

IMPACT OF COVID-19 ON SYRIAN REFUGEES IN JORDAN FROM THE REFUGEE PERSPECTIVE

WORLD REFUGEE & MIGRATION COUNCIL RESEARCH PAPER
NOVEMBER 2020

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Acknowledgements

This research paper was prepared by Oroub El-Abed and Nuseibah Shabaitah as part of the World Refugee & Migration Council's [The Impact of COVID-19 on Syrian Refugees in Jordan](#) project with support from the International Development Research Centre.

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The World Refugee & Migration Council is supported by a partnership with Cuso International.

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► Acronyms

CBOs	community-based organizations
COVID-19	novel coronavirus
DFID	Department for International Development (UK)
DRC	Danish Refugee Council
IBVs	incentive-based volunteers
ILO	International Labour Organization
INGOs	international non-governmental organizations
ITS	informal tented settlements
JRP	Jordanian Response Plan
MoE	Ministry of Education
NGOs	non-governmental organizations
SLF	Sustainable Livelihood Framework
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations International Children's Fund

► Introduction

On March 17, 2020, the Government of Jordan imposed a series of preemptive restrictions as a state of emergency was declared to limit the spread of the novel coronavirus (COVID-19). Groups of more than 10 people in public spaces were banned, land and air borders were closed, and hotels across the country were transformed into quarantine centres for infected people, especially those coming from abroad. The Defense Law, issued by a royal decree activating a 1992 law,¹ halted the busy everyday life of people outdoors by giving the prime minister the authority to suspend certain rights, including restrictions on freedom of expression and movement. Since the first wave of COVID-19 infected a record of 2,478 people in Jordan between March and September 2020, almost half have recovered and 19 have died (Ministry of Health, 2020). For almost two months, the lockdown permitted people to be mobile within a limited proximity to their homes, allowing them to run errands and to buy basic needs such as food and medicine. These restrictions were eased in early May as most sectors were allowed to resume work gradually, but schools, universities, gyms, public gatherings, church services and mosque sermons remained banned, and a curfew after 6:00 p.m. on Fridays was put into place. By early June, life began to resume as sector after sector were allowed to reopen. While the number of infected people has increased, Jordan has been commended internationally on the way it handled and continues to handle the pandemic under the Defense Law, by containing it as much as possible, tracing the sources of infections and performing random health checks in densely populated areas.

The Jordanian economy, before the difficult circumstances caused by COVID-19, was undergoing sluggish economic growth, and had a high unemployment rate of 19 percent for the last few years (World Bank 2020). The unexpected shock of the COVID-19 lockdown and the consequent slowing of the economy, coupled with the stagnation, added even more pressure to the already weak economy (Durable Solutions Platform 2020). Moreover, Jordan has been enduring an additional stress for the last nine years due to its strategic geopolitical location in the heart of a turbulent region: hosting refugees. Syrian refugees have been the latest group of refugees Jordan has tried to manage as part of a strategic humanitarian development response plan that seeks to benefit both the local population and Syrian refugees.

While Jordan has hosted Palestinians since their catastrophe in the 1948 and 1967 wars, and then several flows of Iraqis between 1991 and 2010, the Syrian conflict pushed over 1.5 million Syrian refugees into Jordan, creating major demographic and service-oriented pressures (Worldometer 2020). Currently, Jordan's population is 10,222,263 and refugees

¹ This is a law that grants the prime minister sweeping powers to curtail basic rights.

from different nationalities, make up one-third of the population (*The Jordan Times* 2020a). As per United Nations High Commissioner for Refugees (UNHCR) data, Jordan ranks as the second-largest host of refugees per capita in the world. (UNHCR 2020a).

Since 2012, Syrian refugees have made up the largest refugee group in the world. According to official Jordanian estimates, the total number of Syrians in Jordan is 1.3 million, of whom 658,756 are registered with the UNHCR (ibid.). Less than 10 percent live in three refugee camps (Zaatari hosting 47,899, Azraq hosting 41,431 and Emirati hosting 6,496), which are in close proximity to one another in the North-East of Jordan, while 83 percent of refugees live in urban settings with Jordanian host communities around the country, including those living in informal tented settlements (ITS) (UNHCR 2020b; UNHCR 2019b).

Jordanian Governance in Managing Refugees

The Jordanian Response Plan (JRP) was recently updated for 2020–2022. Its top priority has been to empower local systems to address challenges, including through ensuring protection of the dignity and welfare of Syrian refugees and vulnerable Jordanians impacted by the Syria crisis (Jordan Ministry of Planning 2020). The JRP officially began in 2014 and represents Jordan's continued collaboration with the international community. It also reflects the collaborative role with civil society, in line with the UN Global Compact on Refugees and the 2030 Agenda for Sustainable Development, and benefited from financial pledges from the international community and special support from the European Union. These pledges have not always been fulfilled. For 2019, funding fell short by nearly 51 percent, which has greatly increased pressure on Jordan's political and economic systems as well as its natural resources (Jordan Ministry of Planning 2018).

The JRP is a national comprehensive plan aimed to garner support from the international community to respond to the Syria crisis and to share the cost burden incurred by Jordan in hosting the refugees. To respond to protracted humanitarian and development challenges, Jordan developed a strategy for collective action and led a paradigm-shift from a humanitarian-emergency appeal to a development plan with a resilience-focused approach. Since the London Donor Conference to support Syrian Refugees and Host Communities was hosted in 2016, which shed light on solutions to the Syrian crisis for the upcoming two decades, the mission of Jordan shifted more to a development-oriented and socio-economically inclusive approach (International Labour Organization [ILO] 2017). This approach saw forced migrants as an added value to the country's productive capacity and as an asset warranting investment to bring them into the local social fabric. This was done by expanding employment and livelihood opportunities for Syrians in both camps and urban

settings. Work permits have been issued by the Ministry of Labour and the UNHCR has paid the fees for these permits for 200,180 Syrians (190,447 males and 9,733 females) since January 2016, (UNHCR 2020c).

The JRP was intended to foster the resilience of the service delivery system, municipal services at the national level and infrastructure in areas critically affected by demographic stress. The plan also aimed to meet the needs of Syrian refugees in and out of camps as well as vulnerable Jordanians affected by the Syria crisis (Jordan Ministry of Planning 2020). However, this occurs against a backdrop of limited livelihood opportunities for Syrians. The Ministry of Labour announced in 2016 that 19 employment positions, mainly professional ones, would be closed to non-Jordanians in the domains of construction, services and agriculture. In November 2019, another 28 positions were closed, further limiting the access of Syrian refugees to work opportunities. The JRP has attempted to mitigate the impact of the crisis on the labour market and livelihood system particularly for Jordanian citizens, while still enabling Syrians to work in skilled jobs (Weldali 2019). At the same time, this plan has sought to scale up the critical capacities of public authorities, at both national and local levels, through strategic planning and coordination among all sectors.

The Impact of COVID-19

The Defense Law of March 2020 slowed down the economic activities at the public, private and informal levels. According to an EU Neighbours report, “almost 50% of non-public sector workers are in the informal market and have no social benefits” (Zeitoun 2020). A good portion of these are refugees who are particularly vulnerable since a majority work as wage labourers, without contracts and thus do not have any social protection. Those working from home, particularly women, have also been affected by the lockdown since mobility was not always possible to buy products or have them delivered. Some cases of exploitation during the lockdown were reported where Syrians were never paid their wages and others were made to work in their closed factories during the lockdown for weeks with little pay. According to a report from Tamkeen on the conditions during the lockdown, violations were reported by workers in various sectors including services, restaurants, daily workers, manufacturing, irregular workers and transportation (Tamkeen 2020).

Although the government has provided incentives for Syrians since 2016 based on the Jordan Compact and then the 2019 London Initiative² to apply for work permits, the majority opted to work in the informal sector, which allows them to leave their jobs in case of exploitation (UK

² A five-year path to renew the focus on growth, jobs, and economic transformation.

Parliament, 2019). Moreover, the majority of educated and professional Syrian refugees have not been given the right to work in their professional posts. Working informally made them lose out on opportunities for social protection and better work environments.

Distance learning was implemented as a result of the lockdown. Before the pandemic, most Syrian refugees were attending the afternoon shifts in public schools, which were already experiencing many challenges, including staffing and quality of schools. Yet, a completely new challenge in education emerged in light of COVID-19 with the need for technological devices and TV sets as well as internet access to allow for distance learning during the pandemic. The Jordan Education Sector Working Group as part of the JRP and in coordination with the United Nations and the thematic actors conducted a mapping of education response to COVID-19, identifying a number of ongoing and planned activities by non-governmental organizations (NGOs) and UN agencies all over the country and within Syrian refugee camps:

“Activities ranged from offering distance learning covering non-formal education, remedial education, and learning support services and more, using diverse modalities such as WhatsApp, SMS, Zoom, Facebook Live and Facebook closed groups, YouTube videos, and even printed workbooks to the most vulnerable with limited access to hardware, all the way to UNICEF providing financial, in-kind, and technical support to the Ministry of Education (MoE).” (Batshon and Shahzadah 2020)

Yet, given the difficult livelihoods that challenged Syrians during the lockdown and the many members within the household who needed to access devices at the same time, this kind of education has not been possible for many refugees and other vulnerable communities (ibid.). Dropping out of education appeared often to be an easy option to address more serious livelihood matters.

In light of the pandemic and some opposition to the curfew hours, limited mobility and restricted work opportunities, the Jordanian government tried to provide support to Jordanian informal workers through emergency pensions from social security funds (Sandouq el Khair),³ and provided some funding to help this wide range of workers, who were provided with a registration platform to benefit from the government’s initiative. While these funds were not enough, they were able to alleviate some of the burdens facing families by securing basic goods and services (Zeitoun 2020). Refugees, however, were not mentioned in these

³ Sandouq el Khair translates to the “fund of good deeds”, which was an initiative created by the Ministry of Social Development in April 2020 as a way to support wage workers and other vulnerable groups in Jordan. (UNICEF, 2020)

domestic support funds, although the UNHCR created a fund in order to support refugees in need with basic help for their everyday living (UNHCR 2020d). During the month of Ramadan, the UNHCR channelled donations provided on a yearly basis by Muslims as an expression of solidarity with those in need through a zakat fund ⁴ to raise awareness of the dire needs of the refugees as a result of COVID-19 lockdown (UNHCR 2020e).

Services in camps have been run by the UNHCR, which has coordinated the provision of services with all UN agencies and partners, as the camps were closed with very limited mobility in and out of camps. Refugees were also not able to use transportation to get their food from the principal market in the camp: “There isn’t any transportation to the hospital [in the camp] or the mall [the main source to run errands because of the E-vouchers], which takes almost 3-4 hours to walk to any of these destinations,” (Cuso 7, Female, 28 yrs., Za’atari Camp, July 2020).

Moreover, water consumption has increased across the Kingdom as a result of the lockdown, with concerns over the implications for water safety in the most water-scarce areas. Some interviewees in Za’atari camp were anxious about the flow of water, particularly given the limited number of days when the water is pumped into their water tanks:

“Water pumping to the block is only for one hour in the morning, we have no water tanks, and this causes shortage in the water supply.” (Cuso5, Female, 46 yrs., Azraq Camp, July 2020)

Some refugees expressed concerns, not only about the water flow, but about their security when checking on the water tanks: “For the water, we had a turn every six days, and it only came through the night, which made me very scared to go out and check it and turn on the faucet of the tank, so this week I built a fence around the water tank,”(Cuso7, Female, 28 yrs. , Za’atari Camp, July 2020)

At the health level, very few cases of COVID-19 have been reported inside or outside the camps (UNHCR 2020f). The UNHCR has built quarantine and self-isolation areas in Za’atari and Azraq camps. There are a good number of older people in the camps and the spread of the pandemic would endanger their health status. The shops in the “Champs Elysée” of the camp present a risk to refugees unable to socially distance. Since March, the camps have

⁴ Zakat (“charity”) is one of the pillars of Islam which describes aid that is provided directly to those who are considered most vulnerable. Zakat money is meant to assist people in need to cover basic needs such as rent, food, healthcare, and debt repayment. In some specific cases, Zakat may also be distributed in the form of in-kind assistance, such as core relief items like rice, sugar, ready cooked meals, etc.

been under lockdown to limit the spread of the disease. In both the Za’atari and Azraq refugee camps, there are two main hospitals and health clinics that have been fully staffed and where additional infection-control measures have been put into place. The refugee response in Jordan is at a critical juncture, with humanitarian and emergency needs increasingly overlapping with traditional macroeconomic development priorities. Ensuring access to livelihoods is a critical component of supporting people to achieve their preferred durable solution to their protracted displacement.

The Daily Livelihood of Syrian Refugees

This study also examines the livelihood assets of Syrian refugees’ households, with a focus on livelihood strategies as a result of the lockdown. Over the course of their protracted displacement, Syrian refugees have had to adopt a range of strategies, manoeuvring among livelihood assets and seeking to make changes within their everyday lives. These assets, as per the Sustainable Livelihood Framework (SLF) of the UK’s Department for International Development (DFID) include a range of assets, including natural, physical, human, social and financial resources. People in their everyday life seek to “convert these strengths into positive outcomes” (GLOPP 2008). Yet, it is indispensable to consider the policies, institutions and processes that have a direct impact on people’s capabilities to achieve a feeling of inclusion and well-being.

The strategies refugees use in their everyday lives vary according to their different assets and are based on decisions taken to avoid risks and serious vulnerability. Livelihood assets are not merely “things” that are fed into a production process, but also serve as a basis of power to act and ultimately bring about changes in society (DFID 2002). These everyday power dynamics are constantly changing in light of the situation and the individual’s social role and perceptions.

This study analyses the wide array of livelihood objectives and the way they are accomplished in spite of challenges encountered by different socio-economic groups of Syrian refugees. Consequently, the study unpacks what Henri Lefebvre called the “connective tissue” of all conceivable human thoughts and activities, that is “driven by current features of the environment (Bargh 1997; Bou 2015).

By studying the livelihoods of refugees and the way refugees strategically make decisions and juggle their assets, this should provide insights into understanding how vulnerability has dramatically increased as a result of the pandemic. Vulnerability refers to the characteristics and circumstances of a community, system or asset that make it susceptible to the damaging effects of a hazard, which varies significantly within a community and over time

(Yang et al. 2018). There are many aspects of vulnerability,⁵ arising from various physical, social, economic and environmental factors, which encompass insecurity, lack of protection, limited resources, poor living conditions, marginalization, and so on. As per the SLF, vulnerability has a great influence on people's livelihoods and on the wider availability of assets. Vulnerability occurs when human beings have limited or no control over harmful threats or shocks and have inadequate capacity to respond effectively (GLOPP 2008). Moreover, vulnerability is the degree of exposure to risk (hazard, shock) and uncertainty, and the capacity of households or individuals to prevent, mitigate or cope with risk.

The main concerns for Syrian refugees since their arrival in Jordan, according to this study's findings, have been safety, family unity, finding ways to sustain themselves and their families, and ensuring a better future for their children. The pandemic has caused an alarming increase of livelihood risks since the majority of the refugees depend on their daily income for creating a living for themselves and their dependent family members. The risk is defined as the likelihood of occurrence of (external) shocks and stresses plus their potential severity (ibid.). The UN Office for Disaster Risk Reduction defines risk as the probability of harmful consequences, or expected losses (deaths, injuries, property, livelihoods, economic activity disrupted or environmentally damaged) resulting from interactions between natural or human induced hazards and vulnerable conditions affecting a particular community or society over some specified time period.⁶

The central research questions in this study are: How is the COVID-19 pandemic affecting Jordanian policies toward Syrian refugees and the likelihood of Syrian refugees' return to Syria? How is COVID-19 affecting the livelihoods and educational opportunities of Syrian refugees in Jordan and what are the likely future effects? How might COVID-19 affect Syrian refugees' intentions to remain in Jordan or to return to Syria? To what extent could international assistance, both bilateral and multilateral, mitigate some of the negative effects of COVID-19 and governmental efforts to address the virus?

The hypothesis is that Syrian refugees have sought to adopt a range of strategies to sustain themselves over the course of their displacement, including working long hours in low-status and low-paying jobs, working illegally and informally, using their networks to find and increase the quality of their jobs, partnering with locals to start businesses and maximizing access to formal humanitarian aid. To sustain themselves during the pandemic and to reach their

⁵ As defined by the UN International Strategy for Disaster Reduction Terminology on Disaster Risk Reduction (<http://www.odpm.gov.tt/node/162>).

⁶ See <https://www.undrr.org/>.

objectives, refugees have relied on a wide range of support and ad hoc help from family, friends, neighbours, employers and others in the host community, while also benefiting from more formal support from state or aid actors (Agenda for Humanity 2016).

► Methodology

This study has been conducted based on phone calls with 35 Syrian refugee families distributed all over Jordan, covering males (18) and females (17) using a convenience sampling method.⁷ Below are the details of participants interviewed per governorates.

Sample Distribution across Governorates by Region and Gender				
Governorate	Region	No. of Interviews	Female	Male
Mafraq	City Center	4	4	0
	Villages	1	1	0
	ITS	3	2	1
Irbid	Irbid Villages	3	1	2
	Irbid City	3	1	2
Amman	North Amman	4	1	3
	East Amman	5	2	3
Zarqa'a	City Center	1	0	1
Ma'an	Ma'an City	3	2	1
Total		27	14	13
Sample Distribution across Camps by Gender				
Camps	No. of Interviews	Female	Male	
Azraq Camp	2	1	1	
Emirati Camp	2	0	2	
Za'atari Camp	4	2	2	
Total	8	3	5	

Due to the lockdown and the Defense Laws that have been activated in Jordan, the researchers sought to unpack the everyday practices of Syrian refugees through semi-structured questionnaires (see Annex), observation notes and a literature review on Syrian refugees' livelihoods in Jordan before and after the lockdown. Based on an existing social network of Syrian refugees, collected through earlier research on urban settings and empirical

⁷ Convenience sampling is a research method that relies on data collection from population members who are conveniently available to participate in study: in this study, the interviewees were identified because they had participated in earlier research and expressed availability.

fieldwork in Syrian camps, a snowballing methodology was used considering various intersectional grounds: urban settings/peripheral, official and unofficial camp settings, socio-economic prospects, professions, gender and age groups. The consent form was presented on the phone just prior to the interview and a message was sent to each interviewee with his case number on the consent form via WhatsApp.

The authors' work in the field is usually based on conducting face-to-face interviews, which establishes a personal relationship with the interviewees. This method builds trust through human connection and eye contact, creating a sense of safety between the two parties. The visibility of the researchers and their professional business cards also dispels any doubts that may be harboured toward the researcher or the interviewer. The current circumstances of the lockdown and the risk of COVID-19 obliged the authors to use phone interviews.

As the literature indicates, there are also advantages to using phone interviews as a methodology (Mitchell and Zmud 1999). In comparison with in-person face-to-face interviews, talking by phone enables the interviewer to have an easier and wider outreach, hence reducing the researcher's cost, time and hazards of working in the field. Practically, phone calls appear to create "a safe space for participants to share traumatic experiences because of the relative anonymity and opportunity to stay in settings that were comfortable to them during phone interviews" (Drabble et al. 2016). The quality of data collected by phone may be higher because of the increased privacy, reduced distraction (not looking at interviewer taking notes) and the lack of any unspoken judgments from either the interviewee or interviewer.

In the interviews conducted for this research, gatekeepers' names were used to introduce the research and to explain how the community researcher reached the participant. This groundwork connection was indispensable to establishing trust. The interview was conducted on the basis of the questionnaire, with little space for the participants to elaborate on their own. The conversation was very systematic and structured, with no drifting off the topic. The questionnaire (See Annex) was divided into three sections: personal background, socio-economic (education, employment, income, financial support, expenses), and relationship with Syria. These themes sought to assess the livelihood of Syrian refugees pre, during and post the lockdown of COVID-19.

The interviews were recorded in order to keep track of the stories and issues raised by the interviewees. During the interviews, the community researcher took notes on the basis of the questionnaire. A total of four interviewees refused to be recorded; in particular, those living in the Emirati official refugee camp feared exposure to the Syrian regime. The interviewer thus kept a record of the interview using handwritten notes from the conversation.

The research project was introduced to the interviewees during the introductory phone call, which also set a convenient time for the interview. Of the interviewees contacted, 20 percent declined to pursue the phone interviews. In some cases, this was because they were busy; in other cases, they expressed annoyance at being approached by many researchers without experiencing any positive change in their living conditions. This emotional depletion has been quite common among refugees who have failed to realize any benefits from the many reports written about them. The “capitalist NGO syndrome” of paying money to beneficiaries who report on their living conditions backfired on our research study as some interviewees expected money in return for their participation.

It was thus essential to fully explain the purpose of the research and the importance of sharing knowledge about the realities of their everyday lives. It was communicated to the interviewees that the benefit of the research is to bring to light the strategies refugees are using to deal with the challenges of their precarious situation. The community researcher also explained that the affiliation of the research is under the Centre for Lebanese Studies, led by the Jordan team that was assigned to conduct this research at the request of the World Refugee & Migration Council.

▶ The Capitals of Everyday

The focus of this research study is an interest in the sphere of everyday life, seeking to understand the transformation in refugees' lives as they seek to adapt to new conditions, exploring Lefebvre's "connective tissues": "Everyday life can be represented as something utterly routinised, static and unresponsive, but at the same time provides pungent insight, startling dynamism and ceaseless creativity," (Bou 2015).

During the COVID-19 lockdown, most people had to work through their human, financial and social assets to make ends meet given their limitations on mobility and need to acquire a daily income. DFID's sustainable livelihoods capital framework was used to understand how refugees have been able to juggle their assets in their everyday struggles and how people endeavour to convert their strengths into positive livelihood outcomes. This approach is founded on a belief that people require a range of assets to achieve positive livelihood outcomes (GLOPP 2018).

Physical Capital: Proximity to Work and Home

Displacement is a major life challenge as it uproots people from their homes and places of habitual residence, forcing them away from their social and economic livelihood. Yet, being in a new place could generate different opportunities and new horizons that would have not been considered in the home country. During the interviews and while talking about their livelihoods before COVID-19, our respondents, in their different settings, appreciated the geographic choice of their residence and expressed their ability to strategize their everyday activities based on that physical location.

For one respondent Cuso31, who is a skilled labourer, "Yes, north Amman is still being built; there are a lot of construction sites," and this has provided him with more work opportunities (Male, 37 yrs., North Amman, August 2020). As a result, he was able to ensure a daily income for himself and his family members until the lockdown started and he stopped working. Some of our interviewees told us about their lives in the Syrian refugee camps and how they have managed to make the best of available opportunities, noting that especially since 2017 they have been given the right to leave and return to the camp once a month. Another participant, whose work was stopped for three months during the lockdown, works with one of the NGOs in the camps and studies at a vocational collage in Amman at the same time, where she funds her education and herself, "Yes, being in the camp has helped me quite well, to gain an opportunity [to work]. Even though I don't have a degree yet," (Female, 21 yrs., Za'atari Camp, July 2020).

There are ITS in the majority of the Jordanian cities, where some Syrian refugees opted to stick to their field of work and specialty, which is seasonal agriculture; “Yes, we came to live in the ITS in order to work in agriculture.” (Cuso17, Female, 26 yrs., Mafraq ITS, July 2020). Often, these families, had earlier work experience and earlier networks in Jordan where they used to work as agricultural migrants before the war. When the war erupted, it was relatively easy for them to connect with Jordanian landowners and rent land from them for their tented settings.

The refugees matched their work with the setting in which they are living. One participant was lucky to get work opportunities (either for little pay as a volunteer or as an employee) for several NGOs in the camp, although she does not have a high school degree. This works well for her since she is able to go back to her children at the end of the working day, “Yes, being in the camp helped me find a job where I don’t have to leave my children, like other jobs,” (Female, 28 yrs., Za’atari Camp, July 2020).

NGOs in camps, urban settings and rural areas have created work opportunities for refugees, enabling them to be active and to easily connect with people they know. “Being in the rural areas has been a plus; it helped me find a job with International Rescue Committee, doing field work,” (Cuso15, Female, 23 yrs., Mafraq Villages, July 2020). Similarly, another participant with his high school exam degree, was able to work for NGOs doing humanitarian work, but this stopped as a result of the lockdown. Now, he is working in vending at the one of the shops in the camp: “Being in the camp gives us the opportunity to work,” (Male, 24 yrs., Za’atari Camp, July 2020).

Less than 10,000 Syrian refugees opted to move to the south of Jordan upon their arrival in Jordan and they are dispersed in cities and villages throughout Kerak, Tafileh, Maan, Wadi Musa and Aqaba. Few NGOs are operating in the south and one participant was lucky enough to find work within an area where Syrians do not appear to be a majority: “Yes, living in Ma’an helped me find both my jobs; with the Danish Refugee Council (DRC) and in tourism,” reported Cuso4 about his livelihood before COVID19, (Male, 35 yrs., Ma’an City, July 2020). The lockdown, however, affected his work stability; since the tourism sector has stopped completely, and he was fully dependent on his employment with the DRC.

Human Capital

Human assets, as per the SLF, includes household members, active labour, education, knowledge skills (including technical and interpersonal); knowledge; ability; employability and earning power; good health; and leadership. In a wider definition, it can also include

motivation, self-esteem, self-confidence, self-perception, emotional well-being, assertiveness and spirituality (Method Finder 2010).

A student who was awarded a scholarship represents the manoeuvring of human capital: “I have worked previously before starting university in several places: factory, cleaning supplies store, dairy products store, and mobile phone shop,” (Cuso1, Male, 24 yrs., East Amman, July 2020).

The following section addresses the way Syrians in Jordan have strived as refugees and how they have been impacted by the lockdown, through their educational opportunities and employment opportunities. This sheds light on the socio-economic challenges and the way the lockdown left these refugees with very limited options.

Education

The Government of Jordan has made significant strides in its commitments made at the 2016 London Donor Conference to support Syrian Refugees and Host Communities, with the support of a range of international donors. At this conference, Jordan presented a plan for “Accelerating Access to Quality Formal Education for Syrian Refugee Children” to donors for the 2016-2017 school year, which was also outlined in the Jordan Compact. The plan involved increasing the number of double-shift schools for Syrians to 200, employing new teachers and providing training to them, purchasing schoolbooks, providing tuition fees and covering costs for operations, and maintenance and furniture in these schools. In the 2019-2020 school year, 136,000 out of a potential 233,000 school-aged Syrian refugee children were enrolled in formal education (*The Jordan Times* 2020b). The progress was reported in several issues of the JRP 2017–2019, 2018–2020 and 2020–22 indicating the constant increase in the number of Syrian students enrolled in public schools. Jordan’s current education plan for refugee children states that almost 87 percent of Syrian children had enrolled in compulsory basic education in 2018-2019 (Human Rights Watch 2020). A Human Rights Watch (2020) report noted that about age 12, Syrian children’s enrollment begins to drop, even though 10 years of basic education are compulsory in Jordan. Out of more than 27,000 Syrian refugee children aged 16–18 in Jordan, fewer than 7,000 are enrolled, an enrollment rate of 25 percent, according to humanitarian agencies.

Jordan’s refugee education plan states that the secondary enrollment rate for Syrian refugees was slightly higher, at 30 percent. A detailed survey conducted during the 2017-2018 school year of 18,000 Syrian refugee children in Jordan found that only 15 percent of Syrian 16-year-olds and 21 percent of 17-year-olds were enrolled in secondary school, as compared to more

than 80 percent of Jordanian children of both ages (ibid.). According to a survey led by the United Nations International Children's Fund (UNICEF), almost half (46 percent) of families with children who were out of school cited administrative issues (including lack of identity documents to register children in school) as a barrier to accessing schooling. The remainder indicated child labour (16 percent), inability to afford costs connected to schooling (11 percent), and school being too far from the child's residence (11 percent). A high level of family mobility was cited in seven percent of the cases (Younes 2019).

Syrians in several areas were assigned to afternoon shifts, which is shorter than the morning one. This means that teachers are often exhausted and less interested in devoting effort to the educational process. Syrians complained about the standard of teaching and have had major concerns about their children returning home in the evenings. "We had to transfer my children to private school because they were physically assaulted and sexually harassed at the school, and during their evening shift, they had guys gathering around the schools harassing girls," (Cuso31, male, 37 yrs., North Amman, July 2020).

The MoE established a new certified non-formal education program, called Catch-Up, catering to the needs of children aged nine to 12 who have been out of school for over three years and are not eligible to enroll in the formal system. The MoE-accredited non-formal program is intended for out-of-school adolescents who are not eligible to re-enter formal schooling for various reasons. Implemented by [Questscope](#) with a participatory learning methodology, more than 12,000 students have participated in this non-formal program since 2003. A UNICEF-led initiative, Makani, has been providing children and youth not accessing formal education with learning opportunities, training and psychological support. General feedback from our interviewees is that non-formal and informal education classes led by UNICEF (Makani), are often held in close proximity to the refugees' homes. When this is not the case, there is an extra load on households for transportation as reported by one of the interviewees: "My sisters' transportation fees to Informal Schools cost us JD20 a month, given the fact that we live at Mafraq Villages," (female, 23 yrs. , Mafraq, July 2020). Transportation to education was reported to be an impediment by some; they opted to drop out of school, "My two elder sons and daughter have stopped school because there isn't money to pay for their transportation, only the younger ones are at school," (Cuso22, male, yrs. 56, Mafraq ITS, July 2020).

These challenges have been exacerbated in the context of COVID-19. Since the lockdown and the worldwide shift to online education, UNHCR Jordan has had to work closely with the Ministries of Education and Higher Education, as well as UNICEF, other UN agencies and local NGO partners to secure the education and futures of refugee children (The Jordan Times

2020b). Efforts have been exerted to support e-learning and innovative education initiatives continue as children return to the classroom through programs and platforms that are aligned with the Jordanian curriculum. The MoE launched Darsak Education Platform, which introduces educational content for all students from Grades 1 to 12 through video recordings of core subjects, including Arabic Language, English Language, Science, Math, as well as content for the different streams within Grades 11 and 12 (Batshon and Shahzadah 2020). The platform can be accessed for free without the need for internet from 6:00 a.m. until 4:00 p.m. on the national TV sports channel. A report by *The Jordan Times* newspaper estimated 23 percent of Syrian refugees have no internet access at home while two-thirds rely on limited data packages (ibid.). No one interviewed for this study had access to a personal computer or laptop/tablet. Some sought to purchase another mobile phone in order to ensure that the educational process would be able to continue. The approximate cost of mobile phones or used mobiles ranges between JD50–70. To make the educational process possible, some have had “to borrow the money to buy the mobile phone,” (Cuso13, male 48 yrs., Emirati camps with eight members in his household, July 2020). Communication with teachers was done through WhatsApp. Very few referred to the televised educational classes on the national TV channel that were provided by the MoE. In the camps, some communication companies supported internet access, “We had only one mobile phone, we managed to work it, my children did their exams online, and we were assisted by Emirati Red Crescent with 10,000 MB to help them with their education,” (Cuso12, Male, 47 yrs., Emirati Camp, July 2020).

For most Syrian refugees across Jordan, access to online education has been difficult throughout the pandemic. Several interviewees reported not being able to recharge their mobile phone credits in order to be able to access the internet for their children’s classes or exams. Having more than one child at school and in need of access to devices for online classes and the limited number of devices available in each household made it hard for the students to continue with the learning process, “The children had troubles understanding, they had troubles in the exams and the registration. The internet connection was very bad, and we had only one mobile phone,” (Cuso11, male 35yrs, Za’atari Camp. July 2020).

While globally only three percent of refugee youth have access to higher education, the potential for higher education for refugee students is huge (The Jordan Times 2020b). This year, a total of 1,670 Syrian refugee youth in Jordan passed their Tawjihi (the General Secondary Education Certificate Examination) and 154 achieved grades of 95 percent or higher. There have been difficulties and extra costs since classes and books have been commodified into paid cards (like extra private teaching recorded by a teacher): “Some of the

websites didn't open, there were some issues with the internet connection, it was hard for the girls to study using one mobile phone, the TV's screen was burnt before the pandemic, I couldn't afford the educational cards as well. The internet usage was very high, and I couldn't afford it," (Cuso9, Female, 37 yrs., Mafraq City, July 2020).

Another participant mentioned:

"Yes, my eldest son needed extra money for studying because he is in his senior class Tawjihi which is difficult. He needed a private mathematics teacher; we paid JD85, as well as money for the cards, JD37. The girls, 11th grade and 6th grade had all the lessons at the platform: Darsak and continued to study online, but they had exams at the same time and they had one mobile phone, and because of this, we had to negotiate the timing for each child separately in order for them not to overlap at the same time during their final exams." (Cuso 2, female, 40yrs, Ma'an, August 2020)

Funding allocated for Syrian refugees to attend university education has been strong. In partnerships with universities and higher education institutions, there have been significant efforts invested in increasing the ability of refugee students in Jordan to attend university. In addition, UNHCR Jordan has also recently announced its DAFI Scholarship scheme for refugee students seeking scholarships to begin university this academic year. Funded by the German government and the Said and Asfari Foundations, the DAFI scholarship in Jordan has provided over 800 refugee students access to higher education since 2007 (The Jordan Times 2020b).

Many Syrians appreciated being in Jordan for the opportunities in education they have been able to access. The lockdown and the shift to online education disrupted the opportunity: "The educational process for me changed a lot, because all of the classes became online and specifically for the Engineering Labs 'practical subjects' it was very difficult not to have the chance to learn through practice, especially that it's usually fully practical," (Cuso1, Male, 24 yrs., studying engineering at al-Khawarezmi College).

The lockdown imposed burdens on students who both work and study: "Current obligations are the college tuition fees which is JD 800 per semester. Throughout working last year, I have saved money to fund my studies. There aren't any transportation fees because the bus from the college comes to the camp to pick up all the students. Once I started to get used to all the different aspects at the university, the lockdown started and this became difficult," (Cuso6, Female, 21 yrs., Zaatari Camp).

Employment: Work and Open Jobs

Through the 2016 Jordan Compact, Jordan gave rights to refugees to work in urban settings and outside their refugee camps. The Compact represents Jordan's growth agenda and seeks to turn the Syrian refugee crisis into a development opportunity. A government decision in 2017 waived the fees that were previously required for non-Jordanian workers — including Syrian refugees living outside refugee camps — to obtain work permits in certain sectors (ILO 2017). The decision also simplified documentation requirements. These measures encouraged employers to formalize the status of their non-Jordanian workers. As a result, Syrian refugees enjoyed more flexibility in the regulations when those living in camps were given the right to work outside their borders of residency and to access available jobs throughout the country, provided that they returned on monthly basis. This increased mobility was very important to camp refugees and helped meet work permits benchmarks.

However, the lockdown imposed in March 2020 as part of government measures to prevent the spread of COVID-19, limited all movement in and out of the camps and in urban settings. This had a major impact that is "so large that it is not possible to measure or know its scale up until now," as claimed by one of the civil society bodies serving Syrian refugees (Hamou 2020). The lockdown's impact and work opportunities varied among the Syrian refugees that were interviewed. Some worked with international non-government organizations (INGOs) either as official workers or as incentive-based volunteers (IBVs) and their payment was not affected at all as a result of the lockdown. A Syrian who worked as an animator continued to do so online, using her personal computer from home (Cuso3, female, 31 yrs., Ma'an, 2020). Similarly, a facilitator with the DRC continued to work from home, as he was tutoring refugees online (Cuso 4, male, 35yrs, Ma'an, July 2020). Cuso15, a volunteer working with IRC in Mafraq villages, continued to work six hours a day remotely as a health auditor during the pandemic, making JD225 a month (female, 23yrs, Mafraq villages, Aug 2020): "The field work has paused, we were able to work remotely through phone calls, and we were paid through that period."

As per Defense Law 8, employers were asked to pay a part of the salaries of their employees, as per the percentage of their professional engagement with the work. One participant stated, "My salary was reduced, and the working hours got reduced from 10 hours a day to 8 hours a day, there has been a 25 percentage of reduction to our salary," (Cuso20, Male, 24 yrs., Irbid City, July 2020). His salary went down to JD250 from JD325. He was not paid anything during the 45 days of official lockdown from the owner of the restaurant. Of those interviewed, some were stopped from working and others had been and remained unemployed. Two brothers with work permits and legal status had worked in a restaurant before COVID-19 as their

mother explained (female, 46yrs, Azraq Camp July 2020), who talked about their exploitation. As two breadwinners for the household, they were not paid their wages before COVID-19 and were never given work contracts. After the lockdown they failed to claim their JD500 and their unpaid transportation fees.

While the Ministry of Labour calls on Syrian refugees to apply for work permits, many Syrians find that work permits are too restrictive, especially as the employer has the power to dictate working hours and pay and may exploit the worker. Moreover, the closed jobs limiting non-Jordanians to non-professional jobs within services means that options are limited to mainly construction and agriculture, which led Syrians to lose interest in pursuing work permits.

More jobs in the service sector were closed in November 2019 to non-Jordanians in an effort to boost Jordanians' participation in the labour market (Husseini 2019). Another participant (41yrs, Male living in northern Amman), when asked about his occupation was hesitant and asked us not to reveal his real occupation, as he works as a guard for two buildings. Instead, he asked us to say cleaner, because this was the occupation written on his work permit and he was not allowed to work as a guard. In most cases, Syrian refugees opt to take on these jobs and accept changing their professional titles with lesser payment. This can be found in both the service sector and professional jobs. Therefore, instead of being a chef or a dentist, they would accept being a cleaner or an assistant as this is legally accepted. "Many Jordanians have complained in the past that foreign laborers are taking many jobs, depriving them of their right to work and earn a living," Khatib told *The Jordan Times* (ibid.).

Due to the fact that the main jobs accessible for Syrians are in the fields of agriculture and construction, women sought to work in home-based activities. As a result, the work of women is often rendered invisible and very few women have received work permits. A good number of women are working in the home-based food business productive kitchen sector – in essence as self-employed caterers, depending on their social networks for marketing and selling their products (USAID Jordan). The income received by workers in this sector varied in line with production and demand. The lockdown has decreased demand with major consequences for already limited income and the supply chains. The products prepared, as related by our interviewees, range from dairy products, catering for social gatherings and preparing ready meals through self-employment, "I used to make JD50 in monthly income from orders before the COVID-19 lockdown, at least JD8 per day," (Cuso 18, F, 37, Irbid Villages).

The monthly income of interviewed agricultural wage labourers and fresh produce vendors is about JD210 (about JD-10 per day). Yet these people are affected by the fluctuating market,

which varies by season and the product. This makes them quite vulnerable, especially when they were on complete lockdown and they were prevented from leaving their homes: “JD6 is the daily wage, my husband doesn't work always, he works two to three days a week because of his health issues,” (Cuso17, Female, 26, Mafraq ITS, July 2020).

Work permits are not needed for work in the refugee camps. The Cash for Work program led by INGOs has a rotation system permitting everyone to benefit from the available work opportunities in INGOs, and this has generated good opportunities for camp dwellers. These work opportunities such as concierge, nursing, cleaning and caregiver are given in limited periods to Syrian refugees. “Being in the camp gives us the opportunity to find work easily before the COVID-19 lockdown,” (M, 24, Za’atari Camp).

Before COVID-19, many of our interviewees appreciated the work opportunity that is given to them through the IBV program where Syrians work for INGOs to provide services to the camp dwellers and to refugees living in urban settings. This position pays the IBVs a monthly allowance. Standard operating procedures for IBVs have been developed with a designed contract and assigned payment to ensure credibility and visibility. The recruiting agencies provide the volunteers with clear terms of reference and adequate briefing about the work. This is done based on a contract which is duly signed between each volunteer and the recruiting agency outlining the rights, responsibilities and entitlements. This has very much regularized the work opportunities for everyone in a rotating manner and has provided discipline in working hours. Having such clear working conditions increased the commitment of the volunteers and has paid off in terms of productivity.

To conclude, Syrian refugees have not been able to access job opportunities easily due to the many restrictions; the closed jobs that limited their participation to certain sectors; and their exploitation in the private sector in term of their working hours, payment and poor working conditions. Having no social protection, particularly during COVID-19, has left them in very vulnerable situations. The lockdown resulting from COVID-19 worsened their everyday life struggles. As the majority of cases were wage workers, this meant that for several months they were unable to make any money, buy food or pay the rent for their houses. Whether in urban settings or in camps, whether working in the private sector or working from home, the challenges and the risks were high for Syrian refugees in Jordan.

Social Capital: Networking

Syrians are refugees who speak the same language of their host country and share very similar culture and traditions with the host community. Both Islam and Christianity are

followed by both Jordanians and the Syrian refugees. These points of convergence have been important grounds for being accepted socially and in establishing a network of social and professional contacts that, in principle, could support Syrians during their adaptation to their new setting. Social assets would include kin networks, group membership, socio-political voice and influence, cooperation, networks, inter-connectedness, family support, friendships relationships of trust/exchanges, partnership and collaboration, and political participation. For example, our interviewees appreciated the way landlords waived their home rent as a result of the lockdown and sympathized with their difficulty in securing any income. A sense of community with the host society was established during the lockdown when households were checking on each other.

Many elements, however, come into play against the social cohesion, especially when there is competition between the two groups. The media and the official statements often claim that the economic failure in Jordan has been caused by the flows of refugees. Such negative claims trickle down in the host society and affect the social acceptance of Syrians. It is the individual's awareness of the reality and their sense of sympathy that matter in the everyday life of Syrians. One participant appreciated the support he got from his neighbours (locals and Syrians) in making ends meet during the lockdown. He had been unemployed and depends on the JD160 from the DRC and some assistance from community-based organizations (CBOs) to support his eight family members (Mdale 45yrs, Irbid Villages, July 2020). The food vouchers from the World Food Programme managed to cover buying milk and diapers for his children. Despite the help from neighbours that covered the bills and the home rent, he has a debt of JD800 to the landlord of his flat and JD700 to the *shaweesh* (a Syrian refugee that lends money with interest to some Syrian refugees who are in need). Rent was reported as a major concern, and while few reported that they were asked to leave their rented flats for failure to pay regularly, they ultimately remained since they had the social support from the owner.

Some INGOs and local NGOs dedicated some programs to help the Syrian refugees – ie, the Jordan Association of Widows and Orphans, assists not only Jordanian nationals, but also includes Syrians. One participant, for example, was given JD20 and was assisted with a package of meat during COVID-19. Local donors from Jordanian society participated individually in supporting some of the Syrian refugees living in their neighbourhoods during the lockdown. Charity is a pillar in the Islamic religion and people tend to sponsor people in need or provide additional support during certain occasions. The majority of our interviewees talked about the Zakat (charity) money that is given to them either as cash money or as meals or food rations during the holy month of Ramadan. The Zakat is an Islamic finance term

referring to the obligation that an individual has to donate a certain proportion of wealth each year to charitable causes. Zakat is a mandatory process for Muslims and is regarded as a form of worship (Liberto 2019).

In spite of the difficult living conditions in Jordan, some Syrian refugees felt obliged to support their families and siblings living back home in Syrian conflict areas. A Syrian woman working in a productive kitchen living in Ma'an, who has support from her husband who works in the field of trade, sends Zakat money to her Syrian relatives. Another woman from Ma'an working as an animator with the DRC with a dentist husband working as an assistant doctor in a private clinic, sends her family JD300 monthly (female 31yrs, 7 members in her HH, Aug. 2020). The support is not necessarily high in monetary value in Jordanian currency, but it is high in Syrian currency as a result of inflation, as well as having a high social and emotional value. Another participant, a tailor in Zarqa'a, with an income of JD300–400 a month and three dependents in his household, sends his mother in the Damascus countryside an amount of JD10–15 monthly.

The Syrian conflict did not necessarily impact all social groups within Syria. Some who reside within areas in Damascus that have not been affected, were still able to wire financial support for their children pursuing higher education in Jordanian universities. Another participant, a Syrian who arrived in Jordan to study and lived with his aunt and her Jordanian husband, depended on his family's support from Syria to fund his university fees and daily expenses. As a graduate now, he stopped receiving financial allowance unless in need. He continues to live in East Amman with his Jordanian family and to work as an intern in an architectural firm.

Financial Capital: Income and Savings

The limited or no income situation triggered by COVID-19 increased anxiety and was mentioned by most of the refugees interviewed. Syrian refugees had to make use of their financial assets in order to make ends meet in these difficult circumstances. As per the SLF, financial capital may encompass income from productive activity (employment/self-employment), available finances/savings, regular inflows of money from government transfers, family, gifts or in-kind donations, access to credit or savings (including gold).

The circumstances in which the refugees live coupled with their limited access to work opportunities has created financial challenges for the refugees in spite of the small financial support the refugees get from the UNHCR. Rental for housing has been a major concern for the Syrian refugees, both before and during COVID-19. "Yes, being indebted to the homeowner with accumulated JD900, led the former to raise complaints against him at the police

department threatening to kick him out of the house,” (Cuso25, Male, 37yrs, Irbid villages, July 2020).

The inability to pay rent meant that people became indebted to the owners of the property. One refugee was pressured to leave his home because he could not pay the month’s rent. “Yes, we received a notice from the landlord asking us to pay at the beginning of the month, he didn’t kick us out, but clearly we were not welcomed and my son felt under pressure so we left the house and found another one, we have borrowed JD400 from friends and relatives,” (CUSO32, Female, 59yrs from East Amman, Jabal Nasser, July 2020). The average cost of rent for homes/flats by Syrians varied from one area/governorate to another. In Amman, for example the rent ranges around JD350 in North and East Amman and could range around JD130 in North East Amman. Some lived in shacks or tents in Amman and their rents varied between JD18–50. These living spaces lack security and safety grounds, not to mention adequate sanitary services.

The rent in Mafraq city/villages is about JD140. In the ITS of Mafraq, payment is about JD70 for unfinished houses (brick only). Those living in refugee camps do not pay for their caravans. In Irbid (north), Zarqa ‘a (to the east of Jordan) and Ma’an (in the south), the rents varied between JD110 and JD150–200 in the inner cities.

Interviewees were critical of the charity and development bodies that did not assist them during the pandemic. “Organizations haven’t helped us nor did the governmental initiatives. No support from family or neighbours, no food packages, no medication, nothing, and the governmental support came only for Jordanian citizens. The wage labourers’ payments as well,” (Cuso01, 51 years old, Mafraq City).

Interviewees reported getting some support during the lockdown from the “Refugees Cash assistance of UNHCR,” which is limited to very vulnerable groups (UNHCR 2019a). UNICEF supported families who have children in order for their children to pursue formal or informal education. The Norwegian Refugee Council supported refugees in refilling gas cylinders in Za’atari Camp. The DRC gave cash financial support in Ma’an and cities in the south of Jordan and in Irbid as well as to some areas in Amman. Local bodies did not really assume their responsibilities during the pandemic and some refugees believed that they were exploited by these bodies: “The CBOs around are not helping people. They are taking advantage of them instead. They use women to clean the manager of the CBO’s house, promising her a food package in return,” (CUSO31, male 37yrs, North Amman, July 2020).

Buying food without having an income became an issue during the lockdown. Some families would sell their food ration cards (e-vouchers) in order to make money and to pay for the house rent. Some interviewees told us that they would visit friends so they could eat with them as the way they used to circumvent their inability to purchase food.

The cost of transportation and the medical fees in public hospitals appeared to be a concern for some Syrians. Laboratory analysis and medications are paid by Syrians and the cost is not covered by the public hospital. One participant, whose daughter has Thalassemia, is burdened with the extra cost of transportation and medication, which cost her JD250 monthly. Being in Jordan meant that she and her daughter were living in a safer environment, albeit one with major vulnerability and the extra high expenses (Female, 40yrs, Maan).

Transportation fees provided by NGOs to attend workshops or training sessions before the lockdown, used to be a source of money for the refugees. "In order to survive with the little income, we have, we used to attend many sessions that offered transportation coverage," (Cuso2, female, 40yrs, Ma'an City). An indirect support that some refugees used to benefit from came from "attending sessions by organizations, which offer money sometimes a meal and transportation fees," (Cuso 19, Female, 50rs, Mafraq City). The pandemic stopped this source of support which some Syrians used to make ends meet in their daily lives.

With all the challenges and financial burdens, some people reported that they were able to save some money through community cooperatives, which are a group of individuals who contribute a regular amount of money that is given to one member of the group in a rotating manner. One participant had to borrow some money from his employer and then he had to take part in a community cooperative in order for him to pay back part of the debt (male, 24yrs, North Amman). Saving 500 piasters daily through the cooperative, was a strategy for people to make ends meet. Every 10 days, each member in the community cooperative would receive JD35 through these community initiatives (Cuso2, female, 40yrs, Ma'an).

For medical matters, the United Nations would cover a part of the fees and this would increase the pressure on the refugees to secure other funding for other medical fees. One participant (male, 24yrs, Za'atari, July 2020) had to save JD600 for an operation. Since he lives in the camp, he used to exchange the e-vouchers for JD46 and to save some from his salary over the year to set money aside for his operation.

When income is very limited and the cash assistance barely covers essential expenses, saving cannot be a top priority or even possible. The lockdown, which stopped people from

going out to work for almost three months, depleted all savings for those who had been able to save, but left the majority living in dire conditions.

► Return

In 2019, some articles reported that about 150,000 Syrian refugees had opted to go back to their homes in Syria from Jordan (French Press Agency 2019). This voluntary repatriation, taken individually at a small scale and not institutionally, has been completely halted as a result of the 2020 lockdown and the closure of the borders. The closure and the spread of the pandemic, however, were not seen to be a major concern for the refugees interviewed, although other concerns were expressed, reflecting their anxiety, uncertainty and powerlessness regarding their broader situation in Jordan.

Refugees are clearly experiencing uncertainty and lack of control over their current lives and future. This has been expressed in the way they foresee their return, "Once it's safe, I might consider it, I am uncertain about the future," (Cuso13, Male, 48 yrs., Emirati Camp, July 2020). The lack of knowledge about the situation back in their home community and the limited rights they are able to enjoy in the host country, makes them very unsure about their future, leading to a feeling of disorientation. "Yes, I want to go back to Syria, but it depends on the circumstances," (Cuso14, Male, 27 yrs., East Amman, July 2020). Repatriation, whether an individual or an institutional decision, can only happen when enough information is provided about the full commitment of the country of origin to the reintegration process, including housing, socio-economic conditions and access to basic rights. "Yes, once it's stable, at all aspects especially economically," (Cuso28, Male, 45 yrs., Irbid City, July 2020). Securing a regular income when they are back home is a top priority: "No, I have nothing to return to there, and I have to feed a family of eight persons," (Cuso24, Male, 45 yrs., Irbid villages, July 2020). The feeling of worthlessness and powerlessness in the host country, especially in refugee camps and ITS, left refugees with one option, waiting for the option of return to materialize. "Yes, once it's safe we will return, we want to go back, our lives here were put on hold and there's nothing to do here," (Cuso15, Female, 23 yrs., Mafraq Villages, July 2020).

Some registered refugees with the UNHCR built their hopes on being resettled to a country in the Global North, expecting the livelihoods and their acquired rights to be much better. The lockdown and border closures delayed their plans: "In the future I might visit [Syria] only. We have been selected to immigrate to the USA, but it has stopped because of the pandemic," (Cuso18, Female, 37 yrs., July 2020). There is great fear of the status quo back in Syria and the risks that await any young person who might be forced to join the Army: "No, it would be like I am walking towards my own death with open eyes. The government still sends letters to my family asking for us to join the army or to go to Military Court. I can't think of return, I only want to immigrate. I can't go to Syria unless it's entirely safe there. And that would be a relief from having to pay rent and bills here in Jordan," (Cuso31, Male, 37 yrs., North Amman, August 2020).

Others have decided to be content with their reality and appreciative of their current base in Jordan. "No, I like it in Jordan, I want to stay here. We have memories in Jordan now, I wish I could go sell what I own in Syria and come back here and buy a house and continue to live here," (Cuso32, Female, 59 yrs., East Amman, August 2020). Those who arrived in Jordan through illegal borders (the open land borders) are afraid of finding themselves back in Syria, seeing their situation in Jordan, albeit with little income and limited opportunities, as safer: "At the moment, it's not an option, the income is in Jordan plus it's not safe. When we left Syria, we entered illegally. I can't go back because I am requested to join the army. The Syrian lira has dropped, and the income we would make there is not enough. I would want to travel abroad only," (Cuso2, Male, 25 yrs., North Amman, July 2020).

Return is a big word that brings up many emotions and raises many questions: Return where? Return back to my home, to my city of habitual residence, to the village of my tribe and grandparents or back to Syria with its wide borders? "Currently it's not an option; we can't go back, until everything is stable, and afterwards when a year passes, we might go," (Cuso20, Male, 24 yrs., Irbid-city, July 2020). Moreover, the conflict broke family ties apart and weakened family unity. A single mother whose children have been taken away from her cannot see herself living in another country away from her children, her only source of support. "No, my children are here with their father, I can't leave them behind and go to Syria," (Cuso20, Female, 30 yrs., Mafraq City, July 2020).

When considering the kind of conditions they could return to in Syria, participants stated: "No, it's not safe, and we have no house, and if my husband would be taken to join the army, we will not have a breadwinner, plus he would be in danger," (Cuso17, Female, 26 yrs., Mafraq ITS, July 2020). Furthermore, the ongoing conflict and precarious security of the roads and the cities, the safety of the people and the prospects to reintegrate continue to be challenges, as are the individuals that pushed people to flee the country: the regime, the opposition, the fighters, the military, and the prisons and the lack of law and justice. "Both of these questions (about return) are entirely inapplicable in our case. We have assisted opposers to the regime, and thus we have been threatened to be locked and killed, we can't go back not for a visit or forever. We have once heard that the regime has forgiven those who have been wanted before, but once they arrived at the borders they were taken and until now we haven't heard about them," (Cuso30, Female, 38 yrs., North Amman, August 2020).

The obligatory military service appears to be a major concern for many reasons, particularly the fear of more conflicts: "No, my sons will be recruited in the army involuntarily," (Cuso12, Male, 47 yrs., Emirati Camp, July 2020). There are also fears about what return means for their livelihoods and their family members: "Yes, I always think of it, but it isn't possible. I am

requested to join the army, and I am the only breadwinner of my children, the salary is very low, and I might die or go missing if I join the army,” (Cuso11, Male, 35 yrs., Za’atari Camp, July 2020). There are also fears of not having an income or special care for special needs, especially as there are large numbers of Syrian refugees with disabilities. “No, because it's still not safe, the revolution hasn't ended yet, there isn't any livelihood there to be able to live. No one will support me as a person with a disability,” (Cuso27, Female, 43 yrs., Irbid City, July 2020).

► Conclusion

There is a dynamic process of livelihood strategies that comprise a range and combination of activities and choices that people undertake in order to achieve their livelihood goals. Syrians in Jordan live in urban and rural settings and live in camps and ITS, which permitted the research team to access refugees living in different places and with diverse work experiences. Livelihood strategies are directly dependent on asset status and policies, institutions and processes. People compete to circumvent challenges and they strategize to make a decent livelihood using their assets and capabilities.

The weak education for Syrian refugees with limited school hours for the second shift has been topped up with demanding online education during the pandemic, which has consequently led to many Syrian refugees dropping out of school. The weak internet connections in the camps and the fragile economic situation of families has made online education difficult. Significant funds have been allocated for Syrian refugees to attend universities. Through partnerships with universities and higher education institutions there has been a sound effort to invest in increasing the ability of refugee students in Jordan to attend university. Those who used to work to fund their university studies have experienced major challenges since employment and securing an income stopped as a result of the lockdown. Many refugees already had difficult working conditions before COVID-19.

The lockdown significantly decreased the demand in many economic sectors, particularly for the tourism, construction and trade, and customer service sectors. Consequently, the situation deteriorated for those who had already been challenged by vulnerable circumstances. The impact of the pandemic on Syrian refugees has been grave, with very limited income, and either no possible or restricted work opportunities and no savings. The avenues for Syrian refugees to carve out a living have been very limited and the chances for them to secure support have been meager, whether from INGOs or some local organizations. The income they had been able to generate in some cases was important to also support family back in Syria where the conflict continues. The pandemic has affected everyone, including locals, which made it difficult for the refugees to expect much support from their social networks. In the interviews conducted for this study, the refugees reported generous attitudes of the host society and their sympathetic stance in alleviating some of the financial burdens; this is not, however, enough to make a living and to ensure the well-being of everyone within the household.

The level of vulnerability caused by displacement and the lockdown, which has limited access to education, employment opportunities and financial resources have made refugees more vulnerable to risks because they lack the resources to build sturdy structures and put other measures in place to protect themselves from being negatively impacted by the crisis. The aid

funding that was provided by the Jordanian government excluded refugees, although both locals and refugees endured the same difficulty. This study highlights the factors that impacted the refugees and the communities in their everyday life, and the way refugees sought to sustain a level of well-being focusing on inherent social interactions, human capital, financial savings, physical location, and living environment and some institutional support. The policies of the host state have endeavored to give work permits for refugees, but this did not create a socially inclusive environment where locals and refugees were treated equally, especially as a result of the lockdown that had the same effects on both groups.

COVID-19 sidetracked the plan for the few Syrians who were hoping to resettle in Syria. The lack of stability back in Syria, the challenging security situation and the poor socio-economic conditions is a concern for some Syrians who are keen to return, but they cannot risk the ongoing conflict, failing to see any reintegration process by the Syrian regime. The majority of those interviewed are not opting to return to Syria. They fear military recruitment, instability and paying the price of standing against the regime. Return for many, is not a priority at all – COVID-19 or otherwise.

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► Annex: Semi-structured Interview Guide

1. Personal Background

- 1.1. Gender?
- 1.2. How old are you?
- 1.3. How long have you been in Jordan?
- 1.4. Where do you live currently?
 - a. Mafraq (City Center, Villages, ITS)
 - b. Camps of Mafraq
 - c. Irbid (City, Villages)
 - d. Amman: (East, West, North Amman, Center of Amman, Informal settlements)
 - e. Ma'an City
 - f. Other, specify please.
- 1.5. What is your marital status?
 - a. Single
 - b. Married
 - c. Widowed
 - d. Divorced/ Separated
 - e. Other.
- 1.6. How many household members do you have including yourself?
- 1.7. What is your legal status in Jordan?
- 1.8. Are you the main breadwinner of the household: {Yes or No} and how many breadwinners are in the household?
- 1.9. Are you medically covered by any organization? What happens if you face a medical issue?

2. Socio-economic Status

What are you currently doing? {in terms of education or employment}

1.1 Education:

Before the COVID-19 Pandemic:

- 1.a.1. Do you have an educational degree? Does anyone in your household have an educational degree? I will need to ask you about those studying and /or finished their studies.
- 1.a.2. Do you have any financial obligations to fund; like education fees for you or for any member in the HH.
- 1.a.3. Do you seek any support for education, for you or for any member in the family (scholarships, transportations, books, laptops, etc.)

During the COVID-19 pandemic:

- 1.a.4. Has the educational process been affected? How? In regards to financial challenges, health challenges or logistical challenges (laptops, tele, internet connection, supporting cards for online class)

1.2 Employment:

Before the COVID-19 Pandemic:

Private work, wage labour, seasonal work (table to help in specifying the type of work)

- a. Profit from household non-agricultural enterprise

- b. Profit from HH agricultural enterprise (sale of eggs, meat produced at HH)
- c. Payment from home production for sale such as embroidery, food preparation, and so on
- d. Income from street vending such as lottery or cigarettes or coffee
- e. Income of building repair, work painting, plumbing, and so on
- f. Income from working in private businesses (factories, shops, farms)
- g. Income from getting a regular salary (based on a contract)
 - 1.2.1 What is your job?
 - 1.2.2 How many hours do you work a week? How much money do you make?
 - 1.2.3 For how long have you been working?
 - 1.2.4 Do you have a work permit?
 - 1.2.5 Was your house location a potential to make a living, to access work opportunities?
 - 1.2.6 Do you have a regular income: as a daily wage, or a monthly salary?
 - 1.2.7 Are you insured health wise, in case of accidents, are you registered in social security?
 - 1.2.8 Could you tell us what is the total of your income?
 - 1.2.9 What do you do to improve your income? What other jobs do you do? Like home business or a similar thing?
 - 1.2.10 Do you own any livestock here? How does it affect your revenue? (herds, poultry)

During the COVID-19 pandemic:

- 1.2.11 Has your employment/work status changed due to the coronavirus outbreak and the associated lockdown measures?
(For the interviewee to elaborate on)
 - a. No – I’m still employed as before.
 - b. Yes – my salary was reduced.
 - c. Yes – I’m on an unpaid leave.
 - d. Yes – I lost my job.
 - e. Yes – I don’t work anymore.
 - f. Other (Please Specify).

1.3 Income:

Before the COVID-19 Pandemic:

I will ask you some questions about your income, please feel free to pass any question.

- 1.3.1 If applicable, what was your monthly salary from your employment?
- 1.3.2 Did you have any other sources of income?
 - a. Property income
 - b. Rent transfers

- c. Assistance: charitable organizations (Food E-Vouchers, UNHCR financial assistance)
- d. Individual and other family sources
- e. None.
- f. Other.

During the COVID-19 pandemic:

- 1.3.3 Did you have any other sources of income during the pandemic, during the lockdown?
 - a. Property income
 - b. Rent transfers
 - c. Assistance: charitable organizations (Food e-vouchers, UNHCR financial assistance)
 - d. Individuals other family sources
 - e. None.
 - f. Other.

1.4 Financial Support:

- 1.4.1 Do all those in your household who work contribute to covering household expenses?
- 1.4.2 How long does the income last?
- 1.4.3 Does your UNHCR/WFP/IRIS ration card cover all your food expenses? Do you need to bargain your ration card for something else?
- 1.4.4 Are you a part of any financial community cooperative among neighbors or relatives? What do you do with the money? (Emphasize planning/sustainability.)
- 1.4.5 Do /did you save money? If so, how (bank, postal savings, gold, livestock, through community cooperatives)?
- 1.4.6 Do you get any financial support from NGOs, UN agencies, charitable committees or charity people during seasonal feasts or other occasions? Talk about this.
- 1.4.7 Have you ever had a major financial problem? Have you ever needed to sell your properties, gold or anything else?
- 1.4.8 What do you do when you are in financial trouble? (Arrange according to the priority of approach.)
- 1.4.9 If you have family abroad, do you happen to receive any kind of support from them?
- 1.4.10 Have you ever tried to approach any NGO, or a charitable association, wealthy individuals, for help? What help do you expect from such bodies

1.5 Expenses:

Before the COVID-19 Pandemic:

- 1.5.1 Talk about how you spend your income.
- 1.5.2 How much do you spend on [household] expenses?
- 1.5.3 Does your household ever run out of money to buy food to make a meal?

- 1.5.4 Do you reduce the size of meals or skip meals because there is not enough money for food?
- 1.5.5 What do you make or prepare at home to cut down on expenses (*zabadi*, pickles)?
- 1.5.6 How do you afford paying for any health issues (medication, hospitalization)?
- 1.5.7 Have you had any recent financial crisis that affected your expenses?

During the COVID-19 pandemic

- 1.5.8 How did the lockdown (no work, no shops) manage to affect your everyday life?
- 1.5.9 How were you able to make ends meet, food, paying rent, fees, and health issues?
- 1.5.10 Did you benefit from any of the created community or state initiatives to support residents in Jordan during Covid19?
- 1.5.11 Have you been getting any kind of support from relatives, neighbors, charity bodies, from your work employer, or others?
- 1.5.12 Did you encounter any major difficulty during this period? (Being kicked out of rented home, starvation, illness or any health crisis)?

3 Relationship with Syria

- 1.1 Where are you from originally?
- 1.2 Do you have any relatives back in Syria?
- 1.3 Do you have any properties in Syria: Home, land, business, farms?
- 1.4 Did you or any household member try to go back home?
- 1.5 Do you send any help or support to your relatives in Syria? How (through banks, exchange shops, people, traders)?
- 1.6 Is it safe back in your city/village/area?
- 1.7 Will you ever consider going back home; on the short run or on the long run?

During the COVID-19 pandemic:

- 1.8 Do you hear the updates of COVID19 in Syria?
- 1.9 Do you worry about your relatives who are living in Syria currently?
- 1.10 Do you feel you need to support your relative more in such conditions?
- 1.11 Did you have any plans to visit Syria recently? In such conditions, do you believe you could still consider going to Syria?

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