 per cent).

For Azraq and Zaatari residents there is an increase in the proportion of households who report using food-based coping strategies at least once in the preceding 7 days compared to 2021 (see Figure 51).

Figure 51: Resorting to food-based coping strategies at least once in the past 7 days, by camp 2021 vs 2023



Income

The average total income reported by refugees in Azraq and Zaatari is 168 JOD per month and 147 JOD per month, respectively. Compared to the 2022 VAF, this signifies an average decrease of 25 JOD for households in Azraq camp (from 193 JOD) and a decrease of 41

JOD for households in Zaatari camp (from 188 JOD). The monthly income decrease of 13 per cent in Azraq and 22 per cent in Zaatari may be attributed to a drop in the WFP assistance transfer values.⁶⁰

Unlike refugees in host communities, refugees in camps rely largely on humanitarian assistance to meet their basic needs. At the time of the survey, all refugees in camps were in receipt of cash assistance. As can be seen in Figure 52, of the average total monthly income of families in Azraq, 49 per cent came from WFP assistance (83 JOD on average), 20 per cent from work income (33 JOD on average) and the remaining from remittances (3 JOD on average) and other assistance and income (1 JOD and 3 JOD on average). This trend is similar in Zaatari. Of the average total monthly income of families in Zaatari, 51 per cent comes from WFP assistance (75 JOD on average), 36 per cent from work income (54 JOD on average), and 1 JOD from UNHCR assistance, remittances, and other sources of assistance.⁶¹

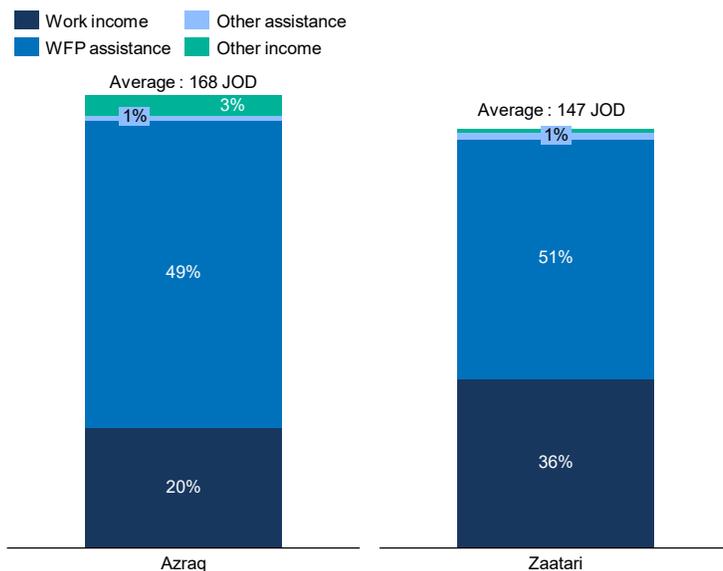
In the 2022 VAF, WFP assistance constituted a larger portion of household monthly income in Azraq (56 versus 49 per cent), while in Zaatari it has remained the same (50 per cent).

Figure 52: Sources of income, by camp

Percentage of average total monthly household income (%)

⁶⁰ UNHCR, *Socio-economic situation of refugees in Jordan*, p. 24, February 29, 2024.

⁶¹ Other sources of income include pensions, remittances, and assistance from UNHCR and (I)NGOs. The figure below does not account for all income streams.



Debt

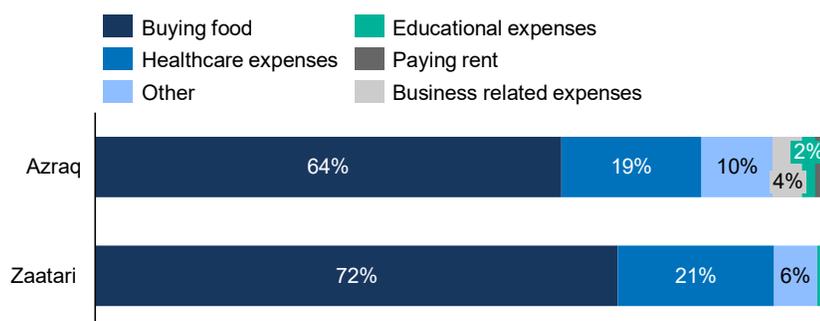
Reported average debt at the household level is higher for households in Zaatari than for Azraq, at 969 JOD compared to 838 JOD.⁶² This is considerably lower compared to refugees living in host communities, where average accumulated debt level was reported at 1,348 JOD for non-Syrian, and 1,246 JOD for Syrian households.

Similar to the 2022 VAF, among both Azraq (69 per cent) and Zaatari (64 per cent) households, the primary reason for borrowing money was to buy food, followed by the need to pay for healthcare expenses (19 per cent in Azraq and 21 per cent in Zaatari) (see Figure 53). In comparison, the primary reason for borrowing money amongst refugees in host communities is to pay rent.

Figure 53: Reported primary reason for borrowing money, by camp

Percentage of households (%)

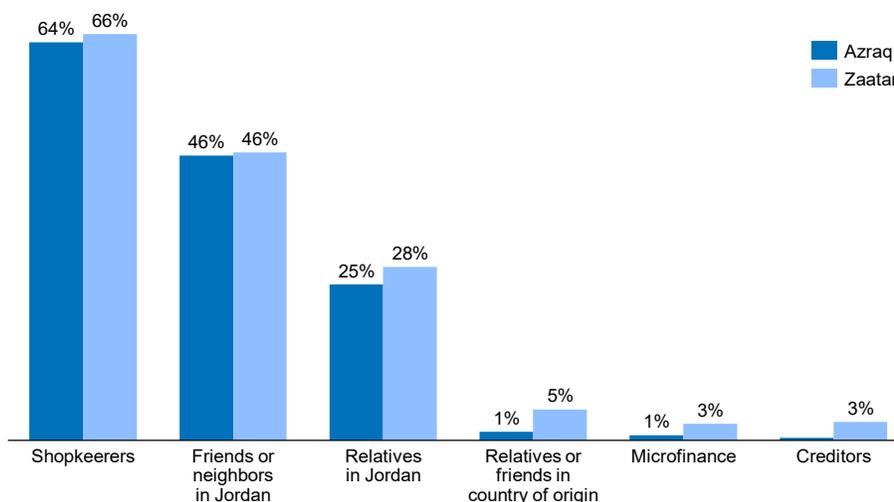
⁶² These figures include only those households that have debt.



As illustrated in Figure 54 below, when borrowing money, refugee families most commonly report borrowing from shopkeepers (64 per cent in Azraq and 66 per cent in Zaatari). This is followed by friends or neighbours in Jordan (46 per cent in both camps).

Figure 54: Sources of credit, by camp

Percentage of households (%)



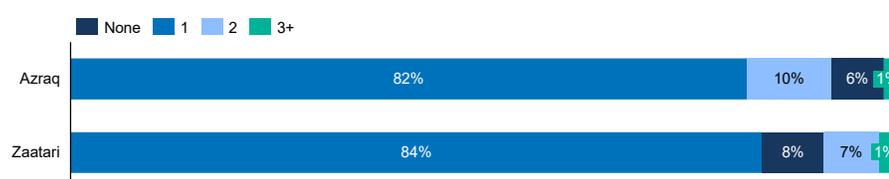
Financial Inclusion | Mobile Wallets

Across Azraq and Zaatari, 92 per cent of households have at least one person with a mobile wallet registered in their name (94 per cent in Azraq and 92 per cent in Zaatari). The wallet service provider most commonly used across both camps is U-Wallet (80 per cent in Zaatari and 82 per cent in Azraq).

A financial inclusion base line survey will be conducted at the end of 2024, to understand the current level of refugees' financial inclusion and financial health, and to support the development of a financial inclusion strategy.

Figure 55: Number of individuals with mobile wallets per household, by camp

Percentage of households (%)



7. Protection

Sectoral Context

Legal protection

For Syrian refugees and asylum seekers in Jordan, the possession of an MoI Service Card is a pre-requisite for the cardholder to access all available services related to international protection and associated services related to education, health, access to justice, and other services.

In 2015, the GoJ began issuing an MoI Service Card with enhanced security features. These features protect the card from forgery and ensure that holders have a reliable legal identity recognised by all state entities. However, in March 2018, the GoJ stopped issuing MoI Service Cards to Syrian refugees arriving thereafter unless they fell under specific categories.⁶³ 97 per cent of Syrians living in camps possess MoI cards.

Refugees and asylum seekers can move out of the country under the same conditions as other non-Jordanian nationals. However, for Syrian refugees intending to return to Jordan after leaving the country, a request for authorization to re-enter must be lodged to the MoI.

Child labour

The main protection risks for children (0-18 years of age) in Jordan include child labour, child marriage, violence, abuse, and neglect.

Under Jordanian Labour Law, the employment of children under 16 years of age is strictly forbidden, without exception, with limitations on working hours and strict regulations

⁶³ These categories include: children of Jordanian mothers, husbands of Jordanian wives, investors, and students enrolled in accredited academic institutions or Universities

concerning guardian consent for those aged 16 and above. Furthermore, employing children under the age of 18 in hazardous work is strictly prohibited, as defined by the Jordanian Ministry of Labour (MoL).⁶⁴

According to the most recent Jordan National Child Labour Survey (NCLS) in 2016, around 76,000 children (aged 5-17) in Jordan were working children, of whom almost 70,000 are employed in violation of the law.⁶⁵ Furthermore, 60 per cent of child workers work in hazardous environments, mostly in the agricultural and services sectors.⁶⁶ In Jordan, children are also vulnerable to forced labour in agriculture, forced begging, and exploitation in illicit activities.⁶⁷

Jordan Labour Watch, a program affiliated with the NGO Phenix Center for Economics and Informatics Studies, warned of a potential increase in child labour as a negative coping mechanism amidst Jordan's declining living standards.⁶⁸

Child marriage

Data from the Jordan Population and Family Health Survey 2017-2018 shows that 14 per cent of women – both Jordanian and non-Jordanian - aged 20-49 were married before the age of 18, compared to 1 per cent of men aged 20-49. Very early marriage, before age 15, is uncommon, with 2 per cent of women and no men reporting this.⁶⁹

Key Findings

The 2023 data reveals a concerning rise in **working children** among child refugees in camps. In Azraq, the number of working children has increased from 6.6 per cent in the 2022 VAF to 8 per cent in 2024. Boys (11 per cent) are more frequently engaged in work compared to girls (3 per cent).

Children engaged in work in Azraq are more commonly employed in the **transportation and storage**, as well as the **construction sectors**. In contrast, working children in Zaatari predominantly work in the **agriculture sector**, followed by wholesale and manufacturing.

⁶⁴ Under Jordan Labour Law: Article 74, the Ministry issued a decree listing various hazardous jobs across all sectors, including those posing physical, psychosocial, chemical, biological, and ergonomic risks

⁶⁵ Center for Strategic Studies University of Jordan et al., "National Child Labour Survey 2016 of Jordan" (Amman, 2016).

⁶⁶ Center for Strategic Studies University of Jordan et al.

⁶⁷ Bureau of International Labor Affairs, "Findings on the Worst Forms of Child Labor - Jordan" (US Department of Labor, 2022).

⁶⁸ Phenix Center, "Labor Watch Warns of Increasing Child Labor Due to Unfair Economic Policies," June 11, 2023.

⁶⁹ Department of Statistics and the DHS Program, "Population and Family Health Survey, 2017-2018" (Amman, Jordan, March 2019), p. 63.

Among working children, 13 per cent in Azraq and 28 per cent in Zaatari report experiencing at least **one type of abuse** in their work settings. Further, 20 per cent of working children in Azraq and 39 per cent of working children in Zaatari report being exposed to at least **one type of hazard**. These differences can be attributed to the higher frequency of children from Zaatari working outside the camps.

The **livelihood coping strategies** families most frequently reported are buying food on credit, borrowing money, and reducing essential non-food expenditures. This highlights the significant reliance on credit and the prioritisation of essential needs over non-essential spending among refugee families facing economic difficulties.

When examining coping strategies involving children, boys are more likely to be withdrawn from school and sent to work, while girls are more at risk of early marriage.

Working Children and Child Labour

It is important to recognise that not all children who work are necessarily at risk. According to the 2023 VAF data, 8 per cent (n = 102) of children (ages 5-18) in Azraq and 6 per cent (n=116) of children (ages 5-18) in Zaatari camp are working children. To further distinguish working children from those that are at risk, the analysis follows the ILO global standard to define child labour and hazardous risks that harm children engaged in work. Thus, working children is divided into child labourers, and within this group, a stronger classification of those child labourers engaged in hazardous work is defined. As these are small numbers, the report reflects actual numbers instead of percentages.

Using the categorisation, among Azraq children currently working, 102 children are classified as child labourers according to ILO's criteria.⁷⁰ In Zaatari, 114 working children are classified as child labourers.

2 per cent of all children in Azraq and three per cent in Zaatari are reportedly involved in hazardous work. This definition includes engagement in sectors deemed hazardous,⁷¹ exposure to hazards or abuses during work, or long working hours (exceeding 36 hours of work per week).

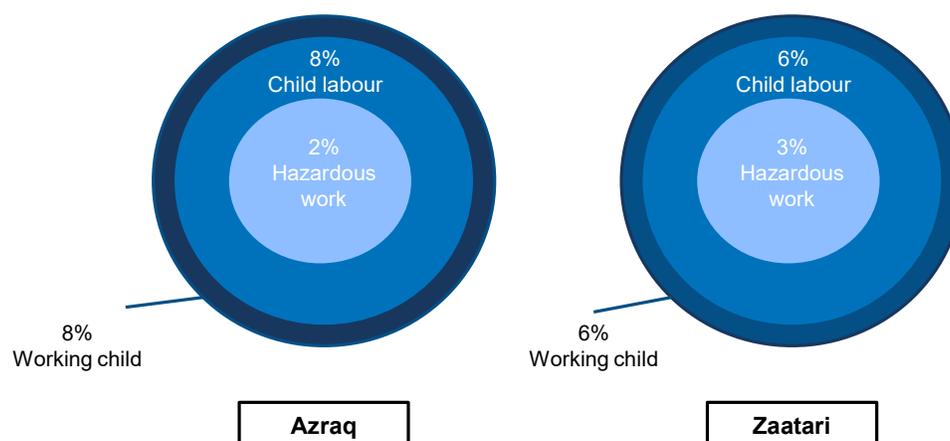
⁷⁰ Child labour includes any child under the age of 16 who has worked at least one hour in the past month ; has a job they will return to; is involved in unpaid work that resembles paid work or works long hours or is employed in a hazardous profession.

See ILO C. 138 on Minimum Age and ILO C. 182 on the Worst Forms of Child Labor, ILO Conventions on child labour (IPEC)

⁷¹ Hazardous sectors of work include construction, manufacturing, electricity/gas, mining, and water supply

Figure 56: Proportion of children engaged in work, child labour or hazardous work, by camp

Percentage of children aged 5-17 (%)



Since the 2022 VAF, there has been an increase in the percentages of working children, child labourers, and children engaged in hazardous work. In Azraq, the number of working children has increased from 6.6 per cent in the 2022 VAF to 8 per cent in 2024. In Zaatari, the number almost doubled from 3.2 per cent in 2022 to 6 per cent in 2024. Furthermore, the percentage of children engaged in hazardous work has risen from 0.6 per cent to 2 per cent in Azraq and from 1.6 per cent to 3 per cent in Zaatari. Boys (11 per cent) are more frequently engaged in work compared to girls (3 per cent).

Working Conditions of Children Engaged in Work

The overall sample of children currently engaged in sectoral work is limited (22 of 102 working children in Azraq and 43 of 116 working children in Zaatari). Working children in Azraq are more commonly employed in the transportation and storage (5 out of 22) and construction (3 out of 22) sectors. Working children in Zaatari, on the other hand, predominantly work in the agriculture sector (23 out of 43), followed by wholesale (7 out of 43), and manufacturing (5 out of 43).

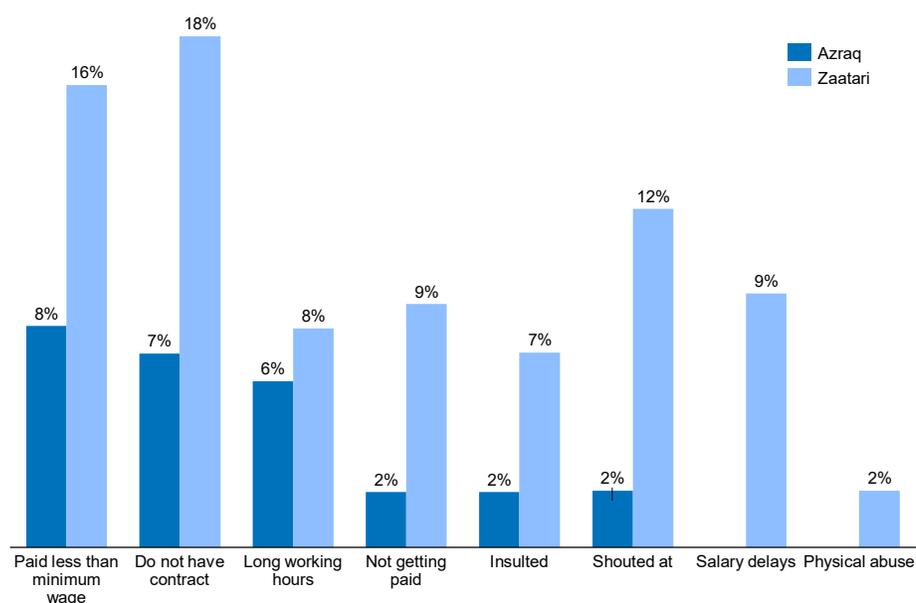
Abuse in the workplace

Abuse in the workplace includes a range of harmful practices such as long working hours, being underpaid or not paid at all, delays in salary, lack of formal employment contracts, verbal and physical abuse.

13 per cent of working children in Azraq and 28 per cent in Zaatari reported experiencing at least one type of abuse in their work settings.

Figure 57: Types of abuses reported by working children, by camp

Percentage of working children (%)



As can be seen in Figure 57, the most common work place abuses among working children in Azraq are paid less than the minimum wage (8 per cent), followed by not having a contract (7 per cent), and long working hours (6 per cent). Working children in Zaatari, on the other hand, most commonly report not having a contract (18 per cent), followed by being paid less than minimum wage (16 per cent), and being shouted at (12 per cent).

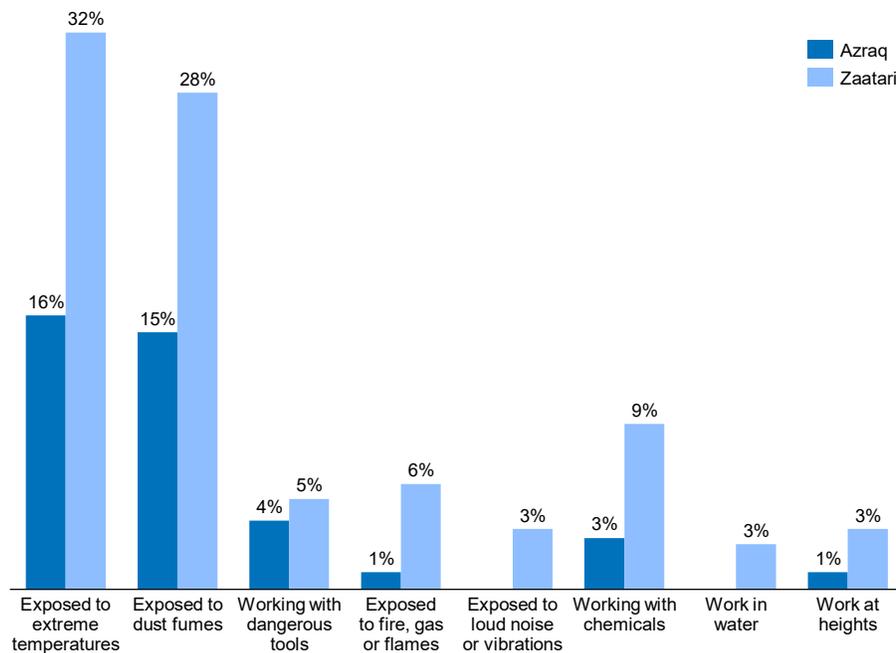
Hazards in the workplace

Workplace hazards include exposure to dust fumes; exposure to fire, gas or flames; exposure to loud noise or vibration; exposure to extreme temperatures; working with dangerous tools; working underground; working at heights; working in dark or constricted spaces; insufficient ventilation; and working with chemicals or explosives.

20 per cent of working children in Azraq and 39 per cent of working children in Zaatari report being exposed to at least one type of hazard in their workplace.

Figure 58: Types of workplace hazards reported by working children, by camp

Percentage of working children (%)



As noted in Figure 58, working children in both Azraq and Zaatari are exposed to extreme temperatures and dust fumes most often, though they are more frequently reported among children in Zaatari.

Working children in school

Overall, 74 per cent of working children are enrolled in school, compared to 88 per cent of non-working children. Furthermore, enrolment rates for working children are lower in Zaatari (69 per cent) than in Azraq (79 per cent).

Child Marriage⁷²

Across both Azraq and Zaatari, 9 per cent of girls (26 individuals) between the ages of 15-17 reported being married, compared to no boys of the same age. Child marriage among girls was slightly more common in Zaatari (19 of 169 girls, or 11 per cent of girls aged 15-17 surveyed in Zaatari) compared to Azraq (7 of 115 girls, or 6 per cent of girls aged 15-17 surveyed in Azraq).

⁷² The question on child marriage was only asked of children between the ages of 15-17.

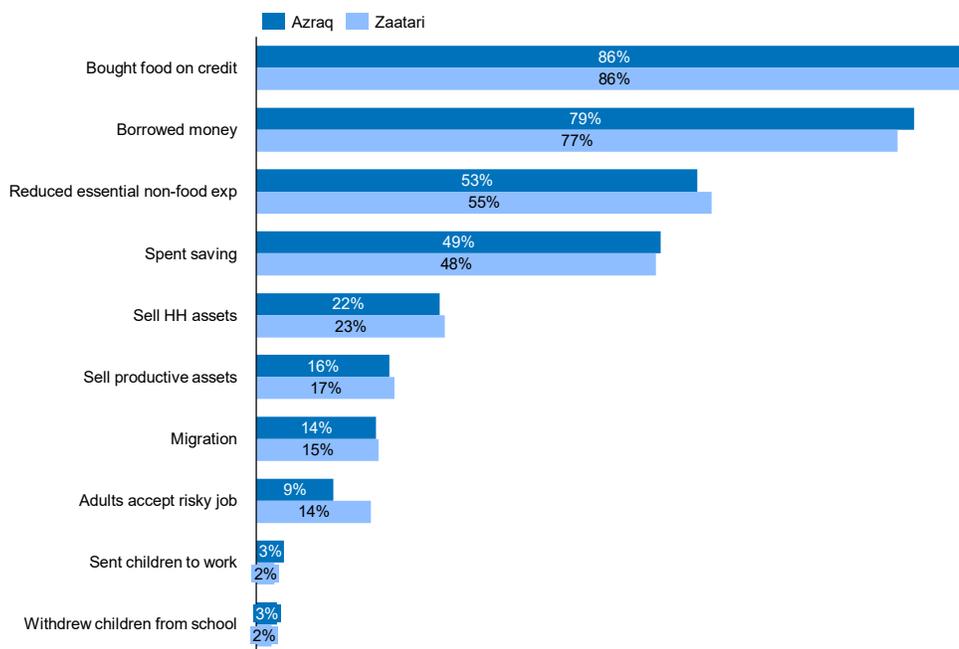
Livelihoods Coping Strategies

Analysis shows that the most common coping strategies among refugee families in camps are buying food on credit (86 per cent in Azraq and 86 per cent in Zaatari), borrowing money (79 per cent in Azraq and 77 per cent in Zaatari), and reducing essential non-food expenditure (53 per cent in Azraq and 55 per cent in Zaatari). This highlights the significant reliance on credit and the prioritization of essential needs over non-essential spending among refugee families facing economic difficulties.

When examining coping strategies involving children within refugee communities, gender disparities can be observed. Boys are more likely to be withdrawn from school (55 per cent of boys compared to 36 per cent of girls) and engaged in work (97 per cent compared to 3 per cent). On the other hand, early marriage as a coping mechanism is exclusively observed among girls.

Figure 59: Adoption of different types of livelihood coping strategies, by camp

Percentage of families (%)



8. Education

Sectoral Context

Education in Azraq and Zaatari camps is provided by the Ministry of Education (MoE), with the support of UNICEF and other stakeholders. Azraq camp hosts 15 schools and 5 stand-alone kindergartens, and Zaatari camp accommodates 32 schools and 13 stand-alone kindergartens. Both camps ensure that all school-aged children are accommodated.^{73, 74} Schools in camps also actively provide disability-inclusive education, through learning support and by tackling stigma and discrimination, to over 1,300 children with disabilities in both camps.⁷⁵

Challenges remain, however, largely driven by economic hardships. These include dropouts in secondary school, early marriage, and child labour. Despite the high enrolment rate of girls, female students in secondary education tend to have lower attendance rates and a large proportion of them do not complete schooling.⁷⁶

Compulsory education in Jordan

The compulsory school age in Jordan is 6-15 years old, which corresponds to basic education. Secondary school is not mandatory. The below analysis extends beyond the compulsory school age to include the following age groups:

- Children of 5 years of age (kindergarten)
- Children between the ages of 6 and 15 (primary school)
- Children between the ages of 16 and 17 years (secondary school)
- Children of 18 years of age (secondary school)

⁷³ UNHCR, "Jordan: Azraq Refugee Camp Factsheet," January 2024.

⁷⁴ UNHCR, "Jordan: Zaatari Refugee Camp Factsheet," January 2024.

⁷⁵ UNHCR, "Jordan: Azraq Refugee Camp Factsheet," January 2024; UNHCR, "Jordan: Zaatari Refugee Camp Factsheet," January 2024.

⁷⁶ Maya Khater, "Refugee Children's Right to Education: Education of Syrian Refugee Children in Jordan – Reality and Prospects," Issue 3/2023 8, no. 0 (June 20, 2023).

VAF Sample

A total of 3,732 school-aged children (belonging to 1,058 families) aged 5 to 18 were surveyed for the 2024 VAF. 61 per cent of these reside in Zaatari camp and 39 per cent reside in Azraq.

Key Findings

Across the camps, **the overall percentage of children enrolled in school is 81 per cent, with Azraq having a slightly higher enrolment rate than Zaatari** (83 per cent versus 80 per cent). However, in comparison to 2021, both camps experienced a decrease in enrolment rates.

The enrolment rate decreases as age increases, with 45 per cent of surveyed 16-year-olds not enrolled, along with 53 per cent of 17-year-olds, and 65 per cent of 18-year-olds. This trend is consistent across camps and genders.

The **main reasons reported for not attending school include difficulty of the curriculum** (21 per cent), **not passing the previous year** (11 per cent), and **commitment to family obligations** (10 per cent). There are some differences in reasons for non-attendance across genders, with boys more likely to cite difficulties with the curriculum and females more likely to be married early.

The majority of school-aged children surveyed across both camps attend public schools (97 per cent). Furthermore, **almost all children walk to get to school** (98 per cent).

The **difficulties most frequently reported by children in school are bullying** (7 per cent), **the distance to school** (7 per cent), and **safety outside of the home** (6 per cent).

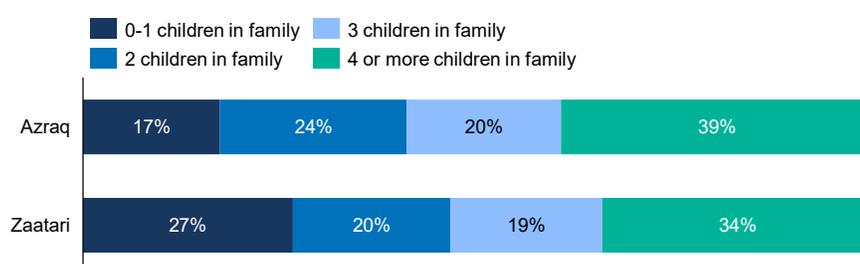
Family Composition

Number of school-aged children (5-18)

As seen in Figure 60 below, the majority of families in both Azraq and Zaatari have 3 or more children (59 per cent versus 53 per cent) per family.

Figure 60: Number of school-aged children per family, by camp

Percentage of families (%)



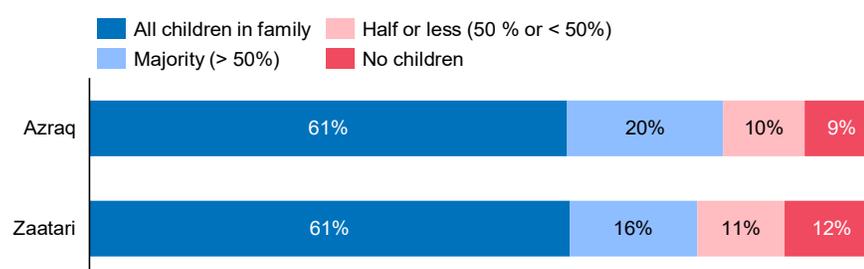
School Enrolment and Non-Attendance

Enrolment

The majority of families across both camps report sending all their children to school (61 per cent). However, 9 per cent of families in Azraq and 12 per cent of families in Zaatari report that none of their children attend school (Figure 61).

Figure 61: Number of children per family enrolled in school, by camp

Percentage of families (%)



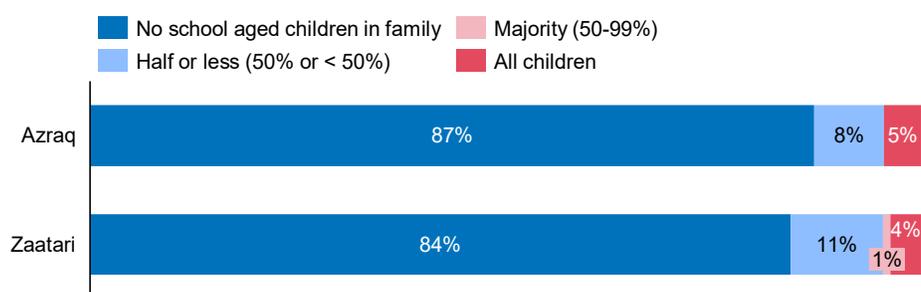
Missed 3+ years of school

This figure examines the number of children within a family that have been absent from school for 3 or more years. In Jordan, children who are out-of-school for more than 3 years cannot directly enter the formal education system. They are, however, given the option of enrolling in the MoE accredited Catch-up or Drop-Out program to compensate for the missed years and transition back into formal education.

In both camps, the majority of families (87 per cent in Azraq and 84 per cent in Zaatari) report that none of their school-aged children have missed 3 or more years of schooling (Figure 62).

Figure 62: Number of children per family with more than 3 years of missed schooling, by camp

Percentage of families (%)



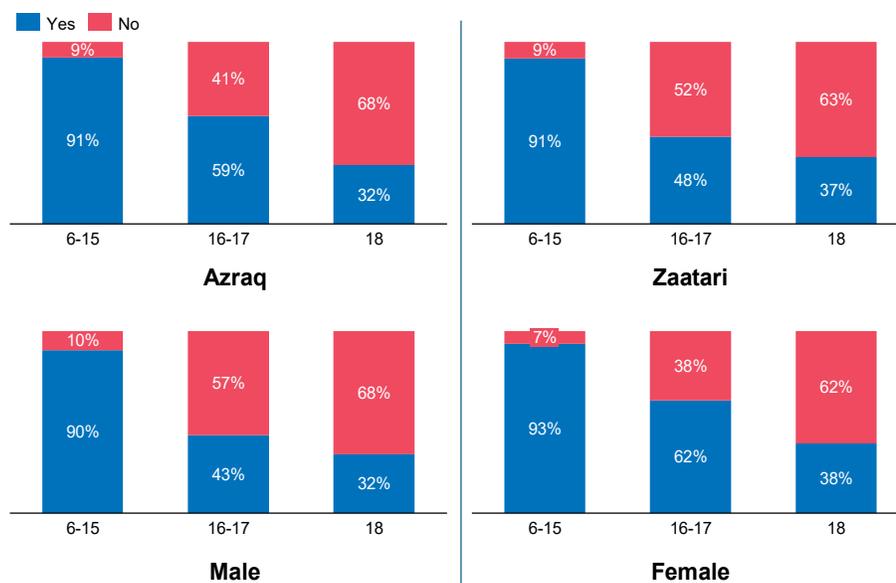
Children not enrolled in any education

Among those surveyed, Azraq had a slightly higher enrolment rate than Zaatari (83 versus 80 per cent). However, compared to the 2022 VAF, both camps saw a decrease in enrolment rates. For Zaatari, the enrolment rate decreased from 83 to 80 per cent and in Azraq from 87 to 83 per cent.

55 per cent of children (6-18-year-olds) not enrolled in school are older children between the ages of 16-18. 45 per cent of surveyed 16-year-olds are not enrolled, along with 53 per cent of 17-year-olds, and 65 per cent of 18-year-olds. Similar trends are seen across camps and genders (Figure 63).

Figure 63: Enrolment by age group, by camp and by gender

Percentage of children (%)

**Never attended school**

There is also a significant difference in school-aged children who never attended school across both camps, with 28 per cent of unenrolled school-aged children reporting having never attended school in Zaatari, and 37 per cent reporting the same in Azraq. Compared to 2021, both camps have experienced a decrease in the percentage of children who never attended school. In Azraq, the percentage decreased from 47 to 37 per cent, while in Zaatari, it decreased from 37 to 28 per cent.

Reasons for not attending school

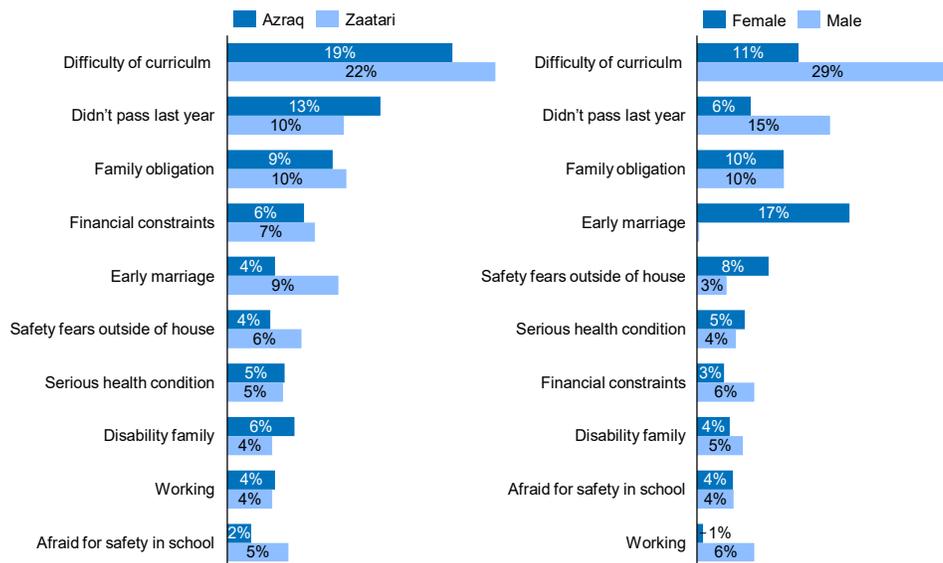
The main reasons reported for not attending school include difficulty of the curriculum (21 per cent), not passing the previous year (11 per cent), and commitment to family obligations (10 per cent). As seen in Figure 64 below, these trends are consistent across camps. However, it is worth noting that the percentage of children reporting child marriage as their reason for non-attendance is slightly higher in Zaatari compared to Azraq (9 versus 4 per cent).

There are some differences in the reasons for non-attendance across genders, with boys more likely to cite difficulties with the curriculum and girls more likely to be married. The primary reasons for non-attendance among boys include difficulty of the curriculum (29 per cent), not passing the previous year (15 per cent), and family obligations and financial

constraints (10 per cent). For girls, the main reasons are child marriage (17 per cent), difficulty of the curriculum (11 per cent), and family obligations (10 per cent).

Figure 64: Top 10 reported reasons for not attending school, by camp and by gender

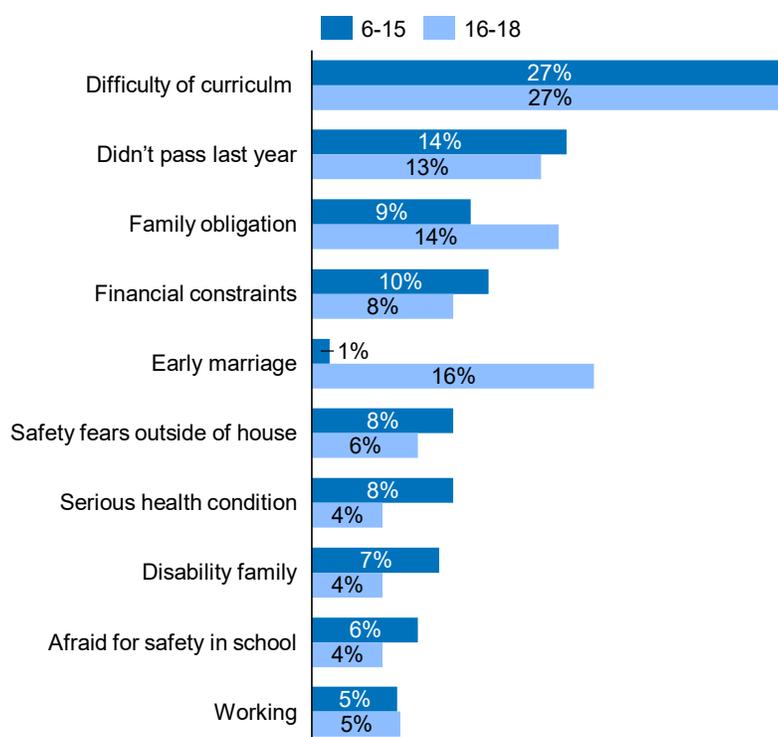
Percentage of children (5-18) (%)



Some differences can be observed when examining the reasons for not attending school across age groups. For both children between the ages of 6-15 and 16-18 the primary reason for not attending school is the difficulty of the curriculum (27 per cent across both groups). For younger children (ages 6-15), this is followed by not passing the previous year (14 per cent), and financial constraints (10 per cent). For older children, the second most commonly reported reason for not attending school is child marriage (16 per cent), followed by family obligations (14 per cent).

Figure 65: Top 10 reported reasons for not attending school, by age

Percentage of children (5-18) (%)



Levels of vulnerability for out-of-school children

This VAF score categorizes out-of-school children based on their reasons for not attending school into the following vulnerability categories:

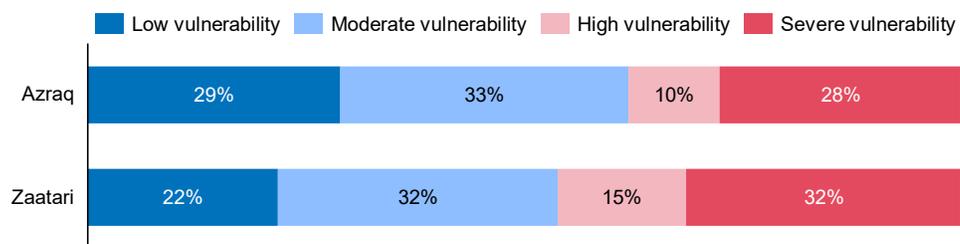
- **Low:** Not at school age;
- **Moderate:** Distance to school; missed 3+ years of school; did not pass last year; difficulty of the curriculum; tried to enrol after closing of enrolment period; refused entry and/or lack of documentation;
- **High:** Financial constraints; afraid for safety in school and/or safety fears for movement outside of school;
- **Severe:** Family obligations/responsibilities of household; serious health condition; refused entry due to disability; disability/impairment (family will not allow); child labour and/or child marriage.

As can be seen in Figure 66 below, school-aged children in Zaatari (47 per cent) are more likely to fall into the high or severely vulnerable categories compared to their counterparts

in Azraq (38 per cent). This difference is largely driven by the relatively higher percentage of children in Zaatari engaging in child marriage and fearing for their safety in school or out of school (Figure 64).

Figure 66: Reasons for not attending school, vulnerability classification, by camp

Percentage of out-of-school children (5-18) (%)



The Experience of Children in School

Types of school attended

The majority of school-aged children surveyed across both camps attend public schools (98 and 96 per cent in Azraq and Zaatari).

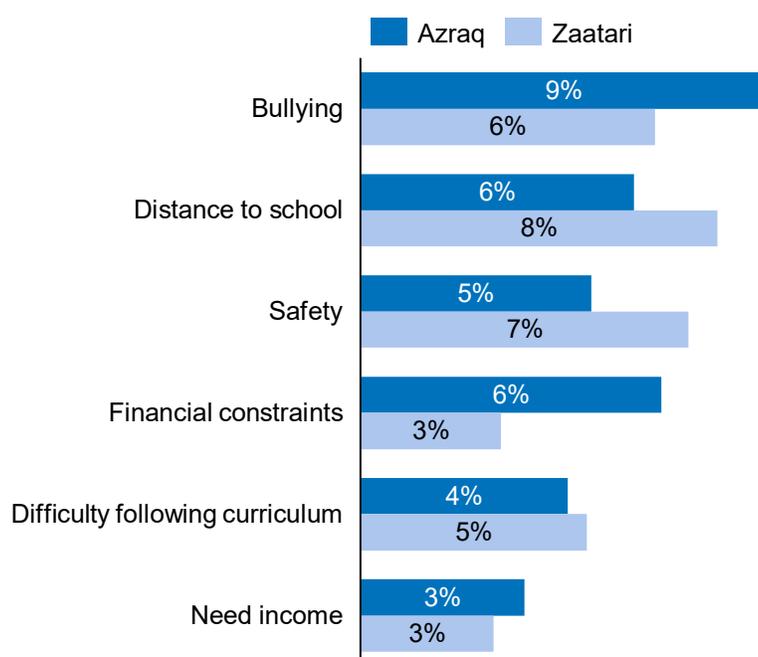
Nearly all school-age children walk to school, with 98 per cent of children across both camps doing so.

Difficulties experienced at school

Of the children currently enrolled in school, 25 per cent experience some form of difficulty (Figure 67). The difficulties most frequently reported by children in school are bullying (9 per cent in Azraq and 6 per cent in Zaatari), the perceived distance to school being greater than two kilometres (6 per cent in Azraq and 8 per cent in Zaatari), safety outside of the home (5 per cent in Azraq and 7 per cent in Zaatari), and financial constraints (6 per cent in Azraq and 3 per cent in Zaatari).

Figure 67: Top reported difficulties attending school, by camp

Percentage of children in school (5-18) (%)

**Risk of non-completion**

This VAF score categorises children currently enrolled in school based on the difficulties they face into the following vulnerability categories:

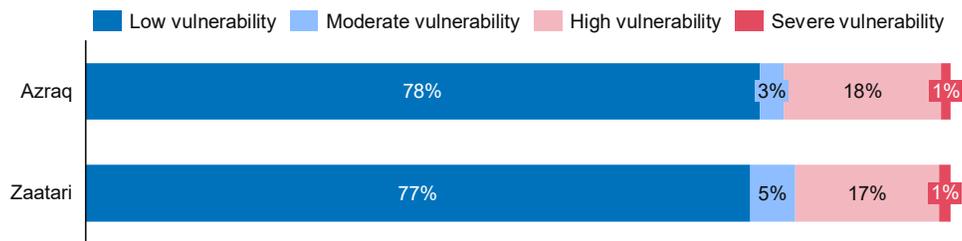
- **Low:** No difficulties; or difficulty following the curriculum;
- **Moderate:** Psychological distress and/or safety fears for movement outside of the home;
- **High:** Financial constraints; need for family income; distance to school (>2 Km); bullying amongst students; poor quality of infrastructure; and/or discrimination or verbal abuse from staff;
- **Severe:** Physical and/or prolonged verbal abuse from staff; no inclusivity for children with disabilities; and/or child labour/early marriage.

In both Azraq and Zaatari camps, the risk of school non-completion is low, with most school-aged children in both locations falling within the low vulnerability category (78 per

cent in Azraq and 77 per cent in Zaatari). No significant gender differences are observed between the camps.

Figure 68: Difficulty experienced in school, vulnerability classification, by camp

Percentage of children in school (5-18) (%)



9. Health

Sectoral Context

UNHCR and its partners continue to facilitate access to quality primary health services for refugees in camps. These include acute and chronic health consultations, reproductive health, vaccination campaigns, mental health, dental health, nutrition, and paediatric services. Secondary care, including diagnostics, general surgery, accidents and emergencies, and delivery and paediatric admissions are available in hospitals on-site.⁷⁷

Azraq has three primary healthcare centres (PHCs) and one hospital in-camp. Together, they provide an average of 5,000 weekly consultations (42 consultations per clinician per day),⁷⁸ refer 75 emergency cases to secondary and tertiary facilities outside of the camp, and handle an average of 25 live births a week.⁷⁹ Zaatari has 6 health facilities offering primary healthcare, with one providing 24/7 emergency services.⁸⁰ On average, the health facilities in Zaatari provide 1,200 consultations weekly (43 consultations per clinician per day), refer 290 emergency cases to out-of-camp facilities, and assist with 52 live births. The main reported chronic illnesses for which refugees sought healthcare in both camps were asthma, diabetes, and hypertension.⁸¹

In the first half of 2023, 1,958 refugees in Azraq and 5,894 in Zaatari required secondary and emergency healthcare, which are not available in-camp.⁸² However, only emergency cases are referred to facilities outside the camps. If refugees require specialized services, they can access these at subsidized rates. Yet, even with subsidized rates, the required healthcare can often be unaffordable. As the Health Access and Utilization Survey (HAUS) 2023 notes, healthcare costs have increased for many refugees, which, compounded with the dire economic situation, have led to the use of more negative coping mechanisms. These include reduced overall number of visits to healthcare providers, spending money from savings, borrowing money, and reducing or stopping medication.⁸³

⁷⁷ UNHCR, "Jordan: Zaatari Refugee Camp Fact Sheet", January 2024, p. 3.

⁷⁸ UNHCR, "Azraq Health Information System, Quarter 4 2023," January 2024.

⁷⁹ UNHCR, "Jordan: Azraq Refugee Camp Fact Sheet", January 2024, p. 3.

⁸⁰ UNHCR, "Jordan: Zaatari Refugee Camp Fact Sheet", January 2024, p. 3.

⁸¹ UNHCR, "Zaatari Health Information System, Summary Report First Half of 2023," September 2023.

⁸² UNHCR, "Azraq Health Information System, Summary Report First Half of 2023," September 2023; "Zaatari Health Information System, Summary Report First Half of 2023," September 2023.

⁸³ UNHCR, "Health Access and Utilization Survey," July 2023.

Decreased funding has also led to the closure of some PHCs, limiting the range of available PHCs and increasing pressures on the remaining healthcare providers. As such, ensuring continued services has become a primary challenge.⁸⁴

Key Findings

36 per cent of families in Azraq and 32 per cent of families in Zaatari report at least one instance of disability in the family. Of the people with disabilities, 47 per cent in Azraq and 53 per cent in Zaatari report that their disability(ies) affect their daily lives.

The majority of families in Azraq (62 per cent) and Zaatari (53 per cent) report having at least **one instance of chronic illness in their family.** Of the individuals with chronic illnesses, 60 per cent in Azraq and 67 per cent in Zaatari report that their chronic illness(es) affect their daily life.

About a third of adults (34 per cent) reported they **never feel depressed.** Of those who have felt depressed, about half (51 per cent) reported feeling depressed on a daily or weekly basis. Compared to the 2022 report, this represents an uptick in self-reports of depression, particularly among Zaatari residents.

The vast majority of refugees in both Azraq (94 per cent) and Zaatari (88 per cent) are **able to access in-camp medical facilities** if needed. Access to medical facilities outside of the camp is limited, with 46 per cent of families in Azraq and 47 per cent of families in Zaatari unable to access these services when needed.

Health vulnerability is low to moderate for the majority of refugees in both Azraq (75 per cent) and Zaatari camps (79 per cent).

⁸⁴ UNHCR, "Jordan: Zaatari refugee Camp Fact Sheet," January 2024, p. 3.

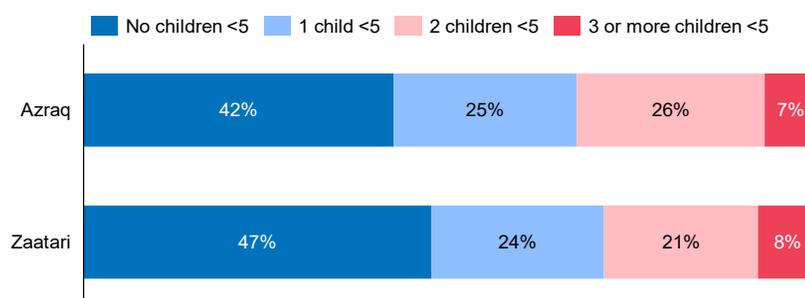
Family Composition | Vulnerability to Health Challenges

Children <5 years of age

Families with children under the age of five are more vulnerable to health challenges. The majority of refugee families in both Azraq (58 per cent) and Zaatari (53 per cent) have at least one child under the age of five (see Figure 69).⁸⁵

Figure 69: Number of children (<5), VAF score, by camp

Percentage of families (%)



Elderly >60 years of age

Similar to having children under five, families with a higher number of elderly (above 60 years of age) family members are also more vulnerable to health challenges. A large majority of refugee households in Azraq (90 per cent) and Zaatari (91 per cent) have no members over the age of 60 (see Figure 70). This is a slight decrease from the 2022 VAF, when 96 per cent of families in Azraq and 93 per cent of families in Zaatari reported not having members over the age of 60.

Figure 70: Number of elderly (>60), VAF score, by camp

Percentage of families (%)



⁸⁵ The calculation methodology has changed since VAF 2022, from children under <6 to children <5. Therefore the figures are not comparable with the VAF 2022.

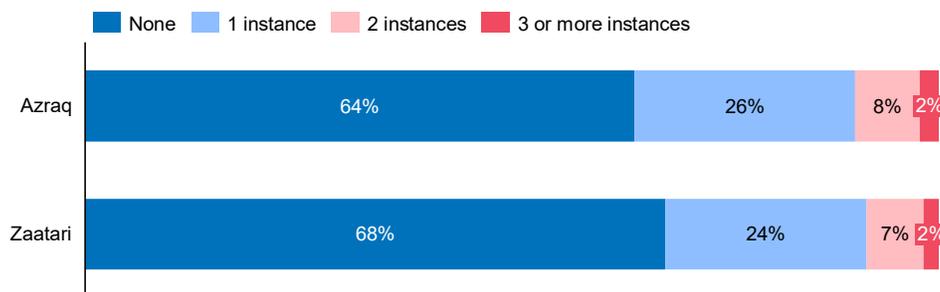
Pre-Existing Conditions | Disability

The Washington Group Questions (WGQ) are used to assess disability amongst respondents. This set of questions asks respondents if they face any difficulties for the following activities: seeing, hearing, walking, remembering, self-care, and communication. Individuals rank the difficulties they face using the following scale: ‘no difficulties’, ‘some difficulties’, ‘a lot of difficulties’, or ‘cannot do at all’. The 2022 VAF counted an individual as suffering from a disability if they report at least some difficulties doing an activity. For the 2024 VAF, the method of classifying individuals as disabled has changed, with only individuals reporting a lot of difficulty or not being able to do an activity at all counted as disabled. This is to ensure consistency with the values presented in previous sections and with WGQ standard practices.

A substantial proportion of families in Azraq (36 per cent) and Zaatari (32 per cent) reported at least one instance of disability in the family (Figure 71).

Figure 71: Disability status, by camp

Percentage of families (%)



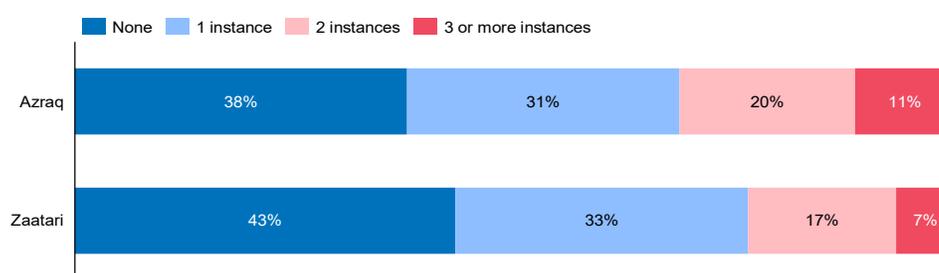
Of the individuals with disabilities, 47 per cent of respondents in Azraq and 53 per cent of respondents in Zaatari report that their disability(ies) affect their daily lives.

Pre-Existing Conditions | Chronic Illness

The recurrence of chronic illness within families differed slightly between camps, with 62 per cent of families in Azraq having one or more members with a chronic illness, compared to 53 per cent of families in Zaatari (see Figure 72).

Figure 72: Chronic illness, by camp

Percentage of families (%)



Of the individuals with chronic illnesses, 60 per cent in Azraq and 67 per cent in Zaatari report that their chronic illness(es) affect their daily life.

Reported Depression Levels

Respondents were asked to self-report how often they felt depressed. 36 per cent and 33 per cent of adults in Azraq and Zaatari report never feeling depressed. Of those who have felt depressed, 49 per cent of individuals in Azraq and 52 per cent of individuals in Zaatari responded feeling depressed a lot (see Figure 73 and Figure 74).

Figure 73: Adult depression frequency, by camp

Percentage of adults (>18 years of age) (%)

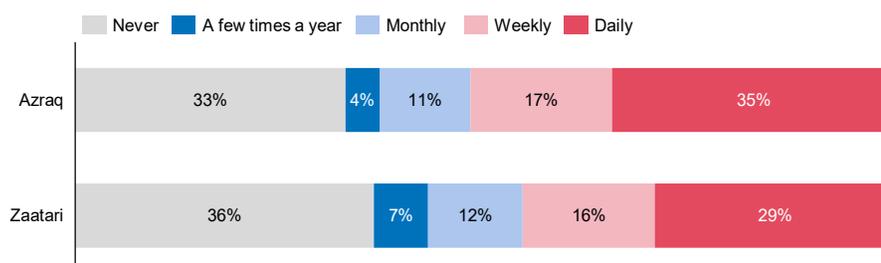
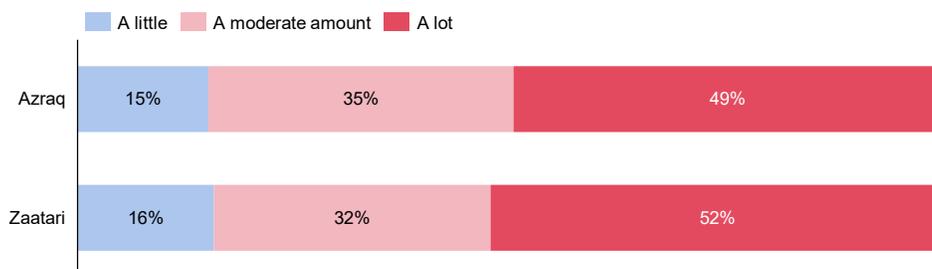


Figure 74: Adult depression amount, by camp



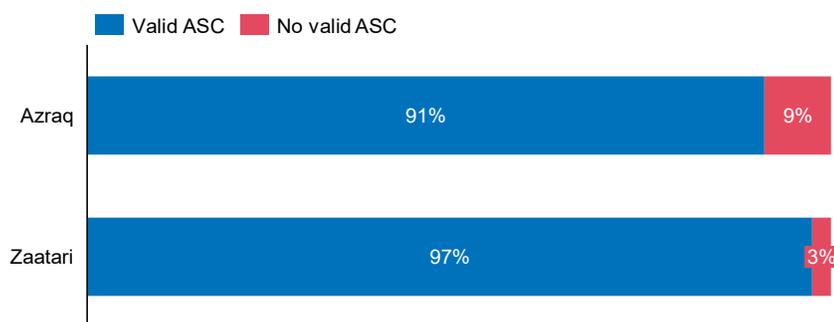
Compared to 2021, the proportion of people who reported never feeling depressed decreased from 39 to 33 per cent in Azraq and 57 to 36 per cent in Zaatari. In Zaatari, the percentage of people who reported feeling depressed on a daily basis increased from 19 to 29 per cent. Meanwhile, the percentage of respondents reporting the same in Azraq remained at a similar level (36 per cent).

Accessibility and Availability | Registration Status

UNHCR registration confers legal status upon refugees and facilitates families access to vital services. 95 per cent of refugees across both camps hold a valid UNHCR registration card (Asylum Seekers Certificate (ASC)). However, registration numbers are slightly higher in Zaatari (97 per cent) than in Azraq (91 per cent) (Figure 75).

Figure 75: Registration status, by camp

Percentage of individuals (%)



Accessibility and Availability | Healthcare Access

The medical access indicator measures whether family members were able to access and receive medical care when it was necessary in the six months before the interview. The question is asked for both in-camp medical facilities and for hospitals and clinics outside of

the camps. The VAF survey does not inquire about the factors hindering access to medical services.⁸⁶

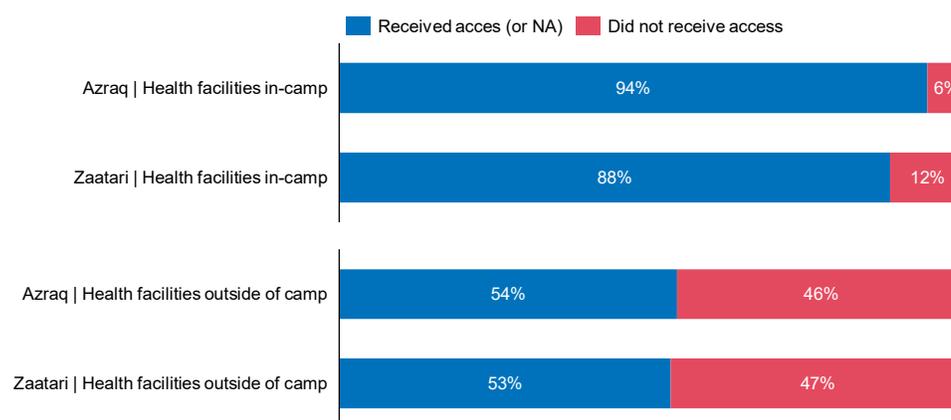
The majority of refugees in both Azraq (94 per cent) and Zaatari (88 per cent) reported being able to access medical facilities in-camp if needed.

Yet, when looking at healthcare access to hospitals and clinics outside of the camps, 54 per cent of respondents in Azraq and 53 per cent in Zaatari reported being able to access healthcare facilities outside of the camp. There is no comparison data available with the 2022 VAF.

In the VAF 2022, households were asked if they could access hospitals or clinics if needed, but not whether they were able to access health facilities in or outside the camp. Therefore, the responses cannot be directly compared to the VAF 2024. The results in 2021 were that 59 per cent of families in Azraq and 56 per cent of families in Zaatari reported being able to access medical facilities.

Figure 76: Access to healthcare facilities, by camp and in and outside of camp

Percentage of individuals (%)



Accessibility and Availability | Health Expenditure

⁸⁶ The Health Access and Utilisation Survey will be conducted in the second half of 2024

This section examines the percentage of a household's expenditure that is allocated to health. Health expenditure includes health-related costs (hospital, clinic, and dental costs) and prescriptions.

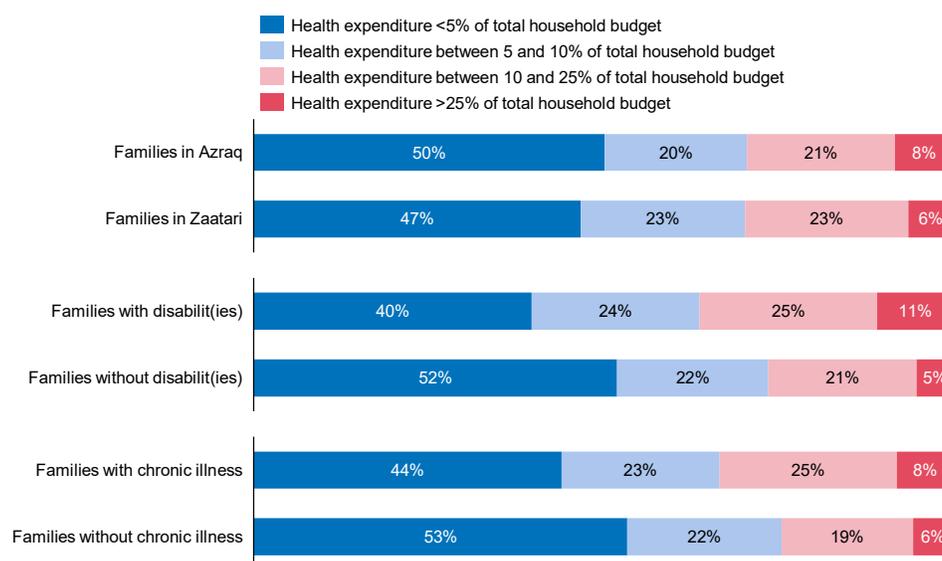
On average, families in Zaatari (29 JOD per month) spend more on health-related expenditures than families in Azraq (25 JOD per month). Breaking down the expenditures by type, families spend more on hospitals, clinics, and dental costs than on prescriptions. In Azraq, hospital expenditures averaged 14 JOD per month, while prescriptions averaged 12 JOD per month. In Zaatari, the difference was larger, with hospital expenditures averaging 19 JOD per month compared to 15 JOD per month for prescriptions.

As can be seen in Figure 77, the majority of families in both camps spend less than 10 per cent of their total expenditures on health-related expenses. Families in Azraq were slightly more likely to spend more than 25 per cent of their household budget on health than those in Zaatari (8 per cent in Azraq versus 6 per cent in Zaatari).

No significant differences were observed in health expenditures between male- and female-headed households. However, families with disabilities and/or chronic illnesses were more likely to spend more of their household budget on health, compared to families without (Figure 77).

Figure 77: Health expenditure as portion of household budget, by camp, disability and chronic illness status

Percentage of families (%)



Health Vulnerability Score

The health vulnerability score is composed of:⁸⁷

- Accessibility and availability (UNHCR registration status and medical access);
- Family composition (dependents);
- Pre-existing conditions (chronic illness and disability); and
- Health expenditure.

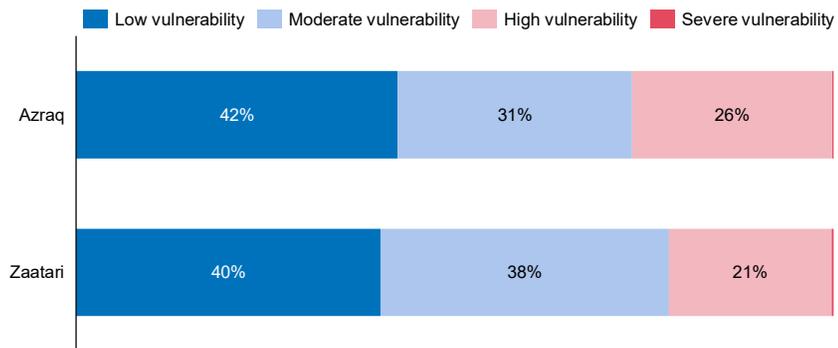
Health vulnerability is low to moderate for the majority of refugees in both Azraq (73 per cent) and Zaatari camps (78 per cent) (see Figure 78).⁸⁸

Figure 78: Health vulnerability score, by camp

Percentage of individuals (%)

⁸⁷ More details on the Health VAF methodology can be found in the Annex.

⁸⁸ The calculation methodology for one of the indicators used in the health vulnerability score has changed since VAF 2022; The indicator on number of young children in the family has changed from calculating the number of children under <6 to the number of children <5. Therefore the figures are not comparable with the VAF 2022



10. Conclusions

This survey on refugees living in Azraq and Zaatari camps provides a much-needed update to the original baseline established in 2021. Since then, the effects of COVID on people's lives in Jordan have diminished. This report is set against a different backdrop of regional and global conflicts and further reductions in humanitarian funding. The results indicate an overall more challenging situation for refugees in camps, as almost all aspects surveyed deteriorated.

Health indicators show that the majority of families are able to access the medical facilities in the camp, with Azraq reporting 94 percent accessibility and Zaatari residents reporting 88 percent. However, not even half of the families can access medical facilities outside the camp, with a reported 54 percent in Azraq and 53 percent in Zaatari unable to access outside the camps. While primary health care facilities inside the camps are well used, there are more challenges in accessing health care at other levels - secondary or referral health care, which are only available outside.

81 percent of children are enrolled in school, marking a decline of 3 to 4 percentage points since the last survey. Among those not enrolled, 32 percent have never attended school, and there are clear patterns of enrolment rates decreasing as children get older.

In this survey, UNHCR in Jordan introduces a new module capturing refugee households' resilience in the face of climate change for the first time. The findings show that 40 percent of all refugees are vulnerable, while the vulnerability varies. More specifically, it is found that refugee families living in camps are more likely to be vulnerable to the effects of climate change than refugees outside of camps, as their living conditions are less robust against the effects of rain, flooding, and extreme heat. The reasons for the difference in climate vulnerability can be attributed to the camps' location as well as their housing conditions. Refugees in these camps live in metal containers, not in buildings. Notably, inadequate shelter conditions in Zaatari contribute to higher climate vulnerability than in Azraq. 75 percent of Zaatari residents reported poor roof conditions, compared to 42 percent in Azraq, and 56 percent of households face sub-standard walls in Zaatari, while this is the case for 39 percent in Azraq. This increased susceptibility is primarily due to the older, deteriorating shelters in Zaatari, many of which are used beyond their usual lifespan and make them more prone to damage from adverse weather conditions.

Self-reliance does not appear to be improving for camp refugees. The employment rate across camps at 20 percent marks a decline since the 2022 report, when we recorded 24 percent in Azraq and 28 percent in Zaatari. Incentive-based volunteering (IBV)

opportunities, a temporary and limited income for working with organizations in the camp, are the main source of work income for 60 percent of those who reported working in Azraq. While IBV is also important for Zaatari residents, more of those employed take advantage of the camp's relatively accessible location to work in sectors such as agriculture and manufacturing. However, they are found to be at higher risk of work hazards and abuses than Azraq residents, such as exposure to extreme conditions and underpayment.

On top of finding fewer employment opportunities, refugees in camps were confronted with a significant reduction in transfer value of humanitarian cash assistance by WFP in 2023 compared to 2021 levels. This double blow shows clearly in lower levels of income for both camps; in Azraq, family income is down 13 percent from 193 to 168 JOD, while Zaatari residents report a higher drop of 22 percent from 188 to 147 JOD. Across both camps, cash assistance constitutes half of the average total monthly income of refugees. Additionally, families in camps have higher accumulated debt levels, particularly in Zaatari, where families reported an increase in average debt levels by 67 percent to 969 JOD, while Azraq residents report 838 JOD, an increase in debt by 42 percent compared to 2022.

The results present a drastic increase in monetary poverty among camp residents, with an increase in poverty rate from 45 per cent to 67 per cent. World Bank analysis of all the VAF data shows a concerning increase in poverty rates for refugees across Jordan, with 67 percent of all registered refugees being classified as poor in 2023, up from 57 percent in 2021. Specifically, the poverty rate for Syrians living in communities increased from 62 percent to 69 percent, while refugees of other nationalities experienced an increase from 50 percent to 53 percent.

This alarming spike in poverty is further evidenced by an increase in families adopting negative coping strategies and worsened food security outcomes compared to the 2022 report. World Food Programme calculations in this report show that families increasingly choose food of lower quality, and that more refugees are considered to have "poor" or "borderline" food consumption in comparison to 2022.

The result of the survey documents a sharp decline in conditions for refugees' wellbeing since the first such survey in camps. At a time when funding for the refugee response is declining sharply and many actors are sounding the alarm bells about a domino effect on their ability to maintain current services and interventions for refugees, this is of great concern. Looking at the trend evidenced in this survey, the socio-economic situation of refugees in camps is likely to further deteriorate. Unless drastic measures are taken to reverse the trend and mitigate the impact on human lives in camps, a new humanitarian crisis may emerge.

Annex

Figure 79: VAF dependency score | VAF tree

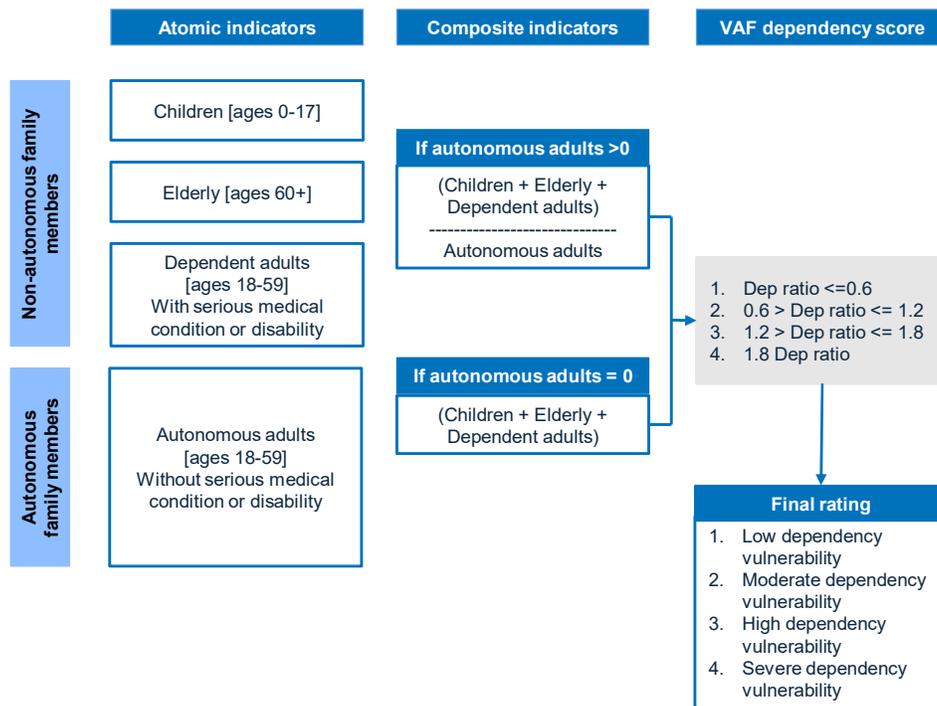


Figure 80: Climate vulnerability index I Index tree

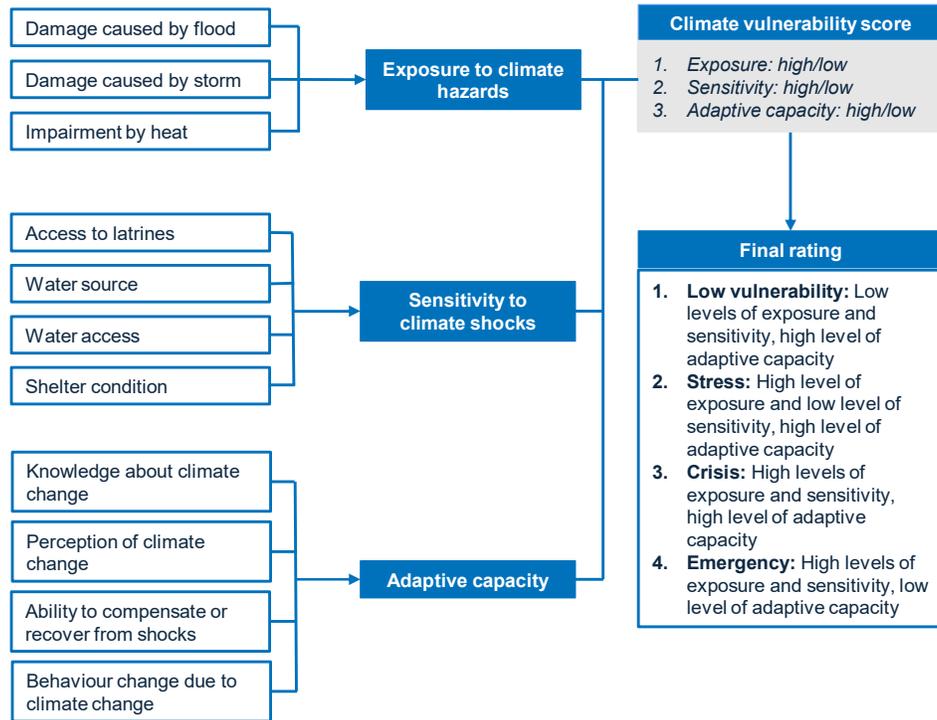
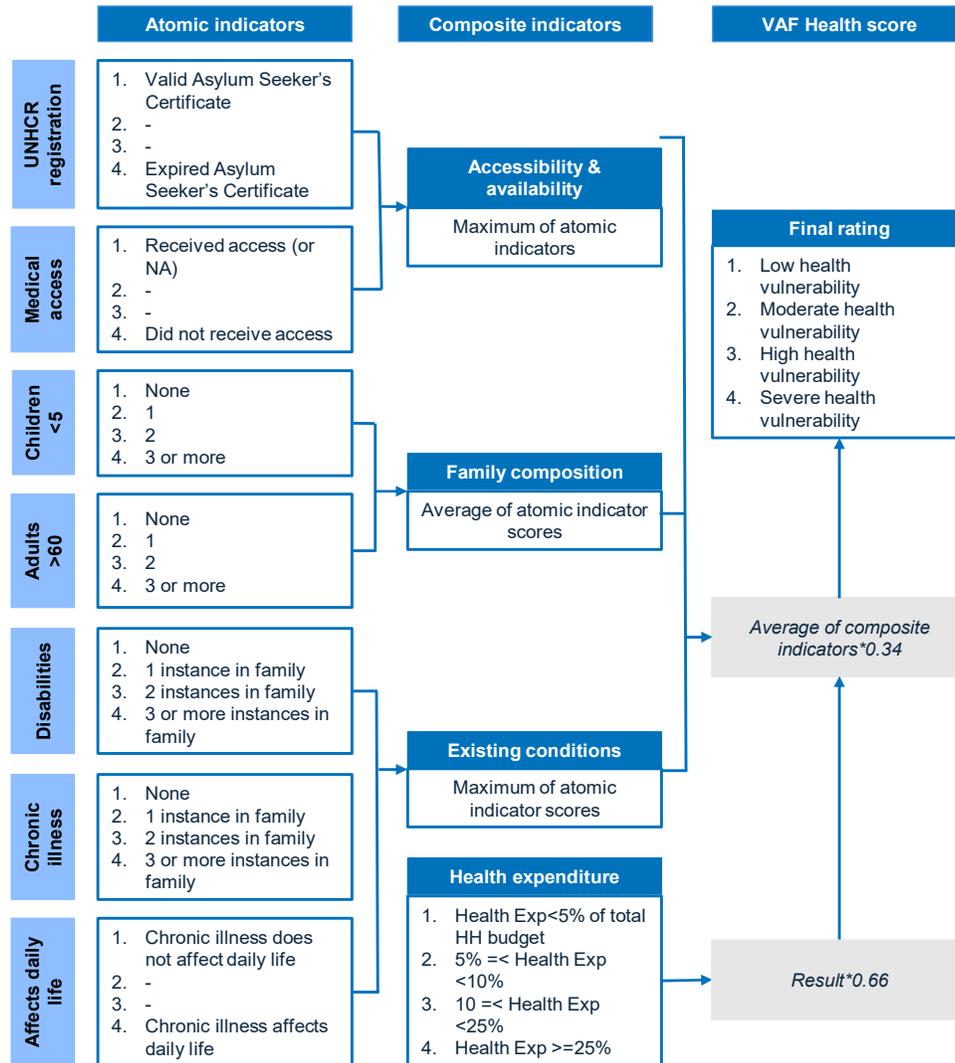


Table 3: Climate vulnerability sub-index components

Sub-Index	Camp
Exposure	DamageShelterFlood
	DamageShelterStorm
	Impairment Heat
	EventsExpectationHeat
	EventsExpectationFlood
	EventsExpectationDrought
	EventsExpectationStorm
	EventsExpectationCold
Sensitivity	NoWaterDrink
	NoWaterOther
	ShelterShock15
	ShelterShock30
	SocialSafetyNet (15 JOD)
	HouseholdAssetsAirConditioning
	HouseholdAssetsElectricFan
	Makeshift_extension
	TypeOfShelter
	RoofCondition
	OpeningsConditions
	ElectricalCondition
	LightVentilationCondition
	AccessToDwellingCondition
	WaterSource
	WaterReliability
	WaterStorageCapacity
	LatrineAccess
	LatrineExclusiveuse
	LatrineSafe
	TypeOfWasteWater
	FrequencySolidWaste
	EnumeratorJudgement
WaterSupplyEnough	
Adaptive Capacity	ClimateChangeKnowledge
	ClimateChangeNow
	ClimateChangeExpectation
	ClimateChangeBehaviourChange
	- Changed_transportation
	- Energy_efficiency

	- ChangeMigration
	- ChangePlantedDifferentCropsVegetables
	- ChangeSolid_waste_management
	- ChangeWater_conservation
	- Other
	RiskAttitude
	Time Preferences
	SocialTrust

Figure 81: VAF health score | VAF tree



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Thank you

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VULNERABILITY ASSESSMENT FRAMEWORK

SOCIO-ECONOMIC SURVEY OF REFUGEES IN CAMPS IN JORDAN

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UNHCR JORDAN

kunzefoo@unhcr.org

Tel.: +962 6 530 2202

www.unhcr.org