Urban Refugees in Amman, Jordan

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with the assistance of Abbie Taylor
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I. Executive Summary

Since 2003, aid to Iraqi refugees has provided humanitarian solutions to political problems. Issues such as violence, insecurity and lack of services in Iraq, which caused the flight of refugees have yet to be addressed in Iraq, impeding their return home.. The Jordanian government has granted Iraqi refugees access to K-12 public education and public health care on the same level as uninsured Jordanians; the refugees, however, do not have the right to work legally. Consequently, Iraqis are now in situation of protracted displacement, which means not only are they depleting all of their economic resources since leaving Iraq, but they are almost entirely dependent on the aid community for their livelihood. Furthermore, Iraqi children are on a trajectory to be less educated than their parents because of disruptions in schooling and lack of opportunities for higher education and employment.

The vast majority of Iraqis are urban refugees—both from cities and towns in Iraq and living in cities in Jordan. The six plus years of experience with this population has shown that urban populations in a lower-middle income country consume a great deal of financial resources both because the refugees have middle-class healthcare needs, educational goals and desires, and also because life in Jordan is not inexpensive. One of the lessons learned from the Iraqi refugee experience for the humanitarian aid community has been that collaboration among UN organizations, the Government of Jordan (GoJ) and its ministries, INGOs, NGOs and CBOs has led to successful projects and the greatest amount of transparency. Building local capacities and institutions has been positive for Iraqis and local communities. Another lesson learned was that access to healthcare services seemed to be a gateway to accessing other services and thus was a useful tool for outreach.

Out of these experiences, a number of innovative programs were developed. In particular, UNHCR significantly changed refugee management methods that were replicated in other locales depending on the context. They shifted to ATM cards for cash rather than providing food, they developed a computerized registration system (RAIS), and they coordinated trainings for local and government officials on refugee rights. Other successful projects for urban refugees included the development of informational materials and new forms of service-provision. Training programs were less successful if only because legal employment is not possible. At the same time, refugee input was rarely considered in any systematic form. Refugees expressed that they have received very little communication, and a good deal of confusion has been generated, in terms of changing access to services and asylum-seeking processes. Iraqis are also acutely aware of their status as dependent on the aid community and the psychosocial effects of this life spent in limbo. Consequently, they invest a great deal of hope in resettlement opportunities, rather than return.
II. Background and Present Situation

Jordan hosts large numbers of refugees, the vast majority of which live in urban areas, primarily in and around the capital city of Amman. The largest refugee group in Jordan is made up of Palestinians, many of whom hold Jordanian citizenship. They came in two major waves: the first in 1948 and the second in 1967. Unofficial estimates place the Palestinians at around half of the total population of the country.1 Another wave of displaced persons followed the Iraqi invasion of Kuwait in 1990 and the subsequent war—an estimated 200,000 Palestinians and Jordanians returned to Jordan permanently, and a large number of third country nationals took temporary refuge along the Jordanian border. Small numbers of Iraqis have made Jordan their home since Saddam Hussein’s ascension to power in the late 1970s.2 More recently, much larger movements of Iraqis into Jordan began following the U.S. invasion of Iraq in 2003.3 At their peak, around 2007-2008, estimates ranged between 400,000 and 750,000 Iraqis in Jordan.4 Funding to provide for the Iraqi refugees institutionally and systematically began in earnest in 2006. It came from the U.S. and EU and was channeled to the UNHCR, the Government of Jordan and non-governmental organizations. Based on current UNHCR registration, the number of Iraqis in Jordan is significantly smaller today (under 50,000), although it is clear that there are many thousands of Iraqis who are not registered with UNHCR. While there are many wealthy Iraqis in Jordan who will never need humanitarian aid, there are no estimates as to how many unregistered Iraqis may find themselves vulnerable and in need of assistance from UNHCR as time passes. Other refugee communities from Somalia and Sudan, among other countries, also make Jordan their home.

Jordan’s population is disproportionately urban and has good access to services. The official estimated population of 2.27 million Amman residents at the end of 2011 makes up over 35 per cent of the 6.25 million population of the country.5 The indigenous Jordanians consist of a mix of urban, village and Bedouin communities, spread throughout the country with a long history of farming the highlands, facilitating trade and pilgrimage caravans and rearing animals. Today, Jordan is, by World Bank measures, a lower-middle income country, with a Gross National Income per capita of $4,340; 13.3 per cent of the population live at or below the national poverty line. All of the urban and rural areas of Jordan are connected to electric and water grids (although with water shortages in the country, some people

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have to buy water privately), and 98 per cent of the urban population has access to improved sanitation facilities. Due to high-quality and well-accessible healthcare, the life expectancy at birth in 2009 was 73 years. Education has long been a priority with the government, and the population had a 92 per cent literacy rate in 2007. In 2003, the government allocated 17.9 per cent of budget expenditure for education, and as a result, schools and healthcare facilities—both public and private—are in or nearby most neighborhoods. The Jordanian economy is limited due to the relative paucity of natural resources and water, but does have an educated population and exports labor to the Gulf countries. Jordan has a high level of unemployment, but, paradoxically, imports manual labor from Egypt, Sri Lanka, Bangladesh, China and the Philippines. In addition, it receives large amounts of official development assistance and official aid.

Given its history of hosting refugees for more than half a century, the Government of Jordan has had a great deal of experience in providing for its population as well as providing humanitarian assistance to the displaced. For Iraqis, Jordan has always been seen as a place of political refuge due to historical ties between the two countries. However, with the large influx of refugees, the GoJ asserted that no parallel institutions were to be established for Iraqi refugees (like there were/are for Palestinians). In part, the primacy of Jordan’s cities for transportation and services offered obvious places for Iraqi refugees to take refuge—Amman, Zarqa and Irbid, in particular—given that most Iraqi refugees come from urban areas and towns in Iraq. In addition, there are no real border towns along the Jordanian-Iraqi borders (as there are along the Syria and Jordan borders, for example). Furthermore, due to the stability of the country and the overall sense of security, refugees describe feeling safe living in Jordan. As displaced persons, they find a population that is not hostile to them and is, in fact, welcoming and understanding at times. In particular, non-governmental, religious and quasi-governmental organizations have developed programs and sought funding to address some of their needs. Various UN and governmental organizations also provide services, seeking funding for their work and partnering with various NGOs. Some of these organizations have developed the first incarnations of successful aid programs that have been copied and used elsewhere (see Innovative Projects below).

In this report, we detail many of the issues faced by urban refugees, in particular Iraqis. We discuss the various programs and policies of governmental bodies (United Nations (UN), international non-governmental organizations (INGO), national non-governmental organizations (NGO) and community based organizations (CBO))

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that have been developed to address refugee and local communities, and we incorporate stakeholder comments on those programs. Our interviews with Iraqis included asking about their lives in Iraq as well as their experiences as urban refugees. This imparts a deeper understanding of their access to services and housing before they took refuge in Jordan and enables us to better understand their life skills and expectations as refugees. We also examine the local populations that host refugees to understand their lives and access to services as a useful comparison to studying refugees.

The Syria Situation

As of October 2012, the escalating violence and conflict between government and oppositional forces throughout Syria has resulted in 300,000 Syrians fleeing to Jordan, Iraq, Lebanon and Turkey, with some 80,000 registered or awaiting registration in Jordan. In addition, since January 2011 and August 2012, over 65,500 Iraqis who had fled to Syria during and after 2003 returned home amid fears of becoming caught up in the violence. With more expected to return home and a steady flow of Syrians entering Iraqi Kurdistan, there is doubt over the Government of Iraq’s (GoI) ability to cope and fear of a “returnee crisis” have arisen.

According to GoJ estimates, there are some 200,000 Syrians in Jordan, with hundreds more crossing the northern border with Syria every day. They are regarded by government officials and aid workers as a “different kind” of refugee population from the Iraqis for three reasons. Many have stayed in rural areas close to the Syrian border, renting private accommodation in border towns or staying with family and other members of the host community due to kinship relations and labor connections. These Syrians are thought by the humanitarian aid community to be less well-educated and poorer than Iraqis, as they are largely rural villagers from southern Syria. That said, as the conflict has spread to Damascus and other major cities and numbers entering Jordan increase, this distinction has become less pronounced. A second difference, and source of growing concern among the humanitarian aid community, is the thousands of Syrians crossing the border who are placed in the Zaatari camp (established in July 2012 and managed jointly by UNHCR and the GoJ). The camp is located in empty desert land between the Syrian border and the Jordanian town of Mafraq, without well-developed infrastructure or support for the more than 30,000 residents. Recent unrest in the camp over the lack of facilities, sufficient water and that refugees cannot leave has resulted in the authorities rethinking the size of the camp.

Another cause for serious concern is the plight of Syria’s Palestinians whose ancestors fled to Syria during and after the wars in 1948 and 1967. They are entering Jordan and Lebanon, particularly as major Palestinian refugee camps in and around major Syrian cities have increasingly endured shelling, sniper fire and raids.\textsuperscript{19} Whereas Syrian refugees have been allowed to rent homes, Palestinians arriving from Syria are being held in Jordan at the heavily-guarded Ramtha compound.\textsuperscript{20} This discriminatory treatment of Palestinians and disregard for their protection needs is reminiscent of Iraq’s Palestinians who, upon fleeing Iraq, were enclosed in makeshift border camps for many years by both the Jordanian and Syrian governments, unable to leave or take care of themselves. Both history and recent developments indicate that Palestinians fleeing violence in their host countries suffer from an acute protection gap. Their dire situation is an extra burden on the international community who must assist and find resettlement for them. As the vast majority of these Palestinians do not have travel documents or passports and are not considered Syrians, they might not be allowed to return to Syria later. Moreover, the Jordanian authorities are unlikely to ease restrictions due to fears of upsetting the sensitive demographic balance in the country.\textsuperscript{21}

\section*{II. Background and Present Situation}

\subsection*{II.I Major Conclusions and Recommendations}

\begin{itemize}
  \item Aid to Iraqis has provided humanitarian solutions to political problems.  
    \begin{itemize}
      \item While many Iraqis in Jordan are in need of help to survive, the problems that they are fleeing are political and are not replicated in the diaspora. The problems require political solutions in Iraq. Personalized violence by both known and unknown assailants and lack of security remain the primary reasons for Iraqi displacement. These issues remain unaddressed in Iraq, thus decreasing the refugees’ willingness to return.
      \item The injustices of the Ba’th regime were never addressed by the U.S. occupation forces nor by the nascent Iraqi government. The internal violence and displacement that took place post-2003 has roots in violence perpetrated at the hands of the state pre-2003. Revenge against individuals and families who were part of the Ba’th party apparatus or people reclaiming property that was taken from them prior to 2003 has resulted in the displacement of those living there post-2003. Failure to address pre- and post-2003 grievances systematically by means of a truth and reconciliation commission (or a similar process) constitutes a major obstacle and remains an urgent priority for the sake of the future of displaced Iraqis and their ability or desire to return.
    \end{itemize}
  \item Urban refugee populations in a lower-middle income country consume a
\end{itemize}

great deal of financial resources.

- Many of the Iraqi refugees came to Jordan as middle-class residents of urban areas. As a result, the experience of the aid/assistance community in Jordan has been that the Iraqi community is more costly and more needy than other refugee populations. According to the UNHCR, “35 per cent of Iraqis in Jordan have a university degree and professionals outnumber manual workers by three to one.”

  - They have middle-class illnesses that were diagnosed and treated while in Iraq (diabetes, high blood pressure, heart disease, cancer), but continue to require regular medication and monitoring. They are a population wary of trusting Jordanian public health systems and charitable organizations with their treatment and medication needs, and they assume they should have easy access to low-cost healthcare after years of heavily subsidized and centralized healthcare in Iraq. These refugees also have middle-class tastes and expectations. The international community has sometimes viewed with impatience the Iraqi refugees and the large amounts spent on them, in contrast to how much more that same amount of funding could do for refugees in other parts of the world. The attention to the needs of Iraqi refugees is sometimes expressed in ways that are discriminatory towards other refugees; for example, in discussing those from Darfur, Somalia or Southern Sudan, some have articulated that Africans are used to poverty or that “they are lucky to be here” or alive at all.

Iraqis are now in a period of “protracted displacement,” which means the following for this refugee population:

- The Iraqi refugees pull money from their place of origin in order to survive; this is a relatively unique situation in the refugee experience in the Middle East. Those fleeing from wars have often found safety and/or the ability to work outside of their home countries (Sudan, Palestine, Afghanistan, Western Sahara and Lebanon are all examples that are different from the Iraq example).

- Children are on a trajectory in which they will be less educated than their parents. Their displacement has disrupted their K-12 educational progress, and they have no opportunities for higher education except at high costs. Again, this situation is unique in the Arab world more generally and among refugees in/from the Arab world specifically where, in all other cases, children have received more education than their parents.

Iraqis live in limbo in Jordan, waiting for resettlement and dependent on

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24 This is the conclusion of the International Organization for Migration, circa 2011. See: IOM (2011) “Review of Displacement and Return in Iraq, February 2011,” Geneva: IOM, http://www.iomiraq.net/Documents/Five%20Years%20of%20post-Samara%20Displacement%20in%20Iraq%20in%20Feb%202011.pdf. The United Nations High Commissioner for Refugees (UNHCR) notes that families in situations of ‘protracted’ displacement often no longer need emergency assistance or protection” (2). While they may not need emergency assistance, those Iraqis in Jordan still need other kinds of financial or housing or healthcare assistance, as they are not allowed to work legally and thus have no source of income for which to pay for their needs.
aid. This situation creates a distorted sense of the present and the future and results in the need for psychosocial assistance as they grapple with the long-term implications of the years they spend in limbo as refugees.

- **Confusion about changing access to services and asylum-seeking processes.**
  
  » Because the systems have changed multiple times since 2006, there is a great deal of confusion within the Iraqi community about where to go for what services, their healthcare options, what IOM offers and what UNHCR provides, etc. NGOs have created numerous campaigns regarding access to healthcare and education, which were developed in response to the changing access to services. These initiatives have been successful in educating people about options and requirements.

- **Information must be provided to Iraqi refugees if they have been rejected for resettlement.**
  
  » The research team heard many conflicting stories on whether or not UNHCR/IOM inform refugees of rejection for resettlement. Most Iraqis said that they had not been told, despite years of waiting. UNHCR maintained that they did not have the funding and personnel to inform people individually or to have counseling available; thus, they were not telling people. One INGO told us that they asked UNHCR for a list of those who had been rejected so that they might be able to prepare them for long-term integration or return. However, this request was denied due to internal regulations. Other Iraqis told us that they had received notification of their rejection. The U.S. Department of Homeland Security maintains that if they have not heard that they have been rejected, they may still be resettled in the U.S. All of this conflicting information and contradictory positioning means that no one really knows what is exactly happening or the policy. Many of the Iraqis we spoke with said they would rather know the outcome of their application for resettlement so that they could get on with their lives. Given the vacuum of information on resettlement processes and statuses, Iraqis have created alternative sources of information—websites in particular—about the questions asked in interviews, what a particular interview means, etc., which may or may not be accurate or helpful to the process.²⁵

  » **Recommendation:** IOM, UNHCR, GoJ, NGOs and INGOs cooperate and communicate with each other well. They have, however, left the Iraqis out of channels of communication. IOM and UNHCR buildings must not remain a bastion of opacity, literally inaccessibly and inhospitable to Iraqis. There should be more outreach and engagement with those Iraqis remaining in Jordan. This could take the form of monthly meetings between groups of Iraqis, staff at IOM, UNHCR as well as representatives from relevant embassies and could be facilitated by CBOs and NGOs.

²⁵ See, for example, ANKAWA Message Board: http://www.ankawa.com/forum/index.php/board,53.0.html.
» **Recommendation:** In addition, given that Iraqis in Jordan use the internet a great deal, both IOM and UNHCR would be well-served and would serve their constituents better by creating and managing a website in Arabic with necessary information, etc. It could even be a place where refugees could signup for appointments, receive information, etc.

- **Iraqi refugees are refugees of violence, fear and suffered an absence of services in Iraq.**

» As a result, they have high levels of trauma, experiences of personalized violence and feel a distinct sense of injustice and a lack of reconciliation about what they experienced in Iraq. These issues have a major impact on Iraqis’ psychosocial health, their ability to function in a new society and their desire to return to Iraq. Many INGO/UN reports exist on this subject.\(^{26}\) However, in Jordan (and for many years in Syria) they found services and safety from fear and violence. Others have come to Jordan for healthcare services not available or not accessible in Iraq.

» Thus, while Iraqi refugees tend to be middle class and literate, they have a disproportionate level of intensive healthcare needs and high levels of psychological traumas. Both of these needs require a great deal of resources and follow-up.

» Earlier research with displaced Iraqis shows that those with trauma are well-served by supportive social projects. “Social factors in exile, particularly the level of affective social support, proved important in determining the severity of both post-traumatic stress disorder and depressive reactions, particularly when combined with a severe level of trauma/torture.”\(^{27}\) Increasing social services and building psychosocial material into training courses to facilitate a healing or coping component would be a positive development.

- **Limited services for refugees living outside of Amman.**

» While the focus on this research has been on urban refugees in Amman, other urban areas in Jordan also host Iraqi refugees, primarily Irbid and Zarqa. The latter cities are much cheaper in terms of living costs and host people who are on the extreme margins as well as those who have been in Jordan for a long time and are forced to continue the search for cheaper housing. Although efforts have been made to ensure Iraqi access of public schools and increasingly public health services, those living in other cities with far less NGO presence and parallel systems may be using public services more than those in Amman. This idea was conveyed to us by stakeholders with experience working with Iraqis, Jordanians and mixed families in Irbid and Zarqa. In light of the recent influx of Syrians in areas outside of Amman,


it would be worthwhile to conduct a comparative needs assessment study of Iraqi, Jordanian and Syrian populations in Zarqa, Irbid, Mafraq and Ramtha.

- **Access to healthcare services seems to be a gateway to accessing other services.**

  » Thus, bringing refugees into contact with other service providers could be assisted via willingness to access healthcare services, as reception areas of clinics are often a meeting place for Iraqis awaiting consultations. The subject of refugee healthcare in Jordan is addressed in the project report entitled *Urban Refugees in Amman: Mainstreaming of Healthcare.*

- **Building local capacities and institutions is positive for Iraqis and local communities.**

  » Jordan’s extensive network of civil society and quasi-governmental and non-governmental organizations is a valuable asset to the humanitarian aid community and should be fully utilized so as to improve the sustainability of programming. These institutions have been crucial in providing services and spaces for Iraqi refugees alongside their programming for Jordanians and Palestinians. Their roles have expanded in the current situation with the entrance of tens of thousands of Syrians to Jordan.28

  » Awareness of potential local partners for UNHCR and INGOs could be increased via the Ministry of Social Development (MoSD), with its database of all local CBOs and NGOs. Another next step would be to organize a one-day networking fair for local CBOs, NGOs and INGOs so as to increase awareness of activities, foster collaboration and promote new partnerships among these stakeholders.

  » Interactions between INGOS, local NGO and CBOs are not uncommon in Jordan, bolstered through UNHCR’s role as a coordinator of funds and its selection of implementing partners.

  » During site visits, the research team observed that receptivity and openness on the part of both local and international actors was the primary reason for successful partnerships and capacity-building. These characteristics were also perceived as important for relationships geared towards capacity-building between UNHCR, INGOs and government ministries, in particular the Ministry of Health (working relationships with UNHCR, IRD, IMC and JHAS) and the Ministry of Education (working relationships with UNHCR, UNICEF, Questscope and ANERA).

  » Two kinds of partnership between local organizations and INGOs were noted:

    - More commonly, ‘passive partnerships’: Interactions in which CBOs and local NGOs aided in outreach to particularly vulnerable and hidden

beneficiaries, implemented distribution, facilitated referrals between organizations, raised awareness of INGO activities and allowed INGOs to utilize their space for activities. Though not necessarily characterized by inequality, this kind of relationship was passive in nature, with little attention devoted to long-term capacity-building by either partner.

- Less commonly, ‘dynamic partnerships’: INGOs, taking on the role of “enabler” and utilizing their technical expertise, actively sought out local partners and equal partnerships while respecting local leadership and limitations. The relationship between International Medical Corps (IMC) and the Jordanian Health Aid Society (JHAS), a local NGO, is a good example. IMC focused on strengthening both clinical and technical expertise, including administration, accountability and financial practices. ANERA demonstrated similar capacity-building with a local CBO, the Families Development Association, assisting them with the running of activities and procurement of funds.

» Partnerships between international and local actors based on equal sharing of responsibility, regular consultation and communication, building on the strengths of each partner should be encouraged. With this in mind, INGOs should arrange for their local partners to visit other parts of the world in which they have similar activities (e.g. Bosnia, Turkey, etc.). This would enable local partners to understand the bigger picture and open avenues to build capacity and contribute their expertise to INGO activities elsewhere. An example of this is JHAS‘ work in Yemen and Libya, facilitated by its partnership with IMC.

» CBOs described the increased burden on their buildings and facilities as well as their staff when Iraqis were channeled into their courses. While project funding paid for some renovations and other related improvements in CBOs, it would be advisable to continue building upon existing local capacity by improving facilities and training and hiring staff (even if temporarily) to deal with the increased demand. Better facilities and increased staff would also allow the CBOs to do more outreach in their communities, to create more programs for locals as well as refugees and to increase the potential for dynamic partnerships.

» Refer to Section 7 (Funding) for more recommendations related to local capacity-building and the grant-making process.

II. Innovative Projects

UNHCR developed a number of projects out of the Iraqi refugee crisis that significantly changed refugee management and were replicated in other locales, depending on the context.

» ATM cards instead of food aid or cash distribution (done in agreement with
the Cairo Amman Bank which has branches around the city). There are many positive aspects of this program: ATM cards have an overhead of 2.3 per cent, whereas food distribution had an overhead of 20 per cent. ATM cards allow for more money to go to the refugees and gives them a sense of control over how they spend the aid they receive. According to the UN, 98 per cent of recipients prefer the ATM cards to the earlier food/cash distribution systems.29

» Refugee Assistance Information System (RAIS)—an internet-based system of refugee registry that allows all UNHCR partners to review the refugee's health history and history of accessing services. The idea was to limit duplication in the flood of services that appeared, and it seems to have been successful.

» UNHCR website in Arabic: http://www.unhcr-arabic.org/cgi-bin/texis/vtx/home. This website gives general information about UNHCR. A needed addition would be an UNHCR-based website for Jordan (or wherever) with an FAQ section about how to register and available services. This would be a simple and inexpensive way to communicate necessary information to the many refugees who are literate and have access to computers or smart phones; it would also help to dispel rumors and other misinformation and miscommunications.

• Informational material and projects designed or implemented by INGOs/NGOs involving UNHCR, GoJ and refugees to raise awareness and increase accessibility of services among refugees, to inform people about refugee rights and agreements and to communicate health information and good health habits. These have come in a variety of formats including wallet-sized cards (refugee rights), flipable pamphlets (healthcare options and how to access public health facilities) [Figure 1], coasters (with information about healthy eating and dental care) and outreach volunteers in public hospitals and clinics to help refugees navigate the process. Strong international funding for these types of programs has made them possible.

» However, a crucial communication gap exists between refugees and refugee officials. One way to bridge that gap would be to create an official, online, Arabic-language forum in which Iraqis can participate and access discussions monitored by the major IGOs involved in resettlement and service provision, IOM and UNHCR. This website would enable the latter organizations to clarify information, dispel false rumors and provide information on major issues affecting refugee populations in Jordan. It would also improve accountability of these major IGOs and allow them to observe emerging trends within the refugee communities as they unfold. Such an online forum is neither costly

nor difficult but would require staff to read it, in order to gain an insight into the goings-on within refugee populations.

» This initiative may not work as well with the Somali community, due to language and literacy barriers. However, regular informal monthly meetings and house visits from representatives of IGOs (with the use of translators) could suffice.

**Figure 1: Example of the Flipable Pamphlet on Healthcare Options from the MoH**

- New forms of service-provision. JHAS, with support from IMC, has expanded its area of coverage and increased accessibility to health services outside of Amman through the establishment of permanent and mobile health clinics. In January 2012, JHAS informed the research team that they had three clinics in northern Jordan, two clinics in Amman and one in Zarqa, with three other mobile units elsewhere. At the time of interview, JHAS was in contract talks with UNHCR to operate two other mobile health clinics in Ramtha and Mafraq for newly arrived Syrian refugees. These mobile health clinics have been effective, but they are limited in the services that they can provide. JHAS does have a good mental health program attached to its mobile medical units; although according to IMC, more is needed.

- Nationwide training project under UNHCR Protection Unit. The UNHCR Protection Training teams trained government officials, border officials, corrections officers, police, officials from the Ministry of Interior, General Intelligence and Ministry of Justice in refugee rights, human rights and sex and gender based violence (SGBV), among other things. In addition, a partnership with the Arab Bridge Center facilitated the training of judges, lawyers, imams and religious authorities in these subjects. The National Center for Human Rights also served as a conduit for training of civil society and human rights activists. Based on our research with Iraqis and from reports, it is clear that these workshops were successful in lessening the detentions and problems faced by Iraqi refugees.
When conducting interviews in December 2010, there was fear of arrests, etc. By May 2011, we did not hear any of these stories, nor later in January of 2012. The trainings conducted in 2010-2011 were done with the national NGO, Legal Aid, rather than the Arab Bridge Center, and have continued successfully into 2012.

- Collaboration among UN organizations, the GoJ and its ministries, INGOs, NGOs and CBOs has led to successful projects and the greatest amount of transparency.
  
  » Good working relationships among the INGOs, the GoJ, local NGOs and CBOs have resulted in successful programing, which is yet more evident in the case of Syrians arriving in Jordan over the past 18 months. In part this situation is because the GoJ is not antagonistic to refugees or those working with them, but instead generally both the GoJ and the individuals who work in government bodies want to find ways to assist and aid refugees and nationals. This situation is in contrast to many other places in the world (Cairo in particular). However, those career international aid workers who know those more antagonistic situations and are posted in Jordan need to be careful not to let their previous experience in other places with more antagonistic governments inform their approach in Jordan. Instead, such international aid workers need to understand the local context, Jordan’s long history with refugees and the successful relationships that local NGOs and long-term INGOs have with each other, the UN and the GoJ. In addition, having a diversity of local employees, including refugees themselves, will help INGOs develop a healthy diversity of attitudes and approaches, given that there are a multitude of experiences of living in the country.

- A number of smaller organizations have also developed innovative, community-based projects that could be models for the development of other types of projects between INGOs and CBOs, beyond the training courses.
  
  » Psychosocial treatment and programing for children has been a target. Children’s photography and art projects have also been organized with INGOs and Jordanian institutions, although these kinds of projects were phased out as funding diminished.\(^30\)
  
  » Collateral Repair Project (CRP) has pioneered a number of projects with psychosocial elements. Such social activities for adults include a “Ladies’ Night” (game-playing, etc.) and a “Men’s Domino Night”. They also have a “Family Newsletter” written, edited and published by Iraqis. Another popular activity has been self-defense classes for children, a Children’s Reading Club and Lending Library (with a chart on the wall with all of the children’s names (ages 5-14) and prizes for all who participate and a small cash award for the top three readers). More recently, CRP has organized patient empowerment sessions held by a local doctor.\(^31\)
CRP has also been part of a number of economic development projects, including one in which Iraqi women make and sell bags (see Figure 2). In the past year, they have begun hiring Iraqis to renovate CRP facilities and homes for other refugees. A member of the research team noted the enthusiasm and gratefulness of those Iraqi men “working” in these roles, which provided them with both additional/necessary income, a way to use/develop their skills and a means to help others and not feel only like a victim.

**Figure 2: Iraqi women selling bags they crafted at Souk Jara, Amman**


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Chapter 1: Introduction, Aims and Methodology

The project has sought to understand the conditions of displaced Iraqis in a comparative study with other refugee and non-refugee populations in urban settings. It examines the needs of Iraqi refugees with regard to health, education, livelihood, shelter, security, refugee well-being and the burden on host and donor countries.

The study has concerned itself with:
- Host country governmental services for refugees;
- Relevant UNHCR activities and policies; and,
- Internationally-funded refugee programs and their local implementing partners.

The section on health mainstreaming has been developed and submitted as a separate report.

1.1 Methodology and Interviews

The methods consisted of interviews, focus groups and discussions with refugees and stakeholders as well as a review of the relevant literature. The interviews included refugees, locals, local NGOs, INGOs, UN employees and officials and employees of the Government of Jordan (GoJ) as well as site visits to service-providing bodies, support institutions, local NGOs, homes and medical facilities. In total, the team leader spent more than seven weeks in Jordan conducting research, and a research assistant spent a summer interning at an INGO. The secondary sources included academic articles and books, reports and papers by INGOs, NGOs and UN bodies, and other relevant publications.

The primary source interviews consisted of two visits one year apart to UNHCR (8 interviews) and UNRWA (5 interviews), as well as three research trips in which we conducted interviews with Jordanian governmental officials in the Ministry of Health and the Ministry of Planning, 11 interviews with local NGOs and CBOs, 23 interviews with INGOs, 90 interviews with Iraqi refugees (57 men and 33 women), ten interviews with other refugees, 30 interviews with Palestinians and Jordanian citizens and six interviews with Palestinians without Jordanian citizenship. We also visited a variety of local institutions including three female-headed Community Based Organizations in different lower-income neighborhoods in Amman, a church, a church clinic, a clinic specifically for refugees, a hospital, two vocational-training institutes, two language-training programs, a number of Palestinian refugee camps (including Gaza camp), a day-long outing with Iraqi refugee families and home visits to Iraqi, Sudanese and Somali households in Amman and Zarqa.

Interviews with Refugees and Locals:
Those being interviewed were asked to answer on behalf of members of the household in which they were living; thus, if the questions were to a father, mother or adult child in the household, they were to address the entire family’s living situation, access to healthcare, education, etc. The interviews with refugees and locals were designed to capture a diverse selection of each group, focusing especially on those who were not well-off financially. With the Iraqis, the questions dealt with their lives in Iraq, as well as their lives in Jordan. We felt this issue was an important element of these refugees’ identities and related to the coping skills that they developed and the challenges and difficulties that they faced. Their lives before being displaced are what they know and to what they compare their current lives. This subject is one that is often ignored in analysis and reports about refugees, although it remains vitally central to refugees’ lives, experiences and coping mechanisms in exile.

Interviews with Iraqis:

The lead researcher on the project provided training in Arabic to two groups of Iraqis living in Jordan about qualitative interview techniques. The training consisted of a daylong workshop for each group in two different Community Based Organizations (CBOs), including human subjects protection and practice interviews with each other. The trainer then reviewed their work and offered suggestions. The Iraqis chosen to be interviewers were outreach volunteers with local and international NGOs, and they were living in different neighbourhoods in Amman and in the surrounding areas, including the more distant outlying areas of Sahhab and Zarqa. They ranged in age from their early twenties to late sixties and consisted of nine women and 12 men, all from Iraq. The interviewers were instructed to diversify the interviews they conducted for age, gender, origin and financial situation among the refugees. In total they interviewed 90 Iraqis, of whom 57 were men and 33 were women, living in at least ten different neighbourhoods in Amman and the surrounding areas.

Interviews with Jordanian Citizens and Palestinian Refugees:

The lead researcher conducted a four-hour long workshop in qualitative research techniques in one of the CBOs to six researchers (five women and one man). The workshop included human subjects protection and interviews with each other as practice, after which the lead researcher reviewed their work and offered suggestions. The interviewers were instructed to diversify the interviews they conducted for age, gender, origin and financial situation among the refugees. They interviewed 36 Jordanians, Palestinians with Jordanian citizenship, and Palestinians without legal status in Jordan (in total, 22 women and 14 men).

Interviews with Somalis and Sudanese Refugees:

Interviews with Somalis and Sudanese refugees were conducted by the lead researcher and two research assistants, and, in the case of two of the Somali refugees,
a translator from Somali to Arabic. We were introduced to these refugees by one of the only NGOs dealing with Somali refugees, the International Catholic Migration Commission (ICMC). After visiting one female-headed household in Amman, the research assistant was introduced to five other single females and female heads of household living within the same neighborhood. Although there was a visible presence of young male Somalis in the neighborhood, the research assistant was not able to interview any.33

33 While there was a language barrier (with a translator from Somali to Arabic), the Somali women we interviewed said relatively little and were not forthcoming with information. This has been a common experience and is likely due to interview fatigue, feelings of disempowerment and because they did not deem some information of relevance. During three months spent in Amman, one research assistant visited the homes of Somali FHHs twice weekly and was able to better understand the stories and situations of Somalis in Amman.
Chapter 2: Mapping the Jordanian Context

2.1 Background

The population of Jordan are referred to as “Jordanians” because they live in Jordan and have Jordanian citizenship; however, the population is made up equal mixes of those whose see themselves as the original inhabitants of the land within Jordan’s borders (and see themselves as the “real Jordanians”) and those who identify themselves also as Palestinians, the vast majority of whom have Jordanian citizenship. Palestinians who came as refugees from Palestine in the 1947-1949 War gained Jordanian citizenship, in large part because Jordan annexed the West Bank from 1949 until it was occupied by Israel in 1967. During the 1967 War, those from the West Bank who fled across into the new borders of Jordan also gained Jordanian citizenship. Over time, many of these multiple generations of Palestinians began to think of themselves as Palestinian Jordanians and started to live together with Jordanian Jordanians, as people have come to call the two different groups (in Arabic). A great deal of integration occurs between these two groups, including intermarriage, business dealings, schooling, etc. And yet, separations between them due to recent history and politics exist, such that it is increasingly rare to find Palestinian Jordanians holding positions in the army or senior positions in the government (in contrast to thirty years ago). We find, instead, that Jordan is an example of de facto refugee integration, but one that, for a variety of reasons, remains uneasy. The addition of hundreds of thousands of Iraqis over the years, as well as refugees from Sudan, Somalia, Syrian and elsewhere, most of whom have found refuge in the capital city, have made Amman a rich locale for the study of urban refugees.

2.2 Humanitarian Aid Community

Our survey of over thirty local and international aid organizations involved four different types of organizations.  

- United Nations Organizations
  - UNHCR has provided essential services and protection to refugees and continues to do so. In addition to advocating for and protecting refugees as well as registering them for services and asylum, UNHCR has also facilitated third country resettlement opportunities, which are submitted to IOM. In 2009, the UNHCR consolidated its work, “reducing the number of international partners and strengthening national partners.” Its role in

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34In 1983 Jordan introduced color-coded travel cards for Jordanians of Palestinian origin in the West Bank, in order to facilitate their travel to and from the West Bank under Israeli occupation: a green one for West Bank residents, and a yellow one for West Bankers who had moved to the East Bank. The introduction of this system of green and yellow cards in practice created three tiers of citizenship rights, differentiating original East Bank Jordanians and the two groups of West Bank-origin Jordanian nationals (whom Jordanian law still formally considered its nationals and citizens with equal rights)” (Human Rights Watch (2010) Stateless Again: Palestinian-Origin Jordanians Deprived of their Nationality, New York: HRW: 2).
coordinating and funding healthcare services, training in refugee rights and protection, K-12 education, counseling and financial support for those with special needs, the elderly, the vulnerable and families places it front and center in providing for refugees’ survival. UNHCR also is the main interface through which refugees access these and other services, via refugee cards and other official documents. UNHCR, as noted in the section of this report on “Innovative Projects”, has pioneered a number of new programs that provide better services for all refugees and lower overhead costs (ATM cards, RAIS, among others).

- The United Nations Relief and Works Agency for Palestine Refugees (UNRWA) was established in 1949. “The Agency's services encompass education, healthcare, relief, camp infrastructure and improvement, community support, microfinance and emergency response, including in times of armed conflict.”35 In Jordan, there are more than 2 million registered Palestinian refugees, most of whom who live outside of the camps or within the ten official and three unofficial camps.36 UNRWA provides essential health and educational services for refugees (see more in particular sections as well as the Health Mainstreaming report) in addition to psychosocial projects, community development support and refugee camp infrastructure development, among others.

- Other UN agencies in Jordan include UNDP, UN Women, UNFPA, UNICEF, UNHABITAT, UNESCO, UNOPS, FAO, WFP, WHO and UNIDO. Among these agencies, UNICEF played a significant role in Iraqi refugee education.

- I/NGOs dedicated to a particular subject who work in humanitarian aid, development or education and include all people residing in Jordan, including refugees, in their programs. These include Jordanian and international NGOs.

- Small I/NGOs and local CBOs that work in one community and function more as a community center, providing financial help, social services, community organizing, work projects, etc.

- Large INGOs that have refugee-specific mandates and routinely provide services to refugees around the world.

**UNHCR and Its Implementing and Operational Partners in Jordan**37


**NGOs:** Caritas Jordan, Center for Victims of Torture, International Relief

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In Jordan, all of these organizations work with each other and have created efficient systems in which each organization plays a role in service provision, handling humanitarian crises and development. The local NGOs and CBOs, in particular, have key networks on the ground, language abilities, knowledge of the country and context and relationships with governmental bodies. The INGOs have experiences to build on from both in-country and global situations. The INGOs have the ability to apply for large-scale funding. The UN bodies bring obvious knowledge, skills and systems, as well as funding and the acceptance by and respect of government bodies, INGOs/NGOs and the population.

In evaluations of these organizations' management of Iraqi refugees, there have been good many successes. They worked for the most part together and built on each other's strengths. It is notable that those local NGOs and CBOs who had knowledge of and relationships with GoJ Ministries and Officials had much better success because they talked to and worked with their counterparts to figure out problems and solutions. Most significantly, groups could work with those in the government to address particular issues—for example, raising awareness of the new refugee status cards to prevent detention, the cooperation of the police regarding not detaining Iraqi women divorced from Jordanian men, bringing in volunteers to help counsel Iraqis in the use of the public health facilities, etc. These things happened because of the good relationships local NGOs have with governmental officials and bodies and their willingness to work together.

### 2.3 Refugee Demographics in Amman: Iraqis, Palestinians, Somalis and Sudanese

**Iraqis**

Iraqi refugees in Jordan have a different history. As described in every work on Iraqi refugees in Jordan, the GoJ categorizes Iraqis who have come to the country during and after 2003 as “guests” rather than as “refugees.” The past experiences of the Jordanian government with Palestinian refugees, in part, have determined how it has addressed the influx of Iraqis (and now how it is responding to displaced Syrians). One scholar describes:
Iraqis in Jordan and Syria [as] beneficiaries of two conflicting policies, one is the tradition of Arab brotherhood which constitutes a political and moral imperative to provide refuge; the other is a determination on the part of both governments not to integrate the Iraqis or acknowledge their permanency. Officials in Jordan and Syria declare themselves committed to non-refoulement until peace is re-established in Iraq. In the meantime, the Iraqis are given refuge as guests, but not acknowledged as refugees for whom the state takes responsibility. UNHCR deems the Iraqis to be prima facie refugees; those who register receive asylum seeker cards in Jordan and refugee cards in Syria.38

A Memorandum of Understanding signed between the GoJ and UNHCR in 1998 guides the principles and policies of how the GoJ chooses to respond to refugees. UNHCR’s determination of prima facie status for Iraqis meant that they did not have to undergo individual Refugee Status Determination (RSD) but rather their RSD was granted for the group. In addition, the GoJ has largely respected the non-refoulement clause—the legal right not to be forced to return to a country of origin while it is dangerous to do so—and allowed Iraqis to remain in Jordan while they apply for asylum and resettlement in a third country.39

As noted earlier, the statistics on the numbers of Iraqis in Jordan are at great variance. Table 1 below provides the UNHCR estimates for 2012-13. While UNHCR is planning on providing services to 30,000 registered Iraqi refugees, there are clearly more in the country. The GoJ estimates another 400,000 reside there, a figure which most INGOs think is too high.

Table 1: UNHCR Jordan Estimates for 2012-2013

<table>
<thead>
<tr>
<th>Type of Population</th>
<th>UNHCR 2012-2013 planning figures for Jordan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>JAN 2012</td>
</tr>
<tr>
<td>Of whom assisted by UNHCR</td>
<td>Of whom assisted by UNHCR</td>
</tr>
<tr>
<td>Iraq (unregistered)</td>
<td>419,900</td>
</tr>
<tr>
<td>Iraq (registered)</td>
<td>1,000</td>
</tr>
<tr>
<td>Various</td>
<td>1,000</td>
</tr>
<tr>
<td>Total in country</td>
<td>4,528,800</td>
</tr>
<tr>
<td>Total in country</td>
<td>4,528,800</td>
</tr>
<tr>
<td>Total in country</td>
<td>4,528,800</td>
</tr>
</tbody>
</table>


The question of the number of Iraqis in Jordan has been a persistent issue with funders and NGOs since the refugee movement began. The GoJ does not keep

or make available statistics on the number of people (regardless of citizenship) entering and leaving the country and consequently, all discussions of and planning for Iraqis is based on estimates. It is, of course, possible to speak with certainty of the number of refugees registered with UNHCR. However, all parties involved agree that this number does not accurately reflect the number of Iraqis in Jordan. The government’s estimates seem particularly high, yet the numbers registered with UNHCR are also clearly much less than the numbers of Iraqis in the country. A very plausible explanation may be that many of the Iraqis in Jordan came before 2003 and thus are not eligible for registration with UNHCR. This is in spite of the fact that they face many of the same issues (lack of work options, access to affordable healthcare, etc.) as those who came post-2003.40

The numbers themselves indicate the problems that result from the lack of accurate statistics. As of May 2011, the Ministry of Education (MoE) registered 27,000 Iraqi children in the public education system and 5,000 in private schools, but UNHCR statistics show that there are only 7,000 registered school-age Iraqi children, in total.41 The children in public education are clearly not from wealthy families—but without registering with UNHCR, they may find it difficult to access other services for refugees if they need them. In addition, if the MoE is only planning for 7,000 children based on the UNHCR registered number, then all of the children in the public education system will suffer if an additional 20,000 are added without adequate resources. Another source of non-registered refugees might be those Iraqis who have work permits (however temporary that may be). In an interview, the Iraqi Business Council said that the Ministry of Interior (MoI) reported there were 80,000 Iraqis with work permits, and presumably these people do not factor into the UNHCR registered refugee numbers.42

At the end of 2010, UNHCR had 30,786 Iraqis registered (which had dropped by 8,000 over the course of 2010). Of those registered at the end of 2010, 10,195 (33%) were children under the age of 18 and 2,858 (9.3%) were over 60.43 From a statistical standpoint, this suggests that there are more than twice as many adults as children, which is actually the opposite of household patterns globally and especially in the Arab World with its “youth bulge.” Alternatively, it suggests that there are many individuals without children in Jordan, which we do know to be true. The UNHCR-registered Iraqis between the ages of 18-59 for 2010 showed 8,540 females and 9,193 males, a difference of only 653 men. However, in our work we encountered many single males and very few single females.

The ways in which people are registered, or allowed to register or not, must also have something to do with these statistics. The interview data along with other accounts we reviewed suggests a number of reasons for some of these statistical oddities. First, there are families in which some people are allowed to register with UNHCR and others are denied registration or choose not to register (our interviews

41 Interview with UNICEF, May 2011.
42 Interview, May 2011.
did not probe into the reasons why). Second, there are families with a variety of citizenships (some of the stories are below). For example, a wife may be Iraqi and registered, but the other members of the family have a different citizenship (Jordanian, Egyptian, etc.). Third, some members of the family may have been granted asylum and left the country, leaving behind other members of the family who were denied asylum or returned.

Most commentators on the subject note that the number held by the GoJ is far more than the actual number in the country and that the GoJ is particularly sensitive about this discussion. Multiple NGOs have sought to survey and count the number of Iraqis but have not been allowed. The GoJ fears that a certain amount will be allotted per refugee, which it will be expected to provide in kind or in services to that refugee. It maintains that the refugees are a burden on the entire country’s infrastructure, including healthcare and schools as well as roads, parks, etc., and consume subsidized commodities such as water, electricity, kerosene, cooking gas and wheat. 44 Jordan’s own domestic politics likely play a role as well, and while initially many Jordanians blamed the Iraqi influx for the steep rise in the cost of basic goods, as well as rent and land, most have come to see the price rises as a global phenomenon. In fact, the vast majority of the local population (based on our research as well as a review of the press) feels sympathy for Iraqis and are not resentful toward them. That said, if integration becomes the de facto policy (increasingly unlikely due to the growing numbers and increased burden of Syrians), it seems that a significant number of Iraqis will stay in Jordan. If the GoJ makes the decision to allow Iraqis to stay, publically stating that there are half a million Iraqis but that the GoJ will only allow 50,000 to stay (or some large part of the number), it will be better received in the domestic arena.

Iraqis continue to see Jordan as a place to seek refuge up through the present, and the refugee movement has not stopped to this day. Although UNHCR and the Government of Iraq (Gol) have offered financial incentives to return, they have not chosen to do so. Our survey numbers reflect similar displacement dates to those registered with UNHCR, where 25 per cent of the registered refugees arrived in Jordan before 2006, 58 per cent in the four years between 2006-2009 and 17 per cent in 2010. 45 Based on our interviews conducted with Iraqi refugees, the 90 refugees arrived as indicated in Table 2.

<table>
<thead>
<tr>
<th>Year</th>
<th>Pre-2003</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>No Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>11</td>
<td>2</td>
<td>7</td>
<td>8</td>
<td>12</td>
<td>9</td>
<td>5</td>
<td>3</td>
<td>21</td>
<td>11</td>
</tr>
</tbody>
</table>

This number does not reflect an accurate breakdown of the Iraqi population in Jordan because our sample was not random, but it does indicate that there are still

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44 The GoJ provided $650 million in subsidies in 2010.
large numbers of Iraqis living in Jordan who arrived many years ago—including more than 10 years—and who are unwilling to return to Iraq.

The issue of where the Iraqi refugees live is worthy of more attention. One INGO we spoke with noted that there are few services for refugees living outside of Amman. While the focus of this research has been on urban refugees in Amman, other urban areas in Jordan also host Iraqi refugees—primarily Irbid and Zarqa. Both cities have much cheaper costs of living and host people who are on the extreme margins. These Iraqis have been in Jordan for a long time and continue to move in search of more affordable housing opportunities. More research on this population, particularly in light of the influx of Syrian refugees post-2011 would reveal many more details about refugees’ livelihoods and access to services.

The Iraqi refugee community in Jordan contains a cross-section of Iraq’s Arab population; although there are few Kurds because displaced Iraqi Kurds remained in the borders of Iraq and have taken refuge in northern Iraq/Kurdistan. The Iraqi refugees in Jordan represent the range of religious faiths, sects and economic and social classes, although the vast majority is from the Baghdad area. According to the UNHCR statistics from the end of 2010, 89.4 per cent of Iraqis were Arab, along with 3 per cent Kurdish, 4 per cent Chaldean, 1.6 per cent Assyrian, 0.6 per cent Armenian, 0.6 per cent Turkmen, and 0.9 per cent others/no answer. Over 75 per cent of refugees came from the Baghdad governorate while only 5 per cent from Basra and the remaining 20 per cent from the other governorates.

Our research showed that the UNHCR statistics on this population cannot be fully relied upon, particularly for religion. In our informal conversations with Iraqis in Amman, a number of the Shi’a refugees reported that they registered as Sunni. When asked why, they responded that many were surprised by the question (as it was never a question asked of them by officials—government or otherwise—in Iraq) and wondered about the political implications of their answer. In part, they were afraid of repercussions to their residency in Jordan as well as resettlement possibilities to third countries. While there have been a few credible accounts of discrimination against Shi’a Iraqi refugees in Jordan, they appear to have been due to the acts of individuals in positions of power and authority and not institutional or governmental policies.

Our research also drew attention to a number of unique categories of refugees that Jordan hosts, detailed below.

Refugees with Serious Medical Problems

According the UNHCR statistics for the end of 2010, there were 4,018 Iraqis with a “critical medical condition” (13.1% of the total) and 837 with disabilities (2.7% of total). Another 713 (2.3%) were recorded as survivors of torture. Jordan is a safe

place and has charitable community-based organizations as well as a governmental program to address these communities. However, people with disabilities still encounter many obstacles, physical and social, to carrying on their lives and, when combined with poverty, their ability to survive.

Until recently, there have been special services for those suffering from critical health conditions in Iraq who require intensive treatment not available there. Respondents spoke of coming to Jordan through a program operated by Médecins Sans Frontièrs/Doctors without Borders (MSF).

**Man from Baghdad:** When the American forces arrived to occupy Iraq, I stayed in my work as a taxi driver. After that, I bought a car and we were in a better situation. Then sectarianism came, along with resentment of the situation, and we faced difficulties everywhere we were. The day finally came when we were threatened, and we did not leave our house. After that, I was hit by an IED explosion, and I lost my right eye, my face was disfigured, and I lost muscle in my feet and hands and other areas of my body. I suffered a lot of hardships and had a lot of surgeries...After my accident, I underwent a lot of surgical operations to remove part of my chest. We began to suffer from all of our returns to the hospital. After some time passed from my hardship, and I had returned to my job despite the difficulty I had in driving. The second day I was back on the job, a car surprised me. There were three men inside wearing masks, and they wanted to kidnap me. By the grace of God, they could not, and I did not go with them even though they beat me on my head and shot at my feet and threw me to the ground. After that, my anxiety about my family increased, but I could not do anything. I applied to the French organization Doctors Without Borders, and after six months, they contacted me and agreed to take me to Jordan for treatment. I had a lot of surgeries. After that, I applied to UNHCR to stay out of fear for the fate of my family, who had remained in Iraq.

**35-Year-Old Man, Baghdad, University Graduate:** I left Iraq in September 2007 because the living conditions were getting worse and worse in Iraq, and there was a lack of stable security situation. I was also shot in my left foot when I was in the shop I worked in. There was a confrontation with the American army and a gang that was in the area. I did not choose Jordan because I wanted to go there, but Doctors without Borders [MSF] chose it for me to complete my treatment. I registered with UNHCR for the sake of protection here in Jordan... MSF took me to Jordan to complete treatment for my left foot because of the lack of good healthcare in Iraq. My foot is improving a lot because I had two operations paid for by MSF.

These MSF and other programs aimed to provide treatment for major injuries allow many Iraqis to receive better and more secure stays in hospital; many undoubtedly return to Iraq while others stay and register with UNHCR in Jordan. Respondents in
Man from Baghdad: I applied to UNHCR to stay [in Jordan] out of fear for the fate of my family, who had remained in Iraq. Months passed, and my wife contacted me to say that my oldest son had been kidnapped. I refused my surgery and returned to find my son, even if they wanted to kill me…I contacted the doctor who had treated me at Doctors without Borders and arranged my reception in Jordan, along with my family. I was also able to add some other family members to my file with the UN.

Other interviews referenced various forms of cancer, heart disease and other debilitating illnesses. Thalassemia—an inherited blood disorder that results in excessive destruction of red blood cells, which leads to anemia—is a serious condition for some Iraqi refugee children. UNHCR has made special arrangements for children who have thalassemia or other special needs to have their school tuitions paid for and transportation provided to bring the children to and from school. Interviews reflected growing concerns about cuts in transportation and education program funding in the middle of the school year. Given that the special schools are in only a few locations and not usually nearby, the cut to transportation funding means these children can no longer go to the special school (or to school at all). Some of the affected refugee families include single mothers with developmentally disabled children who spend much of their time caring for them and thus are unable to work outside the home to make money to care for them.

55-Year-Old Iraqi Woman from Ninewa: My husband was killed by an unknown militia group. They killed him after stealing his car and threw his body in the street. This event had a great impact on the family, particularly because he was the main breadwinner of the family. My son suffers from an extremely bad psychological situation and does not speak to anyone apart from me, his mother. This is because of what happened to him at school, where a terrorist group planted an IED in the school. He rushed out into the street, in shock and terror. Since that time, he has suffered a great deal from mental problems. These are the reasons that forced us to leave Iraq [arriving January 2008]. I chose Jordan because one of my sisters was living in Jabal Amman, before she was resettled in the U.S. by the UNHCR. I was a seamstress but do not work in Jordan. The available work opportunities in Jordan are for hard labor, with long hours. I suffer from high blood pressure and diabetes, and the jobs aren't suitable for my skills. On top of all that, I cannot leave my son alone because he is mentally handicapped and not aware of his behavior. I do not have a source of income other than assistance from UNHCR, and that is little. It isn't enough, and I do not really have a livelihood. Available jobs are in cleaning and hospitality and this isn't suitable for me. I do not expect that if I remain in Jordan, that my son will receive a good education or obtain a good job.
Other groups of Iraqis in Jordan that present complications are: Iraqi women who were married to Jordanian men and are now divorced or whose husbands have died, and Iraqi women who are married to non-Iraqi men and who are refugees, but whose children are not Iraqis and have their fathers’ nationality. While the Iraqi women themselves may be able to qualify for some types of assistance, they find themselves in a difficult position because their children (and occasionally husbands) do not.

*Iraqi Woman from Fallujah (arrived 2004)*: When we came to Jordan, my husband looked for work to pay for our living expenses. He got a job in construction because he is Egyptian and not Iraqi. But he had an accident at work when he fell from one of the buildings. He became paralyzed because of his back injury. Now, he cannot move and depends on me all the time. That was more than a year ago. In terms of healthcare, my husband is Egyptian so we cannot benefit from the healthcare offered by the various health organizations, and we cannot get support from the UN for my husband’s treatment. I’ll give you an example from today: two of my children are suffering from a cold but I cannot treat them because they are not registered with me at UNHCR because their father is Egyptian and they have Egyptian nationality. I do not have money to treat them and the cost of a doctor and medicine is getting more expensive. The health clinics will not give treatment to my children without their registration papers from UNHCR, who in turn refuse to receive them.

If a woman’s husband is not Jordanian and/or not present in Jordan, the Iraqi mother may not want or be able to return to Iraq or to the country where her children have citizenship. Some Iraqi women do not necessarily qualify for refugee status, as they may have left Iraq in order to get married rather than to flee the situation. However, return for these women and their families may still be problematic. If an Iraqi woman is divorced from her Jordanian husband and remains the children’s primary caretaker, but her husband also fails to pay her any support for her children, she is burdened with incredible difficulties as she is no longer eligible for residency in Jordan and thus cannot work legally. In 2011, the organization, Legal Aid took on this issue because they were hearing cases of Iraqi women who were staying in abusive relationships with Jordanian men because they were afraid of getting divorced, being forced to go back to Iraq and subsequently losing contact with their children. According to Legal Aid, the GoJ has been very attentive in listening to such problems and is not deporting these women. All of these scenarios present uncommon challenges for those affected because of qualifying for access to services and work is restricted.

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47 Those whose children are Jordanian may not want to leave Jordan (children carry the citizenship and the rights of their father, which works to the children’s advantage if they are Jordanian). Others are concerned about the security situation in Iraq.
28-Year-Old Iraqi Woman Married to a Jordanian Man: She has four daughters and one son. [Her husband was abusive to her and her daughters (he has some mental problems).] After the husband left the family, this happened in July 2006, the husband did not provide anymore for the wife or children. The woman tried to convince her husband’s family that he should at least support the children. They did not answer her needs and she was forced to make a case of separation and gain custody of the children. When she was desperate for a lawyer, she went to the Legal Aid office and one of the volunteers there advised her. Now, she is waiting for the organization to help her with her case. At the same time, she is becoming increasingly anxious by the day for her children and their destiny. She does not have enough to even provide the basic things for them. She decided to move with her children to Amman and to live with another female divorcee whom she got to know a while ago. They share the house. Her mother and father are elderly and live in Iraq with her younger sister. She also has two married sisters living in Baghdad.

Palestinians in Jordan

Palestinians are a unique case for a state’s treatment of refugees. Based on Jordan’s nationality law of 1954, “Palestinian residents of the West Bank in 1949 or thereafter received full Jordanian nationality following Jordan’s incorporation of the West Bank in April 1950.”48 Thus, the vast majority of West Bankers have citizenship if they were living in Jordan (or fled to Jordan) at the time of the 1967 war. After the 1989 Jordanian disengagement from the West Bank, Palestinians living in the West Bank were allowed to obtain temporary Jordanian passports for travel (and a green identity card), while Palestinians living abroad and without residency access to the West Bank maintained their Jordanian passports (and a yellow identity card).49 Today, most people would agree that those of Palestinian origin make up nearly half of the population of Jordan.50

Palestinians without Jordanian Citizenship

A much smaller group of Palestinians are those with Palestinian citizenship or no citizenship (only travel documents or no documents at all) living in Jordan. They fall into three groups: 1) Gazans, 2) West Bankers who overstayed their visas/passports, and 3) those from whom the GoJ has withdrawn their national number. People with this status live a tenuous existence and can only access UNRWA services. Although they include now multiple-generation families, those without a “national number” cannot work legally. As a result, they cannot work in a government job, except as a casual or day laborer, and they are banned from practicing certain professions (journalism or medicine, for example). In addition, they cannot own property, and in order to own cars, they must have a security clearance.51

The largest group with this status is the refugees who fled the Gaza Strip during the 1967 War. In 1968, UNRWA established an emergency camp for them (numbering 11,500 at the time) in the Jerash area, north of Amman.\(^5^2\) There are certain provisions in the camps provided by UNRWA, usually water and sewage, in addition to education and health facilities. According to UNRWA, Gazans now number 140,000, and “they are eligible for temporary Jordanian passports, which do not entitle them to full citizenship rights such as the right to vote and employment with the government.”\(^5^3\) Gazans are a sensitive topic for the GoJ. The GoJ does not explicitly address the Gazans in written law (according to a number of sources), and thus the GoJ does not acknowledge that they experience problems. However, the body of experience suggests some of the following issues. To be doctors, nurses or agricultural engineers, they need a signed contract to practice their profession, but hospitals are known not to sign such contracts. They are not allowed to work in banks or 4 or 5 star hotels (although Egyptians and other non-citizens are allowed). Some reported that practices vary depending on the person in charge. Professional associations—such as teachers’ unions, the lawyers syndicate, etc.—require Jordanian citizenship or certain legal documents. Indeed, the only way they can have a license to have their own business is like other foreigners, which is to have a large amount of capital or to have a Jordanian partner.\(^5^4\) In part, the GoJ wants to encourage the Gazans to return to Gaza, and yet, they cannot. From 1967 until the present, Israel controls who goes in and out of the Gaza Strip, and even at present, these people are not allowed to return/enter Gaza.

59-Year-Old Woman, Born in Gaza, Living in Amman: She is widowed, illiterate and does not have a national number, and her children do not either. Because of that, they have to change their passports every two years in addition to needing to renew their ID cards. She has lived in this particular neighborhood for nearly 12 years with her two daughters and her son. As for her other sons, they are married in Gaza and have children. She lives in this area because of its cheap rent for the house and also because it’s close to the house of her daughter, her uncle and the daughter of her sister. As the source of finances for the family, she works as a seamstress, and she enjoys her work. Her daughters and her son did not complete their studies because they did not have a national number. But her daughters help their mother in her tailoring work, but her son is unemployed because the work managers rejected his work because of his lack of a national number. She says that she’s afraid for her children, because they cannot earn a living in the country they live in. She is especially afraid for her son.

\(^{52}\) UNRWA estimates that in this camp that 3 out of every 4 shelters “are not suitable for accommodation because of structural problems” (UNRWA (2012) “Jerash Refugee Camp”, Gaza: UNRWA: http://www.unrwa.org/etemplate.php?id=131).
\(^{54}\) “Non-Jordanians cannot be employed by the state, and have greater difficulty on the private job market, as many employers will require proof of nationality to hire those of Palestinian origin, or clearance by the GID. Palestinians cannot practice one of the organized professions such as law, as membership in the corresponding professional association is mandatory but restricted to Jordanian nationals. Palestinians can still obtain Jordanian passports, valid for two or five years, but only as travel documents, not proof of nationality, and at higher fees than Jordanians” (Human Rights Watch (2010) Stateless Again: Palestinian-Origin Jordanians Deprived of their Nationality: 3).
The other groups—including Palestinians from the West Bank on Palestinian passports or temporary Jordanian passports (travel documents which do not provide them with a "national number") as well as those Palestinians whose national numbers have been withdrawn from them—have similar issues. Human Rights Watch, among others, reported that over 2,700 Jordanian national numbers were withdrawn from Palestinians between 2004 and 2008 alone. This action was not based on clear criteria, and people were unaware of it until they went to do some official business, like renewal of paperwork. The Jordanian National Center for Human Rights works with these cases to restore their numbers. These citizenship-less communities are growing for a number of reasons. First, the GoJ has been actively trying to withdraw citizenship from those who do not fall into the citizenship criteria it has settled on. Second, mixed marriages between those without papers and those with papers results in such a situation because the family wants to live together and so the person without papers remains in Jordan. Those whom the Israelis have not allowed to return to the West Bank, or those who cannot psychologically bear to live there, have historically found Jordan as a safe host. It continues to be a place for them to reside, but at the same time, the GOJ does not make it easy to obtain a legal residence to live and work in the country.

Palestinians from Iraq

An estimated 34,000 Palestinians lived in Iraq before 2003. By 2009, more than 21,000 of them had fled due to attacks on them or direct threats to them because they are Palestinians. They are stateless and carry only Iraqi-issued travel documents, not passports. Moreover, while they or their parents were born in Palestine (pre-1948) or in the West Bank, they are not allowed to return to their place of origin because of Israeli restrictions. They do not have Jordanian citizenship, national numbers or passports and fled as refugees to Jordan (and Syria) like Iraqis. However, because they are not Iraqis, they were not allowed to enter Jordan and Syria like Iraqis were, and instead they were held in difficult conditions in tented camps on the borders of Jordan and Iraq (or Syria and Iraq). Due to the humanitarian outcry and with a great deal of activist and humanitarian work, most of them have been resettled in third countries. However, some of these Palestinians (one estimate was 394 as of 2011) live in Jordan. A similar group existed/exists in Syria, although UNHCR and UNRWA teamed together there to ensure that they received services and assistance (both in the desert detention camps as well as in the urban setting of Damascus).

Here is the story of one woman interviewed by our project in 2011 as told by the interviewer:

55 "No official informs those whose nationality has been withdrawn of that decision: rather, they are told that they are no longer Jordanian nationals during routine interactions with the bureaucracy such as renewing passports, registering a child’s birth, renewing a driver’s license, or trying to sell shares. At best, officials explain that it is due to a failure to renew Israeli residency permits. There is no clear means of administrative redress" (Human Rights Watch (2010) Stateless Again: Palestinian-Origin Jordanians Deprived of their Nationality: 3).
Woman from Baghdad. She is a housewife with a sixth grade education. She was born in Haifa but lived until 2005 in Baghdad, in a part called Baladiyyat. It was a Palestinian area. There were threats against them by Sadr’s militia. Then their son was kidnapped, and [the kidnappers] demanded a ransom from them. So they sold their house and their cars and got their son back. They chose Jordan because no other country would accept them. So they entered Jordan on Iraqi-Palestinian documents. They were working in the car industry—all of her children. The father was Palestinian. They stayed in the same work until they came to Jordan. They were unable to get any work because of residency and work permit problems—they are prohibited from getting residency. So they live in humiliation and on very, very little. None of the people with them have jobs. Sometimes they get assistance from people, but it’s small, and not enough to meet their needs. And sometimes, rarely, they get help from their neighbors in Iraq. At the end of the interview the mother cried and says, “How long with this suffering, humiliation and need go on?” They expect that their children are lost, just as they have been lost. Her husband and her son are in Palestine with their family there. They have two family members in Cyprus. The parents of the mother in the family, along with her brothers and sisters and uncles, are in Lebanon. She also has a sister in Sweden.

Although they are a small number relative to the overall number of refugees from and displaced in Iraq, they are an example of a group treated differently from others coming from the same country and fleeing the same problems; a group who, because of government restrictions, has suffered greatly and has consumed a great deal of UN and other resources. The governments of Jordan and Syria did not want to establish the precedent of allowing Palestinians from Iraq into the country for what would have likely been a permanent resettlement. They provide a potential example (a negative one) of how the government of Jordan might deal with Palestinians in Syria, should they continue to flee to Jordan. The vast majority of Palestinians in Syria do not have travel documents or passports and are not considered Syrians (and thus might not be allowed to return to Syria later). Consequently, the GoJ will unlikely let them enter Jordan and could detain them in camps on the border.

Somalis and Sudanese

As of April 2012, the UNHCR had registered 2,200 (non-Iraqi, non-Palestinian) asylum seekers, the majority of whom hailed from Somalia and Sudan. We conducted house visits and interviews with them over a three-month period. The Somalis and Sudanese are not included in any literature or reports, and it was only via ICMC employees that we found any refugees to interview. Those we spoke with fled Somalia in 1999/early 2000s, citing general fear and insecurity, lack of resources and the killing of family members. Most are vague as to how they came to arrive in
Jordan, but many went first to Yemen and Saudi Arabia and then traveled onwards to Jordan when they heard of UNHCR’s heightened presence after 2003. The Sudanese refugees we met with were most often connected to men who migrated for work. Due to the wars and instability back in Sudan, they felt unable to return. At least one of the Sudanese families was from Darfur and expressed fear about returning as well as the continued instability and fighting in that part of Sudan. Sudanese refugees by and large speak Arabic, either functionally or fluently, even if they are illiterate. Male Somali refugees vary from those fluent in Arabic to those illiterate but with some Arabic ability. On the other hand, most female Somali refugees are illiterate and do not speak Arabic or English. Thus, communication with Somalis forms a big hurdle in addressing their needs.

While many believe that “other” refugees benefit from the increased funding to Iraqi refugees, we found this not to be the case. Only two organizations—ICMC and JRS—sought out the Somali and Sudanese refugee who tend to fall through the cracks, including them in their programs. Thus, the free English classes and night-schooling offered by JRS and the non-food items (NFI) and other aid offered by ICMC were the only programs in which these non-Iraqi and non-Palestinian refugees participated. CBOs reported to us that other refugees participated in their programs as neighborhood participants and counted in those quotas, rather than as participants in the programs that were funded for Iraqi refugees.

Resettlement for Somalis out of Jordan has resembled a continuous trickle, ongoing but painfully slow. The language barrier poses significant problems for Somalis in Jordan, and more often than not, it prevents them from accessing services and rights. In 2009, 30 out of 30 UNHCR cases (families and individuals) from Somalia were rejected for resettlement. A member of our research team met with some of those who had been rejected, and all of them spoke of problems with the translator, a female member of the Somali refugee community who was subsequently resettled but who was ill equipped to provide translation from Somali to Arabic and English. When we questioned a representative at IOM Amman on the topic, s/he was aware of these rejections and the circumstances behind them but appeared powerless to do anything. S/he admitted that the member of the refugee corps who interviewed all of these cases had been found to be unprofessional and was described as “mean.” This information was not disseminated to the refugees, they said, for fear of reprisals and lack of faith in the system. Some of these cases were given the chance to appeal, but due to literacy and language difficulties, few Somalis understand their options or rights. When pressed further on the subject of Somalis, the individual at IOM admitted that this group has a particularly tough time, and there is currently little anyone can do to help them. Currently, the Iraqi Refugee Assistance Project (IRAP) is working with one Somali woman and her nine children to advocate for their resettlement to the U.S. There are other individuals and families who are in need of this legal aid.
2.4 Recommendations

- Consideration among service-providers for those refugee groups living outside of Amman. For those refugees in places like Zarqa, Irbid and Mafraq, the continuation/extension of services would be of great benefit. While a survey assessment is necessary, we heard from stakeholders and refugees that, in particular, an increase in the number of mobile clinics that provide assessments and mental healthcare is needed to keep tabs on refugees who have fallen out of the system. IMC, IRD, JHAS and the GoJ could strengthen their mental health services by working with CVT, which has some knowledge of working with mental health issues in these areas outside Amman.

- Greater awareness of the legal complexities in the cases of Iraqi women married to non-Iraqi men. The legal aid regime follows the patriarchal and state-centered (citizenship) way of considering people and registering children, rather than a humanitarian one in which people who were living in Iraq and became refugees are all in need. Thus, the provision of a legal avenue for women who have Jordanian children to obtain access to a residency permit that would allow them to work legally is needed. The Jordanian government has been willing to adjust its policies on this subject but more should be done formally.

- Raised awareness of non-Iraqi refugees and increased funding allocations for organizations and groups knowledgeable or embedded within these communities.

- Installation of a sewage system in Jerash Camp.

- Provision of civil rights/government registration that would allow those from Gaza and their children to work, etc., but not have citizenship.

- More attention to the Somali refugee community, particularly women and children, is a minor but important investment in protecting and aiding the most vulnerable.
Chapter 3: Housing in Amman

3.1 Background

In the last thirty years, the city of Amman has grown in both size and population, consuming the farmland around the city to provide new neighborhoods and homes for upwardly mobile Jordanians from the countryside and those returning from working in the Gulf. Between 1979-2009, the total settlement areas increased from “36 square km to 250 square km at the expense of agricultural land.” The urban population also increased over almost the same thirty years from 777,855 to over 2.17 million (Figure 3).

In 1990-91, when some 200,000 Jordanians (mostly Palestinians with Jordanian citizenship) lost their Kuwaiti residency permits, they all took up residence in Amman, fundamentally changing the physical and social landscape of the city.

In Amman, the neighborhood divisions exist according to economic class, divided into neighborhoods of people sharing a similar income, forming what has been called “its contemporary socio-economic zonation.” Thus, Jordanians, Palestinians,

Figure 3. Map of Building in Amman, Jordan

In 1990-91, when some 200,000 Jordanians (mostly Palestinians with Jordanian citizenship) lost their Kuwaiti residency permits, they all took up residence in Amman, fundamentally changing the physical and social landscape of the city.

In Amman, the neighborhood divisions exist according to economic class, divided into neighborhoods of people sharing a similar income, forming what has been called “its contemporary socio-economic zonation.” Thus, Jordanians, Palestinians,
Iraqis, Somalis, migrant workers, etc., all live together in neighborhoods of mixed origin but more homogenous in terms of wealth, or lack thereof.\textsuperscript{65} This urban residence pattern based on income is similar to that found in most other Arab cities, but runs counter to the divisions along group lines that exists in Beirut or the those that are newly forming in Baghdad. With this in mind, the general housing situation in Amman falls into four categories or zones. (See Figure 4 below for a map of income and population density)

**First:** The largest percentage of the population lives in the eastern part of Amman, which hosts neighborhoods of the middle, lower middle class and poor residents of the city. The older areas around the downtown area of Amman, such as Ras al-`Ayn and Basman, were built in the 1950s onward and include the Palestinian refugee camps of al-Hussein, al-Wihdat and al-Mahatta (not an official UNRWA camp). In Jordan, only 18 per cent of Palestinians registered with UNRWA live in the official refugee camps. In the 1960s and 70s expansion to the surrounding hills created the neighborhoods of Jabal al-Webdeh, Jabal al-Nasr, Jabal al-Nuzha, Jabal al-Joufeh, al-Ashrafiya and Jabal al-Taj. Now, newer middle and lower income neighborhoods have grown up much further outside of the city center, such as al-Hashimi al-Shamali, Marka and Sahhab. All of these areas, including the refugee camps, host a mix of populations, including locals, refugees and migrant laborers, living in much higher population densities than the other zones, varying from 14,000 to 30,000 inhabitants/square km.\textsuperscript{66} Apartment buildings of cinder block dominate these areas and most fall into the municipality’s building designation of Area C or D which require a small area of green space around the building. These areas have housing that ranges the entire gamut of quality and size, which was evident from interviews and house visits. In our experience, the poorest refugees end up in the marginal living spaces in these areas: basement/partially underground rooms with small or broken windows, limited access to heat in the cold of winter, little light and limited kitchen and bathroom facilities.

**Second:** The newer western part of the city where the upper and upper middle economic classes reside. This part of the city has abundant water resources, well-paved streets, significant governmental investment in infrastructure and a more planned layout than the older and poorer neighborhoods. It also has “relatively low population densities in the region of 2500–6000 persons/square km.”\textsuperscript{67} These neighborhoods have been built from the 1970s onward and consist of multiple extended family houses, apartment buildings and, more rarely, detached family homes. The landowners and residents include Jordanians and Palestinians as well as wealthy Iraqi expatriates and refugees.


and Western foreigners.

Third: Another type of housing is less managed by the municipal and state authorities and tends to be temporary encampments/housing lived in by migrant workers, displaced Bedouin, gypsies and others. This is not a common sight in Amman and is usually situated on empty land on the outskirts of the cities. That said, many thousands live in precarious housing in Jordan more generally, in crowded conditions lacking the basic services provided by UNRWA and the GoJ to the camps. 20,000 Palestinians living in Aqaba reside in a temporary area without services. Jerash’s Gaza Camp also exists without an underground sewage system. As noted throughout this report, these areas are made up of mixed populations, and thus migrant workers, Palestinians, poor Jordanian Bedouins and others make these temporary areas home.

Fourth: A relatively new phenomenon in the last 15 years is factory housing, mostly for migrant workers on the outskirts of Amman in the Marka and Zarqa industrial zones. The vast majority of those housed there are migrant workers from China, Sri Lanka, Nepal and Bangladesh, although our interviews also recorded a small number of Iraqis living and working there as well. The noted complaints were more about working hours and conditions, rather than housing.

Figure 4. Map of Income and Population Density in Amman, Jordan

These neighborhood divisions result in some difficulties regarding access to

69 “While most factories are relatively safe and clean, there are instances when foreign workers have very poor working and living conditions. Overcrowding and poor sanitary conditions can be found in some factory dormitories. This can be attributed to a lack of adequate housing for foreign workers (most factories are using rented buildings/houses and are forced to retrofit these premises to accommodate their workers)” (Level Works, Ltd. (2009) “Labor Compliance Country Issues Summary: Jordan,” 10 February, Istanbul: Level Works, Ltd, http://www.level-works.com/Jordan_Country%20Sheet_Rev%201.pdf).
services. The location of services and organizations is rarely located in or near the poorer neighborhoods where refugees live. All of the UN organizations are located in West Amman (the newer part), including UNHCR and IOM, which refugees must visit. The health clinics are scattered in various parts of the city, but Iraqis complain that sometimes the clinic near their house no longer has the funds to serve them, and thus they have to go to a much more distant one for healthcare. For classes and trainings, the INGOs partner with local CBOs and businesses that are located in the neighborhoods, which has brought more services to areas where refugees live. The poorest refugees who live in the outskirts of Amman or in Zarqa or Irbid, as noted earlier, have much more limited access to any type of services for refugees.

Some (or perhaps many) of the Somalis are an anomaly in terms of this housing trend and live in the center of Amman. The area hosts 3 and 4 star hotels, large homes dating back to the 1950s and 60s, some government buildings, middle class shopping districts and Rainbow street, a recently renovated area that is popular with foreign tourists and young Jordanians frequenting cafés and art galleries. However, a short walk down some steps from a busy shopping street lie myriad of narrow streets lined with older buildings, popular with migrants. Somali women we interviewed spoke of their fear at night when (often drunk) Egyptians banged on the door of the buildings they shared with Filipino women whom they suspected of working in the sex trade.

**Housing Costs and Access**

In general, housing security for Jordanian citizens is available and secure, although housing costs consume a good deal of resources. For those who own their own apartment or home or live with family members who own an apartment, they feel a real sense of security. For those who rent, they are protected by Jordanian laws, although recent changes to the laws allow landlords to raise the rent each year. Of the 36 Jordanian and Palestinians interviewed for this study, 12 rented and 24 owned their residences (the data was recorded for the family, rather than the individual questioned), with five of the houses owned by means of inheritance. All of the Palestinians without a national number (in other words, Palestinians without Jordanian citizenship: 6 in our study), rent with the exception of a Palestinian woman married a man with a national number. Thus, two-thirds of the people in our study with Jordanian citizenship owned their place of residence. Those renting paid anywhere from 50JDs ($75) per month to 300JDs ($450) per month. The following two stories illustrate how people who own their homes deal with expenses and think of their living situation.

**24-Year-Old Palestinian Jordanian Woman Living in Amman:** Our house has two bedrooms, a sitting room, a kitchen, and a bathroom. We own the house, but rented until two years ago. Because my father’s financial situation improved, he bought the house. It’s an average-sized house, and seven people live...
there. Each person in the house has all the amenities they need. As a house in general, we have electrical appliances and modern means of communication. The father’s income pays for the household expenses. The house isn’t suitable for us because of the large number of people living there. We need to move to a larger house where the girls can have their own room, and the boys can have their own room, and another one for our parents. Our neighbors are their family and relatives. They see each other every day. They always go to each other when they’re feeling upset in order to relieve their worries and chat. They chose this neighborhood for its proximity to their relatives.

60-Year-Old Palestinian Jordanian Woman, Widow, Living in Amman: The house has two bedrooms, a bathroom, and a kitchen. The house is owned (in the family) because her brother bought it for her. She has been living in the house alone with her son since her husband passed away. It has some amenities, like a refrigerator and a television. She pays for the expenses of her house from the support from the development agency and from the income she gets from her work from home. The house is not suitable because no sunlight comes into it.

For all refugees in Jordan, and for Iraqi refugees in particular, while housing is obtainable (in other words, there is not a problem of homelessness), there is not a sense of housing security. The problems with housing tend to be cost of housing relative to their overall income/savings/budget and quality of housing. Many express anxiety over the increasing struggle to pay the rent. Based on the interviews with the 90 Iraqi refugees, monthly rent was nearly as much or more than the aid money received from UNHCR. Rents ranged from 50JDs ($75) per month up to 150JDs ($225) per month, while the minimum amount of monthly aid received from UNHCR was approximately 75JDs ($110) for an individual, 195JD ($275) for a family of four and up to 290JD ($410) for a family of ten. As of early 2012, rent in the lowest rent areas rose due to the arrival of Syrians seeking housing in East Amman and Zarqa. Whereas in the past rent for a basic apartment in Zarqa was 90JD ($130), landlords are now demanding monthly rent in the region of 110-130JD ($160-200) for the same quality of housing. This comes as UNHCR is being forced to reduce the numbers of recipients of financial assistance due to funding cuts.

The second problem centers on the quality of housing. Without a doubt, refugees, whether Iraqi, Palestinian or Somali, live in some of the worst of the urban housing. Since they may or may not be legally registered and do not necessarily know the laws, they are reluctant to go to authorities who might be able to help them or protect them.

Iraqi Woman from Fallujah: My husband and I were living in a simple house in Iraq, with two bedrooms, an annex and a reception room. It was an old...
building and it was one floor. We were paying rent through my husband’s work and my family helped a little. Now, we live in a very small house. It isn’t healthy because there is damp. We have suffered from the worsening living conditions since leaving home. The area we live in isn’t good. It isn’t a residential area, but an industrial area. The rent is expensive, taking into account that we live in an area without any services. Now, I live in the home with my husband and four children (I gave birth to the last child here in Jordan). The house has only one bedroom and a reception room. We chose the area because it was described as the cheapest area so it made us live there. Of course, we would prefer to live with Iraqi refugees. We do not know anyone here. Because of my husband’s situation we often need help but we cannot find a house in one of those suburbs where there are lots of Iraqis.

Male from Samawah: I was living with my three sisters and my mother. My father passed away. The house was completely furnished and the house was owned by my father, may he rest in peace. I came to Amman in 2002 after I refused to join the Ba’th Party. Members from the party were following me and tried to catch me a number of times. It was hard to hide from them. I fled to Jordan on the “Qajaq” way / road and was smuggled without a passport. I entered Jordan “unofficially.” My sisters and I managed a family business that we had inherited—a fabrics shop in Samawah. After entering Jordan, I looked for work in fabric shops as I knew this type of work. I did not find work and stayed for a long time without work. Time passed and I spent all of the money I had. I called one of my friends in Samawah and told him to tell my family so they could send me some money. I called my friend because I was scared that my family’s phone was bugged by the Party because there were many Ba’th Party members around my house asking my family if they knew anything about me. My family sent some money to the place I was staying. Now, I live in Sahhab outside of Amman. I have a room and a kitchen and a bathroom shared with people in the other rooms. Three people live in the house with me. I got to know them a while after I came to Amman. Their situation is similar to mine and we empathize with one another. The rent is suitable for my situation, but it’s not comfortable because the place is very small and the area I live in is very cold because it is exposed.

The refugees have few resources to improve their physical spaces. House visits revealed leaky windows and walls, problems with mold, drainage, sewage, drafty gaps in walls and roofs, peeling paint, and dark and dank locations in the basements of apartment buildings. While acknowledging that they do have protection from the elements most of the time, unlike living in a tent, it should be noted that winters in Amman are cold, with rain and occasional snow and freezing conditions.

46-Year-Old Woman from Baghdad, Widowed, Arrived in 2007 and Worked as a Secretary: My residence in Amman is very, very bad. I now live in a basement
apartment, under the ground. The house is very damp and very cold in the winter and very hot in the summer. The rent is 75 JD/$110, not including the water and electricity. I am the one who pays the bills as I am now alone in the house. I am living in the area of al-Hashimi al-Shamali. Five months ago, my son had been living with me in the house, but he could not handle life here in Jordan and he returned to Baghdad with his wife. I remain alone here in Jordan.

Landlords have little incentive to fix places that are less-than-habitable spaces especially when the rents collected are not particularly high. It is important to note that under Jordanian legal norms landlords are not responsible for fixing the home or providing any of the appliances (unlike in the U.S.).

Unfurnished apartments are cheaper to rent, but require substantial expenditures in the beginning when many have just arrived and may not be receiving cash assistance. Thus, refugees face a big capital outlay upon arrival and finding a place to live since they are unfurnished. They often rely on markets in downtown Amman for used appliances. However, most are not able to include home maintenance costs into their budgets, and they also hope that these homes are only a temporary stay. Many Iraqis left Iraq with little or no planning and arrived in Jordan with only a few suitcases. Large families that were visited in the course of the research would take turns sleeping during the day and night, as there were not enough beds/mattresses for all. Also, necessary household items such as pots, pans and blankets accumulate quickly in terms of cost. Distribution of NFI items—blankets, mattresses, stoves, heaters, etc.—by ICMC (formerly) and now by smaller CBOs is a lifeline for refugees.

53-Year-Old Woman, Widowed, Arrived in Jordan in 1997: After leaving Iraq, my family and I moved to live in Zarqa, where we have 2 bedrooms, a very small sitting room, and a kitchen that was full of humidity and insects. I was always repairing it and painting it. I pay 50JD/$75 a month, not including water and electricity, which all together comes to 80JD/$120. I live in al-Ghawiriya, which is a very poor area. A lot of poor families come there but they help my family. For example, the owners of the vegetable stand sometimes give me free produce or they only charge me a very small amount.

The majority of the Iraqis do not complain about their landlords, although a few have said that they are greedy and readily take advantage of Iraqis, who they perceive as wealthy. It is clear, however, that there is a need for Iraqis and other refugees to know their rights as renters. The Jordanian NGO Legal Aid has been instrumental in providing legal advice to refugees in cases of oppressive landlords.

Our research protocol asked Iraqis questions about their lives in Iraq compared with their lives today in Jordan. Most of them had access to better or more spacious housing while in Iraq. In general, most people commented that their living spaces in Iraq were small given the number of people in the household, but that they
had the essential household goods they could afford and made for simple living. Professionals and business owners in particular had a much higher standard of living than migrants to the city or those working in more menial jobs. Two-thirds of the Iraqi refugees we interviewed owned the homes in which they and their families lived in Iraq, and thus they did not experience the burden of rent on their salaries. In addition, under the rule of Saddam Hussein, utilities were only a nominal charge. Some Iraqis did find that after the 2003 invasion (and the currency fluctuations), they could no longer afford the homes they lived in, but in general, most professionals said that the buying power of their salaries improved after 2003. In Jordan, again in general, they find that the living spaces they rent in Jordan to be even smaller and of a much lower quality. In part this is because the winters are colder and wetter in Jordan (although the summers are cooler than in Iraq), and thus housing issues with cold and humidity are perhaps more keenly felt.

The housing experience of the Iraqis does not differ significantly from the other non-citizen and refugee groups we interviewed, as all were defined by the amount of rent they were able to pay. Thus the poor—Iraqis, Palestinians and Somalis—were all in very substandard housing, while others with more money were able to have more options.

Three NGOs have tried to address housing problems.

1. The ICMC used money to provide necessary aid to update the living spaces of Somali and Sudanese refugees in particular. Our research team visited a home before and after the renovation, which included: repairing the electrics which had caught fire during the night on two occasions, repairing the refrigerator, painting the walls and ceiling, providing a large mat for the floor and installing a small gas heater. The renovation made a huge difference in the living space and morale in the house. This Somali family had problems negotiating with their landlord, who even refused to give them a telephone number of an electrician to fix their fuse box. Despite the small but vital successes of this project, it was discontinued due to lack of funding. (See recommendation about small grants program in Section 7: Funding).

2. Collateral Repair Project (https://www.facebook.com/CRProject). CRP is a small NGO/CBO based in al-Hashimi al-Shamali that is a popular place of residence for Iraqis. In the small buildings that CRP rents, it regularly employs the services of Iraqi men for renovation and repair work. Men paint and plaster walls, carry out garden maintenance and partake in basic carpentry projects. For single men in particular, who do not receive more than 75JD/$105 cash assistance, this is much-needed “top-up” income and a kind of occupational therapy, allowing them to spend time active and outside the house. Such projects could be done with/for more refugee families that would also benefit the
landlords and the local merchants. The real-life effects of these small measures can be seen in the story of one single male working on CRP renovations, who was in dire need of extra income. He was taking care of two young boys whose family could not afford to feed and house all of their 11 children on the salary they received from UNHCR. The single male had thus become a father figure and primary caretaker for two boys, subsisting on the 75JD he received from UNHCR as a single person. He did not admit to UNHCR that he was caring for two children who were not his own, for fear of negative repercussions for the boys’ family. At the time, there was worry that the single man would lose his salary altogether due to UNHCR funding cuts, which appeared to be targeting single males.

3. Cooperation between Jordanian NGO Legal Aid and CRP to assist refugees with understanding rental laws and obligations. This ad hoc cooperation came from a family’s case for which CRP asked for assistance. They reported: “The current landlord of the family…was threatening the family that, if they left his rental, he would keep their possessions (even though all rent is paid to the current date). We called Legal Aid (who have been marvelous the many times we have had to consult with them in situations similar to this) and once we knew the tenants’ rights and that this man could not legally bind them to his rental, then we were able to negotiate a smooth exit for the family.”

3.2 Recommendations

Help with funding for simple housing renovations, especially projects that hire Iraqis or other refugees to do the work. This would help improve the low-quality housing without requiring refugees to pay more for higher-quality housing. NGOs that help the renters renovate living spaces should be encouraged. ICMC was the one NGO that was doing this, but then lost its funding from PRM. (CRP also has a similar program but is not funded by PRM). Given the support for skills training of painters, plumbers, etc. among Iraqi refugees [see SECTION 4: Livelihood], perhaps those workers could be tapped for practical renovation projects that would benefit other refugees.

- Produce material and make information available about housing responsibilities and rights to disseminate among refugee and host populations.
- NGOs that strengthen the position of the renter vis-à-vis the landlord should be encouraged to work with low-income and refugee communities. These include aiding them in interacting with landlords, knowing their rights and finding

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alternate housing. Publication of information about renters’ rights (similar to the many publications about access to healthcare) would help refugees and landlords know the laws, responsibilities and rights.

- NGOs that distribute Non-Food Items (NFI) such as blankets, mattresses, stoves, heaters, pots and pans, etc. are an important lifeline for refugees who face a large outlay of cash when making a home livable or with the onset of winter. Even UNHCR provided extra money for heating in winter months per a focus group comprising of elderly refugees conducted in January 2012: “A good thing about UNHCR is the extra allowance (40JD/$60) for two months in winter so as to cover additional fuel costs.” Everyone in the room had received this cash assistance for the previous November and December, although they were unsure as to whether or not this would be repeated for January.

- The GoJ should consider a policy of giving those Palestinians living in Jordan without Jordanian citizenship some alternative to living illegally by giving them an alternative national registry number that would enable them to work legally, invest money and buy property. As our limited study shows, over two-thirds of those legal Jordanians and Palestinians own their residence. This trend of investing in the country and feeling a sense of security should be encouraged, as many Palestinians without national numbers have lived in the country for years (and neither want to go or can go elsewhere).
Chapter 4: Livelihood

4.1 Background

Jordanian citizens and those living in Jordan who have the legal right to work (those with citizenship or work permits), for the most part, make a living wage. As of January 1, 2009, the Government of Jordan raised the official minimum wage from 110 JDs ($165) to 150 JDs ($225) per month. Given that the minimum amount for renting a one-room sub-standard house (unfurnished and not including utilities) is between 50-75JDs per month ($75-100), rent alone consumes one-third or more of the minimum wage. When utilities are added, it is much closer to half.

Jordan’s labor and employment system has a large number of legal dimensions, as well as an unofficial aspect. Jordan restructured its economy and instituted economic reforms in 1989 based on World Bank and IMF guidelines, and it joined the World Trade Organization in 2000. In the last thirty years, “Profound legislative and policy adjustments have been carried out in the labor market. For example, the country has altered its labor laws and minimum wage levels several times since 1990.”

The greatest problem is one of unemployment, particularly among youth and females, with the official rates in 2007 at 14 per cent, but at twice that for women. Unofficial estimates put the overall unemployment rate closer to 30 per cent. Women make up only 15 per cent of the workforce, despite educational rates parallel with men.

Among the Jordanians and Palestinians we interviewed, the majority (29 of 36) was employed (or had been before retiring). Only one of 14 men reported he was unemployed, along with one man who was retired and one student who also worked. Among the 22 women, six reported themselves as unemployed, seven as self-employed, three retired and six as working as teachers, in banks or as secretaries. The seven women who reported self-employment do piecework in sewing or handicrafts. Four of them were single or widowed, and two of those four did not have a legal right to work (as they do not have a Jordanian national number). Our interviews reflect some of the general trends in the country, higher unemployment rates among women, for example. Similarly, piecework such as sewing or embroidery or other handicrafts also reflects a common trend that allows women to work from home, taking care of children and the household, but still bring in outside income from employment.

Refugees

Among refugees and migrants, labor opportunities are very different. A great deal of work, manual labor in particular, takes place without any of the Jordanian legal instruments in place to protect workers because the laborers do not have a work

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permit and are not legally employed. Somali women have a much more difficult time than all others, especially if they have small children. The majority of them are illiterate and without skills, and thus are entirely dependent on the aid community and charity. Somali men are able to negotiate the world of illegal labor more easily, but also face discrimination because they are poorly educated, often illegal immigrants and from Africa.

The Iraqis we spoke with for this study, as well as other migrant laborers’ accounts from other research, find themselves exploited on occasion by employers who refuse to pay them or pay them less than the agreed amount for the work conducted. As one of those interviewed commented: “The sponsor of my visa here in Jordan requires me to pay him 50JDs ($75) each month,” essentially as a bribe because the Iraqi man was arrested for overstaying his visa by the police. Because many of those who work have no legal basis to work (or even to be in the country), they are at the mercy of employers and, at the same time, in dire need of money to survive. On a more positive note, since the Jordanian police stopped arresting people for overstaying their visas, the number of Iraqis needing sponsors has dropped dramatically.76

Research done by Chatty and Mansour concluded, “Iraqis’ status as ‘guests’ prohibits them from gainful employment, pushing them into the exploitative informal sector or in some cases, ‘partnerships’ with locals.”77 They do not benefit from Jordan’s minimum wage laws and oftentimes receive far below that amount. Of the 90 Iraqi refugees we interviewed, only a few recorded regular work. For example, a former housewife works in a mobile telephone repair shop, a former businessman and a former housewife now work in factories, a former psychologist drives a taxi and a former accountant works as a shop assistant. Two seamstresses in Iraq continued their profession in Jordan. More often their employment options were occasional: an accountant, a musician and a dentist, as well as a few who work in construction, car garages and food service said they had irregular work. A number of the Iraqis also reported to be volunteers for NGOs/INGOs, for which they receive payment for their work.78

Based on our research, it is clear that Iraqis cobble together multiple sources to survive. Those who have cash assistance from UNHCR are in a much better situation than those who do not. The minimum amount of monthly aid received from UNHCR was approximately 75JDs ($110) for an individual, 195JD ($275) for a family of four people and up to 290JD ($410) for a family of ten.79 For most people, this amount is not enough to survive. Participants in a focus group in January 2012 described: “A family of four receives 195JD/$275 per month. Rent and utilities amount to 110JD/$160 per month. The money isn’t enough.” Many Iraqis, thus, must find some sort of illegal work, while others get assistance from other groups

78 In December 2010, it was apparent that one large INGO had reduced the number of Iraqi (paid) volunteers it took on: 200 volunteers in 2006, 50 volunteers in 2010, and starting Jan. 2011, only 15, significantly cutting the volunteer work force.
or aid organizations and some get money from relatives. The elderly, who tend to have additional medical expenses and are less able to work, also report great difficulties making do. A focus group with elderly Iraqis agreed: “The cash assistance from UNHCR is impossible to live on with medical costs. Without medical costs, it is possible, but only just.” One of the interviewers recounted the story of an Iraqi widow in her 50s:

She lives on the support from the UN, and of other people. She said that her living conditions do not allow her any development, but she is satisfied with her life, thanks to God. She has a house, food, and help from the UN. She prefers her area—she’s lived there for 11 years. She does not think about returning. She said that her husband is buried in Jordan, and her daughters are married to Jordanians, and she cannot leave them… In Iraq, she was working as a seamstress, and in Jordan, she has also been doing this work. But working in Jordan has been bad. She has not been receiving a salary for her seamstress work, and they are taking advantage of her silence. So she stopped working as a seamstress, even though she was the only one providing for her family because of her husband’s illness. She had money from selling her house in Iraq and her furniture, and she saved the money that she got for treatment of her husband until the money ran out. She married off two of her daughters to Jordanians and the third to a young Iraqi man, and the 4th is still with her at home. She’s 33 years old.

Given the situation of protracted displacement, most Iraqi refugees in Jordan, aside from the very wealthy, have exhausted any savings they brought with them. Moreover, those who have come to Jordan in the last few years also seem to have come with few resources due to the situation they left behind in Iraq.

43-Year-Old Male, from Baghdad, Arrived 2007: In Iraq, I was working in electronics and I had a business to repair electronic equipment. I faced a lot of problems after the war because of my wealth…All of this [intimidation and threats] was because I was well off, and I was helping the Iraqi armed forces in repairing electronic equipment for free. I did not work with them. I offered them help only. In Jordan, I expected that I would have a good life in Jordan, but I was wrong because I face many difficulties in Jordan in terms of my material situation and my mental situation. And I cannot work in Jordan because it is prohibited under Jordanian law. If I were to work, they would deport me to Iraq.

It is rarely discussed that displaced Iraqis’ abilities to provide for themselves had been weakened drastically before even arriving in Jordan and was related to why they left Iraq. In quite a number of cases among those we interviewed (17 of 90), a family member had been killed and 51 of the 90 had received direct threats to their lives. In other cases, a family member was kidnapped and ransomed by unknown thugs or militias, and thus family members gathered their disposable income and
sold off assets to try and obtain the release of the kidnapped relative.

**Female Iraqi Widow in her 40s, from Baghdad:** After the occupation of Iraq, and when the situation began to become difficult, the markets my father was managing were robbed, and this had been our means of living. And our relationship with our neighbors was very close and good, because my father was elderly and a sheikh in the area. We would exchange visits with neighbors and friends. And one day, my youngest son was kidnapped for ransom. My father sold his markets and I sold my car, and we put together the amount. A short while after they turned over my son, an explosion took place in the area we live in. Two of my sisters were martyred when they were going to the store, and after that, we decided to leave Iraq and head to Jordan. At that time, my father got sick, and began to suffer from Cirrhosis and an enlargement of his heart. From there, our situation got worse because we could not pay our rent. We registered with UNHCR, who gave us monthly assistance. We rented a house and lived together there. After that, the situation of my father’s illness worsened, and we did not have any money for his treatment. We went to Caritas to treat him, and they provided my father with something for the difficulties of his illness. And then we paid for his grave.

As Iraqis continued to feel endangered after such events, many of them fled their homes and were without many resources. Others were threatened and fled, but were unable to extract their capital and the investments that they had made in shops, goods, property, homes, etc. While some were able to plan for their flight from Iraq and collect resources, others were unable or had already had their resources depleted due to the war and instability. These scenarios help make sense of why people who had disposable assets or property in Iraq have little cash capital in Jordan to help them survive.

Refugees are not allowed to work legally, and therefore all of them struggle to provide for themselves after the first few months in Jordan (for some, from the time they arrive). This fact is the largest complaint of refugees, as they feel keenly dependent on their family members living elsewhere, on charity and on the government. This situation affects the psychological state of many, particularly those who worked and provided for themselves in the past. Living in Jordan requires cash resources to pay for housing, electricity, heating, water, food and medical services. As many of them come without any resources, they are unable to get work permits which, as mentioned previously, require a deposit of many tens of thousands of dollars in the bank. As one might expect, the GoJ does not want to grant work permits to refugees, both because of its own unemployment levels and so that it does not encourage other people to migrate and seek refuge in Jordan.

**Unmarried male, from Baghdad:** In Iraq, we were like any Iraqi family, cooperating with people in charity, and we helped one another. My sister owned and managed a children’s kindergarten. It was a family business...
that she loved very much because of her love of children. My brother and I supported our sister in this work, and we picked up the children from their homes and drove them to school in a private bus. We were also involved in some of the administration and supervising who entered the kindergarten for the safety of the children due to the security situation in the area. I also had a small shop like a mini market selling food and continued with this for a long time. But the security conditions were bad and I was forced to leave the shop and change my job to work in a coffee shop and internet café. Then, I was forced to close the business because of the security conditions, and my last job was in an exchange company. My mother and father receive a small pension, but they do not have any other source of income. After arriving in Jordan, I looked for a job without success. I am without a work permit or a residency and until now I have been unemployed. I depend on the savings I earned from my last job in Iraq. My brother has not been able to find work either. In my opinion, the living conditions are getting worse, particularly the long waiting time with information about the future and without work. Some people have found work in the informal sector but they put themselves at risk of questioning and perhaps prison.

A unique aspect of the Iraqi refugee situation is that they, particularly as their stay in Jordan (and Syria) extends into years, draw money and resources out of Iraq as they become more and more in need, rather than sending money to Iraq, as Iraqis who left Iraq prior to 2003 had done. Many other refugees find ways to work and send money back home; indeed, when they are resettled, they face many demands on them to do so. Some Iraqis living in Syria and Jordan report that they have family members working in Iraq (and elsewhere) who send small amounts of money to them; others say that they return to Iraq temporarily to obtain pensions. One Iraqi bank reportedly will allow Iraqis to draw on their pensions while in Jordan via a service it provides, if the initial arrangements are made in Iraq.

Protracted Displacement

Another element of the protracted displacement can be seen in Iraqis' perceptions of aid. INGOs and Iraqis note that they would rather make do with a small (but regular) amount of money in the form of monthly Financial Assistance (FA) than risk working illegally and being exploited or even detained/imprisoned and deported. Their situation is also related to the belief among many Iraqis (and policymakers) that FA is a short-term answer to a short-term problem. Iraqis think that they will be resettled, and there is a feeling that Jordan could also close its doors. Yet, Iraqis find themselves in a situation of protracted displacement with no end in sight, although they may not see that themselves. Such monthly FA creates a culture of dependency and reinforces the notion among these Iraqi families that they are in a hiatus or state of flux. It is true that ATM cards offer a more “dignified” and “efficient” means of receiving assistance. However, such dignity is limited. Refugees are at the
mercies of the humanitarian system, living a life in limbo, void of rehabilitation and purpose. Moreover, this approach is unsustainable for all actors involved.

60-Year-Old Male from Baghdad: I am a lawyer and worked in one of the courts. I stopped working to come to Jordan with my family. Since leaving Iraq, there have been many obstacles to employment. I was forced to shift my finances (sell some land and pawn some gold jewelry) to relatives living in Jordan. I wasn’t able to find work suitable for me and my skill set and level of education. I was made to work in factories making simple things (accessories and swimming pools) and went to sell things to shops nearby. In spite of my difficulties in paying rent, my son and I worked every day but faced problems with the police, as we are illegal. We were forced to leave our work out of fear of being deported. Now the family depends on cash assistance from UNHCR.

Children achieving higher levels in education and employment than their parents at least over the last three to four generations has been a notable trend among Iraqis. In part, this trend in the 20th century helped create an urban middle class and a small town elite, which turned Iraq into a vibrant and productive country. In general, the widespread access to education and higher education in particular signified that Iraq was advanced beyond concerns with general literacy and more concerned with issues of employment for a growing professional class. This family biography reflects the trend.

Husband, 66, and Wife, 65, from Baghdad: Each completed junior high/middle school. In Iraq, the husband’s job was working in trade—he had a business in Iraq in Shurja area in Baghdad, importing and exporting sugar, a business he learned from his father and grandfather in a family business passed down over the years. The mother was a homemaker. Oldest son, management and economics degree from University of Mosul – was working as an accountant in a bank when he was disappeared by the government in 2000. Second son, degree in sports education from Baghdad University (35). Son’s wife, 32, has degree from School of Business. First daughter, completed junior high, with 3 certificates in accounting, now working as secretary in an office (30). Third son, junior high with focus in industry and mechanics (28). Second daughter studying for high school exam in public school in Amman (19).

The children of this family, born in the 1970s and 1980s, all completed as much or more education than their parents (born in the late 1940s). The children also worked in jobs unrelated to the family business. The subjects they studied also indicate the ways in which modernity was part of urban Iraqis’ lives: accounting, office work and sports education. The oldest daughter now works outside the home, something her mother did not do. However, both among the refugee communities and those living in Iraq, there is a dramatic decrease in literacy for people under the age of 30 as well as educational and employment opportunities.

It is well-known that the imposition of pervasive economic and other sanctions
in the early 1990s led to the steady deterioration of infrastructure and severe
disruption to the lives of Iraqis, including education, over a period of 13 years. The
falling standards and decreasing access to all levels of education were aggravated
further after 2003, with the targeting of professionals, academics and students by
militias and others. The result has been an unprecedented “brain drain” that has
hobbled Iraq. Children may have dropped out of school due to physical and
economic insecurity; they may have been unable to complete final high school
exams or simply struggled to obtain the necessary certificates during the period
of war, indiscriminate violence and political instability. For those at university level,
the dearth in staff and facilities, poor finances as well as the targeting of higher
education institutions by militia has made attending universities extremely difficult.
Becoming refugees has only exacerbated individuals’ educational deficiencies and
lack of opportunities.

Many Iraqis put their lives on hold and invest in hope for the future, but for those
newly married, the prospect of delaying children is unrealistic. This couple decided
that life must go on, despite their hardships and despite their fears.

_Husband, 28, and Wife, 21, from Baghdad: In Iraq, the husband had been living
with his parents since the 1990s, and Jordan was the only country whose
borders were open to Iraqis and where it was easy to enter. When his parents
and brothers traveled [either to Iraq or to a third country] one after the
other, he alone remained in Jordan, waiting for his fate. Days of hunger and
depredation came to pass. He was working in multiple places in hospitality
jobs, but they would fire him after a time because there were many Jordanian
workers. [...] If it weren’t for the simple monthly assistance from UNHCR, he
would not be able to pay his monthly rent or for food. The wife says that there
aren’t people dying from hunger here in Jordan, which is good. The wife is
now pregnant. After two years passing since their wedding, after rejecting
the idea of having children and avoiding it, the wife says that she is afraid
now to bring a child into the world. They do not have a future—how can
their child have a future? How can she provide necessities for her child if they
do not travel and settle down someplace stable? She is also afraid from the
lack of stability and the lack of happiness in their lives. She missed out on
happiness. Their parents aren’t with them, and she lives with her husband
in poverty, although they love each other. She says that she hopes for travel
and stability for the sake of their child, because the host country does not
provide security and stability for Iraqis._

4.2 Training Programs from INGOs/CBOs

A major programming response to the Iraqi refugee situation has been to address
the issue of employment possibilities. Numerous INGOs received funding to hold
training classes in skills that would help Iraqis when resettled (English primarily), to

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work from home or informally (craft and trade jobs) or, if returned to Iraq, to have certain skills. The list of courses we encountered included the following: English, computer skills, secretarial skills, construction work (plumbing, painting, electrical, and building), restaurant cooking, hairdressing, beauty, small electronics repair, cell-phone repair, business, sewing and embroidery. These courses were offered in local training facilities and CBOs who signed contracts to provide these courses, building on the pre-existing strengths and facilities present in the Jordanian context. In addition, with the passage of time, the INGOs were required to enroll certain percentages of Jordanians in these training programs (usually around 25%). While in many of the programs Iraqis received a small stipend to participate, the Jordanians did not.

An example of one INGO’s work: Two types of courses offered:

1. English language training (targeting people who know they will be resettled). Program in 2011 was for 140 Iraqis.

2. For Iraqis who will not be resettled, the INGO developed a hairdresser-training course. Based on inquiries to see if there were gaps in the job market, they settled on this subject. They have an informal agreement with the training college who claims that they’ll be able to place the graduates into salons. INGO thinks there is a good chance that with training that they will be able to get some income, either in their homes or in salons.

For all of the INGOs we spoke with, they expressed that even if the Iraqi beneficiaries do not find work in the professions in which they receive training, the training courses are still valid. The INGOs believe that the courses mentally prepare Iraqis for a variety of jobs and help them to think ahead to when UNHCR assistance will end. In addition, in many cases, the courses also provide them with the tools needed to carry out their crafts, such as plumbing tools, haircutting supplies, cell phone repair tools, etc. A few of the INGOs, most notably IRD, have attempted to do more to see people through into being hired, including pilot work placement projects. One organization had 11 Iraqis “interning,” who they were hoping would be hired officially by their employer. They also worked with legal firms to help companies do the paperwork. After attending IRD’s vocational training courses, participants could sign up for business development and entrepreneurship skills. In 2012, they also introduced an internship scheme with the Iraqi Business Council based in Sweifiyeh. IRD has been working with local NGO, Legal Aid, to prepare their legal papers in the hope they might obtain the necessary work permits. They have reported, however, that once the three-month internship period is over, it is beyond their control and very few interns are taken on as paid employees, due to bureaucratic constraints. Some organizations have tried to mitigate the effects of unemployment among refugees through recruiting Iraqis as “paid volunteers.” However, this approach is unsustainable due to funding cuts and budget priorities, as well as the obvious point that their activities are expected to end at some point.
These courses are not without some problems, primarily because the vision and the outcome often do not align. IRD in particular is in an awkward position. As an implementing partner for UNHCR, IRD recruits paid volunteers among the host community to conduct needs assessments of Iraqi households. Iraqis perceive (and this is generally true) that if there is evidence that someone in the household is earning an income, financial assistance will be withdrawn. Paradoxically, as noted above, IRD is one of the main providers of vocational training for refugees and is among the first to pilot internship schemes.

A number of INGOs noted that they had to limit vocational training to one course per person as Iraqis were abusing the travel stipend system by switching courses. Another INGO noted in December 2010, that there were problems of Iraqis coming to courses only to get the travel stipend, so they began to screen people to ascertain their needs. Another INGO noted that there was a type of competition developing among the INGOs to attract well-qualified Iraqis to their trainings and thus a rise in the travel stipends was offered. Most recently, because of cuts in funding for Iraqi refugees, travel stipends are more a feature of the past. That said, the Jesuit Refugee Services (JRS) (with only one international employee) provides free English and French language courses but without a stipend. Instead, they provide a bus, which picks up participants at certain spots in the city to bring them to where the courses are offered. The courses of this INGO are taught by Iraqi volunteers and are consistently oversubscribed. Thus, it is clearly not the case that Iraqis will not attend courses without the travel stipend, although the stipend makes life easier for them certainly and enables the participation of others who would be working otherwise.

This issue of travel stipends came up repeatedly among stakeholders conducting training programs. Many of the large INGO programs give travel stipends to Iraqis to attend the classes that are being offered, including computer skills, English language, secretarial and construction skills classes, hairdressing, etc. The travel stipend is as little as 2JDs ($3) and as much as 6JDs ($9) per class (which would more than cover multiple bus journeys to a destination, but would not cover a taxi ride both to and from, depending on location). One of the small NGOs does not pay people, but does provide buses from one central location that takes people to where they offer English courses.

After a few years of these programs, the question arose among those INGOs as to whether this is a good use of resources? Jordanians attending the same classes do not get the stipend. The logic behind the travel stipend is that it transfers money into Iraqi hands without being charity. The small sum allows them to attend a class, but prevents the loss of the income from a day’s labor. One organization argued that vocational training stipends makes sense for people who might be giving up their informal day job in order to attend the classes as hardship would result without the transportation subsidy. However, transferring the money into the hands of
some of the most able in the likely event that they will be able to use the skills developed in the classes for paid employment has proven to be extremely low. It would be worthwhile for some of the I/NGOs to survey those who participated in their classes to see the outcome, employment history and perceived benefits of attendance. While such monitoring and evaluation reports may be produced for the funders, there needs to be a place where such reports are made public so that others can learn from these experiences.

**Stakeholder:** They used to pay transportation (roughly 2 JD for people attending an activity or training). They had a big debate about it within the staff. They ended up changing their policy, because they could not tell if people were showing up for the money or for the training. They decided instead that their default position would be that they would not give a transportation allowance. Moved to a case-by-case basis. They would pay the taxi, not them, or try to organize buses. They decided that if people need money, not training, then they should have them request money directly (they have an emergency cash facility). With their new policy, they can begin to differentiate between those who need skills, and those who need money. The training is now much better, too, because they have to be relevant and they have to attract students even without paying people to attend.

Arguably, one of the most obvious values to the training programs was the psychosocial element. Both Iraqi beneficiaries and service-providers reported that at least one of the upsides of these classes is the social element, in that it got people out of the house, facilitated them talking to each other and provided a form of psychosocial support. However, many of the I/NGOs also asked if the goal of the service and the outcome are so different, how might it be adjusted? Many recounted that it would be much more difficult to get Iraqis and others in the door for psychosocial projects. Other NGOs were less emphatic on that point. Ultimately, it seemed clear that the trainings have multiple values for participants, which include learning skills, getting out of the house and out of isolation, and receiving money.

### 4.3 Recommendations

- Several of the INGOs mentioned the need to prevent the development of negative coping mechanisms among Iraqis. The situation is such that several years after migrating, they are faced with depleted resources, resulting in questionable decisions and depression, among other reactions. Many are not used to being poor and do not have strong coping mechanisms. In particular, due to the wars, they are not equipped mentally to deal with these changes and to assess the psychosocial impact that has afflicted their lives.
Recognizing the ways of living that Iraqis had prior to 2003 (for example, food and fuel were subsidized, people could live on it and sell part of it, and they had better healthcare and education) will help aid providers to better understand the arenas in which Iraqis will be caught off guard financially and not be aware of costs. Furthermore, knowing such information can assist in helping people develop coping mechanisms relevant to their individual person and personal histories.

In order for Iraqis to survive long-term in Jordan, the only available way is for the GoJ to grant some sort of work permits for Iraqis. However, taking into consideration the current levels of unemployment in Jordan and the generosity of the GoJ in hosting refugee populations to date (especially in light of the influx of Syrians), this is not realistic to expect of the government. Perhaps some sort of partnership with a Jordanian, as is done in the Gulf countries, could make this option more reasonable to Jordanians and the GoJ. Below are some recommendations about the ways in which Iraqis could integrate into the labor market in Jordan.

- More successfully address the complete package of retooling labor skills, understanding the labor market and addressing psychosocial issues related to the change from being university-educated or a public servant to being blue collar or a craftsperson. Using labor skills-training packages to train people (as developed in Jordan or imported from another context) has not been as successful as other parts of the package. The labor market and the individual’s ability to shift their work attitude has not been successfully addressed.

- Site visits and interviews with Iraqis revealed that there are three broad profiles of Iraqis, in terms of utilizing existing skill sets for employment and livelihood opportunities:
  - **Professionals.** In recognition of the services and skills that these professionals have to offer, granting them permission to look for jobs within their specialized field would be an advantage to Jordan as well as to the individuals and their families. People like doctors, engineers and lawyers, among others, are becoming rapidly out-of-date and are unwilling to take on manual labor jobs.
  - **Blue-collar workers and craftspeople.** Microfinance loans would enable Iraqis who had been trained in crafts and trades such as plumbing, construction, electronics repair and hairstyling to establish small businesses or work-from-home labor.
  - The services of microfinance organizations must also be made accessible to women who make handicrafts, sewing, hairstyling or repairs, allowing them to establish home businesses or cooperatives with other women.
School and university graduates and/or drop-outs. This group could be the focus of internship schemes from Jordanian businesses, even if businesses agree to a quota of members from both refugee and host community populations each year. Benefits or small tax breaks for these companies could be introduced upon hiring Iraqi and Jordanian youth. Vocational courses could be opened to young people who wish to learn trades supplemented by basic accounting and business training.

- All of the above groups would benefit from the existence of an organization that was able to prepare people for the application and interview process, assisting them in marketing their skills and their businesses. The research team did not encounter any organization of this nature during site visits.

- Integrate life-skills and psychosocial awareness into vocational and language training courses.

- Further research and studies in how to use the capacity of well-trained Iraqis. The need is for a more tailored approach to find or create economic opportunities and capitalize on the many skills Iraqis already have.
Chapter 5: Education

Education in Jordan is compulsory until the age of sixteen. Kindergarten was also made compulsory in 2000 in both private and public schools. In Amman, private schools are the choice for those Jordanians and Palestinians with means—and because they are private, their doors are open to any Iraqi or other national who can afford them. These schools vary widely in quality, focus and subjects taught. Public education in the urban areas is largely only for the lower middle and poor classes, and schools tend to be crowded. For many years now, King Abdallah of Jordan has placed a huge emphasis on increasing the quality of K-12 education, starting English instruction earlier and incorporating the use of computers and technology into education.

Children who are registered as Palestinian refugees can attend UNRWA schools. UNRWA has provided excellent educational services to Palestinian refugees and has done so with limited resources. “UNRWA runs 172 schools providing basic education from first to tenth grade, for more than 122,000 students. The Agency also trains more than 600 teachers each year at university level. The Amman Training Centre and Wadi Seer Training Centre provide vocational training to more than 1,300 students.” Students can move on to governmental schools for the remainder of high school. Because UNRWA schools teach the curriculums of the country in which the refugees live, students integrate smoothly with those educated in Ministry of Education schools.

5.1 Iraqi Refugees

In August 2007, King Abdullah II issued a Royal Degree, granting Iraqi children access to Jordanian public schools, regardless of residency status as long as they paid the fee of 20-40JD per school term as non-Jordanians. One year later in August 2008, the GoJ decided to waive school fees for Iraqi children. According to interviews with stakeholders who work in education, while recognizing the importance of the waiver, they described the situation as tenuous because the decree to allow Iraqis to attend Jordanian schools is renewed on a yearly basis. In terms of registration fees, Iraqi families do not have to pay these, but the issue is not often resolved until one week after registration begins, which causes a great deal of stress on parents and children.

In 2007, the GoJ and stakeholders expected an influx of Iraqi children based on estimates of the number of Iraqis in Jordan. However, the number of attendees turned out to be far lower than anticipated. Enrollment figures released by the...
Ministry of Education for the 2007–2008 school year showed that “24,650 Iraqi students had enrolled in Jordanian schools, of which 4,930 were enrolled in private institutions.” One report discussed some of the reasons why Iraqi children were not being enrolled in schools:

- Parents are afraid to step forward because they worry they may encounter problems if they make it known they do not have legal residency in Jordan.
- Differences between the Jordanian and Iraqi curricula, particularly language levels.
- Iraqi children are behind academically because they have missed so much school.
- Parents may feel their children will not be comfortable going to school with Jordanian children.
- Families lack transportation.
- Families face serious economic problems.

However, in subsequent years the enrollment has held steady or increased. According to UNICEF, this number was higher in 2010, where the MoE reported 27,000 Iraqi children registered in public schools. We know that INGOs with long histories working in the Jordanian educational system worked to publicize the Royal Decree among schools and among Iraqis. However, this rise is likely due to multiple factors, including people recognizing that they are staying longer and thus putting their children in school, the policy to allow them into schools became more well-known and more people were aware of it, and newer refugees who come and enrolled children immediately. Also many Iraqis believe that their UNHCR assistance will be affected if their children are not in school, which has undoubtedly contributed to their attendance.

Without reliable data and a good indication of numbers, it is very difficult for the GoJ and Ministry of Education, as well as individual schools, to plan for the inclusion of refugee children in GoJ schools, to create accurate budgets or to make sure there are enough facilities, teachers and staff. Observer accounts describe that Iraqi children in the urban context are scattered (5-10 in one place) across schools throughout the country and not just concentrated in certain neighborhoods in Amman. However, as mentioned in the demographics section, the discrepancy between the number of school-age Iraqi children registered with UNHCR (7,351) and the number of Iraqi children in MoE schools (27,000) indicates other issues with accuracy of numbers of Iraqis in the country, as there are more than four times the number of Iraqi children in public schools than are registered with UNHCR.

Despite these allowances from the GoJ and the commitment of UNICEF, UNHCR
and INGOs to education, financial issues continue to be a problem for Iraqis vis-à-vis education. They must supply uniforms, school supplies and, in some cases, transportation. This additional burden is sometimes more than people can procure.

**January 2012 Focus Group:** The consensus in the group is that Jordanian schools are generally good, but school supplies are expensive. Two of the women, one of whom was a schoolteacher in Iraq, have children who are not in school. They say this is because they cannot afford the expenses.

**Iraqi Woman:** I completed junior high school in Fallujah, and my husband has a high school certificate from Egypt. I have two daughters registered in primary school now. I have not registered the third because I cannot afford the cost of all of them studying.

One INGO dedicated to education said that they found financial reasons to be one of the biggest barriers for Iraqi children attending schools. A Mercy Corps report mentions that one type of assistance was “school kits” provided for children, something other international and local organizations were doing as well.\(^{89}\) A local NGO/CBO for Iraqis also provides bookbags to Iraqi children. In addition, negative pressures to keep children in school are also thought to exist (at least in Iraqis impressions), and focus groups with Iraqis in January 2012 revealed that they believe that UNHCR cuts cash assistance to families if they find that the children are not attending school.

NGOs and refugees report that a major hurdle to enrollment is the requirement of the child’s school records from Iraq. This poses a problem for people who fled without the records or because the records were lost or burned in schools or in their former homes. The MoE will allow the child to register for one semester, but after that they must provide their records from Iraq. Sometimes the Iraqi MoE cooperates, but often the problem for Iraqi families is their fear of the Iraqi government and militias and that they do not want people in Iraq to know where they are or that they have fled the country.

**January 2012 Focus Group:** One woman says that her children’s transcripts are in Iraq and without them she cannot register the children in a school. She is frightened to give anyone her name in case the people who threatened her family before come find them in Jordan. Thus, she does not feel she can disclose any information to anyone.

**INGO Stakeholder, May 2011:** They have seen an encouraging trend moving away from home study to school education, as Iraqis feel freer and more able to register and attend public schools in Jordan. The procedures for registration have also been made easier. There are fewer papers, although they still need grade certificates from previous schools.

Parents also expressed that their children had difficulty in school for a variety of reasons including: the different curriculum, English instruction starting in first grade in Jordan but in fifth grade in Iraq and that their children had been in and out of school and readjusting to schoolwork and discipline, along with some psychosocial issues stemming from the war. UNICEF has also been successfully working closely with the GoJ, the Ministries and INGOs in Jordan. A number of the I/NGOs thought that these hurdles could be addressed with after-school tutoring and have developed some programs around them. INGOs like ANERA and Questscope have a long and successful history with educational issues in Jordan and have been well-positioned to expand such opportunities to Iraqi children as well. Given the willingness of the GoJ to let Iraqi children into schools and waive fees, it seems prudent to capitalize on the opportunity and to make the success rate as high as possible for all children in schools.

5.2 Psychosocial Issues and Education

In Jordan, every school with more than 500 children has a school counselor. Initially, the MoE did not see psychosocial issues as falling under its remit, but UNICEF worked with the MoE to bring more psychosocial awareness and intervention mechanisms into schools, which is a positive outcome for everyone. The Iraqi experience pushed the GoJ to update, create and implement policies on student counseling and mental health. As of May 2011, UNICEF was winding up its involvement in psychosocial and handing responsibility of it entirely to the MoE.

Iraqis, Somalis, and Sudanese refugees expressed a number of thoughts on their children’s psychosocial experiences in the Jordanian educational system. Quite a number of them mentioned that their children felt discriminated against because they weren’t Jordanian citizens, received worn supplies, were ignored by teachers and administrators, were not being allowed on certain sports teams or even experienced their achievements being discounted. An Iraqi father said, “My daughter is very smart. I am certain she is top of her class and when I asked her teacher why she did not win a prize, the teacher said she cannot give her the prize because she is not Jordanian.” (A Sudanese mother said the same thing about her daughter who was the fastest runner in her school).

Another complaint was that the other children teased them or beat them up. In the Somali cases, children complained of racist comments from other children: “Abu Asmar” (the black one), etc. One boy had his tooth knocked out at school in a fight. His mother went to speak with the head teacher of the school to complain, but nothing happened as a result. In a couple of the Iraqi cases, the children have been teased because of post-traumatic responses such as involuntary urination problems.

90 Interview with Stakeholder, January 2012.
30-Year-Old Divorced Woman, Baghdad: Her daughter is enrolled in activities for teenage girls at the Red Crescent. Her son receives psychological treatment from the Red Crescent. He is exhausted and gets up in the night and sleep walks and wets himself sometimes. He is like this because of the killing he witnessed on the Jordanian-Iraqi border. Also, he suffers at school here in Amman. The students make fun of him in the bathroom and look at him through the windows. He is embarrassed. Now they say to him ‘Don’t take juice or food in case you wet yourself!’

CVT has been able to help some of the children with this problem, but others do not find this support. Obviously going to schools is difficult for these children, and yet school attendance allows them other important opportunities to grow and develop that must not be missed.

Attempts by individuals to find solutions to such problems often result in more waiting. In a focus group from January 2012, one woman with twin daughters says that after visiting UNHCR, UNICEF conducted a home visit and told her about a project in which they send some children with special needs to private schools. Her daughters suffer from involuntary urination. The woman visited UNHCR with medical reports, and they told her she should wait until next year for her daughters to enter school.

Special Needs

As noted in the demographics section, UNHCR has provided transportation for families with disabled children to transport them to special school. In a January 2012 focus group, one woman with a mentally handicapped son said that UNHCR used to pay for her son to go to a private school for children with special needs. However, she said that they stopped this service when they lost funding last year. They told her to put her son in the public school for children with special needs, but it is outside Amman, and she cannot afford to pay for the transport. She asked UNHCR to pay this but they could not.

Nonformal and Informal Programs for School-Age Children and Drop-Outs

Two INGOs in Jordan have been active on the issue of non-formal and informal education among Jordanians for many years (ANERA and Questscope). Nonformal education is more of a parallel system to formal education that prepares students for taking the high school graduation exam. Informal education is usually afterschool education and supplementary. Working with the Ministry of Education, these groups have been successful in getting programs recognized and building a base of trust with Jordanians. Iraqis fit into existing systems and programs (and increased funding made expanding these programs possible). At the end of the 2007-2008 school year, the Education Coordination Group suggested that there were...
about “5,000 Iraqi students were enrolled in informal and non-formal education programs.”

Questscope continues to find children not enrolled in school; as of 2011, they registered another 300 children in their programs. Both of these organizations partner with others in these endeavors. UNICEF reports that in 2012: “More than 9,000 Iraqi and Jordanian children and their parents will receive assistance through community-based education interventions. Some 3,800 children and their parents and NGO professionals will benefit from psychosocial interventions.”

Iraqi children may be behind in education even before they arrive in Jordan as refugees, as they may not have been able to attend school regularly in Iraq after 2003 because of the security situation or out of parents’ fears. Indeed, ANERA reported that they had not anticipated the low levels of literacy they witnessed among their informal education sessions. ANERA emphasized the importance of informal education in building confidence among those struggling in school and bridging the gap between refugee and host community children.

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53-Year-Old Male from Baghdad: I am a graduate from preparatory school. My wife is a graduate from the Teachers’ Institute in Baghdad. The oldest daughter completed 5th grade in primary school. The second daughter finished the 3rd year in primary schools, and two of them have not entered school [here in Jordan] yet because they were prohibited by the deteriorating security situation in Iraq from going to school, especially in the area where we lived [in Baghdad]. I do not consider the level of education to be good for my children because they have been prevented [for many reasons] from going to school.

This quote and many other instances brings to the forefront one of the major issues Iraqis generally, and Iraqi refugees specifically, face: many children who are of school-age will end up being less educated than their parents. This is a unique trend in the Arab world, and in every other country, education rates have risen sharply in the last fifty years. As described in the section on livelihood, many Iraqis have been making advances in educational attainments and employment with each subsequent generation. For Palestinian refugees, because of the existence of UNRWA, which educated many generations of Palestinians (and still does so), Palestinians have some of the highest literacy and education rates in the Arab world. Many in the Arab world regard the education situation in Iraq as well as Iraqis themselves—who they have always looked up to for their educational standards and opportunities—with surprise and dismay.

5.3 Higher Education

While children have better levels of education than their parents with each generation, this trend is reversing among Iraqi refugees, particularly among college graduates: as parents confront the costs of higher education in Jordan, they also

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find it impossible to send their children back to Iraq for university education. One stakeholder did report that some Iraqis were going back to Iraq for the sake of attending university, much to the distress of their families. Iraqis, like other non-Jordanians, have to pay the university fees for foreigners in Jordanian public and private universities.\(^{96}\) Unable to meet the costs of tuition without employment opportunities and dwindling assets, these young people felt they had no choice but to return. Bearing in mind that many of Jordan’s doctors and professionals attended university in Baghdad, Mosul and other Iraqi universities in the 1970s through 2003, higher education initiatives for Iraqis in Jordan should be something that Jordan could consider.

In many of the interviews, parents’ fear for children’s future was expressed in particular in their inability to secure opportunities for university for them and thus obtain a good job in the increasingly competitive job market as well as their ability to become educated people.

49-Year-Old Male, Palestinian from Iraq: He has a BA in Child Psychology and Child Development from university in Kuwait. All of his children are in full time education apart from his youngest son who is not yet of school age. He has no complaints about the quality of education here in Jordan, but complains that after secondary school, higher education is unaffordable. His oldest son is in the final year of school (tawjihi) would like to study communications or computing at university, but he cannot pay for it.

50-Year-Old Male from Baghdad: In regards to education in Iraq, both my wife and I received university diplomas. As for our children, they were in their appropriate stage of education for their age. But the children lost years of schooling because of the conditions they experienced as refugees. Later, they were registered in Jordanian schools and have so far completed 4 years of education there. But the problem that I faced was that when my oldest son reached university, the costs of his education became a heavy burden on the shoulders of the family and on our limited financial resources. As for the level of education I expect my children to reach, I am eager for them to achieve what they want to, even at the expense of important family commitments.

5.4 Recommendations

- The GoJ/MoE should lift the requirement for children’s school records and instead either take the parents’ word or test the children.
- There continues to be a burden on the education system, and subsequently, there

\(^{96}\) At the largest Jordanian public university, the tuition fees for foreigners are $112.50 per credit; thus, if a person takes 15 credits/semester the semester fees are 1195JD ($1687.50). For Jordanians the cost is 50JD($75) per credit (15 credits = 80JD ($112.5)), and many Jordanian students get scholarships or financial assistance of some kind (The University of Jordan (2010) “Tuition Fees,” Amman: The University of Jordan, http://www.ju.edu.jo/Pages/Centers/IslamicCulturalCenter/TuitionFees.aspx.) The fees are higher for private universities.
continues to be need for funding and I/NGO interest in afterschool tutoring for all students who are behind in order to assist them in acclimating and bringing their skills to the proper level.

- In the field of education, if refugee children are to be enrolled in existing public schools, then the “emergency relief” model is unsuitable in the long-term. Real need exists in improving existing infrastructure, hiring more teachers, improving teaching training and providing counselors, but these things are not within the humanitarian aid remit. USAID provided a great deal of assistance in this regard for Jordan. Ideally, an “emergency relief” model would simply provide an interim response, supplementing the efforts of development actors in times of crisis and supporting governments in their efforts to integrate all children into their public schools.

- More psychosocial counselors in schools for all students and more training for administrators and teachers. This will help with refugee children’s success as well as the success of all of the students, teachers and administrators. Of particular concern is discrimination against students from poorer backgrounds, refugees and Africans.

- The response by the UN organizations and the I/NGOs has been varied and successful. Many successful partnerships across governmental and non-governmental organizations and CBOs over the years (and prior to 2006) have meant that the cooperating partners worked well in integrating Iraqis into the school systems. Such relations are valuable.

- Private-public partnerships where the Iraqi business community in Jordan and elsewhere provides scholarships for the top Iraqi students would be a welcome step in stemming some of the educational slide facing Iraqi refugees and their children. Many types of private-public partnerships exist in Jordan with great success.

- Encourage Jordanian universities to build partnerships with Iraqi universities, allowing Iraqis who cannot return to Jordan to study at higher education institutions in Jordan. There have been attempts by the Iraqi Higher Ministry of Education to launch exchange and scholarship programs with U.S. universities, but programs with Jordan seem to be a more affordable and logical option.

- Business, vocational training and “prerequisite” courses should be offered to Iraqi school leavers in Jordan, increasing their employability and ability to provide for their future.
Chapter 6: Social Life and Access to Services and Communities

In understanding the social life, services and community life of people living in Amman, the neighborhood fabric plays an important role. Many Jordanians/Palestinians live in areas in which family is next door or nearby and even if they are farther away, visiting family is their main social activity and community support avenue for them. Sports clubs, CBOs, colleges and universities, all provide other communities with which to interact and build relations. Refugees living in Amman do not have the familial networks of social life and support and thus build these networks in other ways. In our research experience, we found that Iraqis who were getting by in Jordan had built up strong relationships with other Iraqis in their neighborhoods.

This situation of social isolation was much more pronounced with Sudanese and Somali refugees than it was with Iraqi refugees. Noel Calhoun’s excellent 2010 report for UNHCR, With a Little Help from Our Friends: A Participatory Assessment of Social Capital Among Refugees in Jordan, discussed the connections within the Iraqi, Sudanese and Somali communities (here classified as “bonding”) and the connections across communities (“bridging”).

**Figure 5: Community Relations, Internal and External**

The report shows that among Iraqis there are high levels of bonding with their own community and bridging with other communities, while the Sudanese bond more strongly with their own and much less with others (Figure 4). Variations exist among different age groups and sexes; in both cases, however, female adults and male youth were the strongest in bonding and bridging while elderly and male adults were the weakest. This report provides important insights to be built on when creating programming—especially for targeting certain groups (male adults and the elderly) for programming and for building on connections of women and male youth for outreach activities, etc.
Services have been essential for Iraqis’ survival. Among the Iraqis we interviewed, 54 of the 90 mentioned accessing organizations and services for refugees (beyond UNHCR). Most common was Caritas health clinics which 42 of the 54 attended. More than half (28 of the 54) mentioned accessing more than one service. From this limited group, it is clear that healthcare was the most important to them (and perhaps the most memorable), but that once in the mindset of accessing refugee services, most continued to engage with different programs.

57-Year-Old Male from Basra: They offered us preventive services through the program of cultural lectures. My wife and son were given access to these lectures and they were very beneficial to them. The services were offered to children and my daughter received treatment. Their services served a purpose and offered vital treatment. There are also psychosocial services offered through these lectures and again, my wife and daughter received these. They were also given lectures about reproductive health and swine flu.

Understanding the social life and community support of urban refugees takes into consideration many different factors.

- Absence of Family Members. Single adults who migrate face some of the biggest challenges, and they have neither confidants for emotional support nor those with whom to share economic burdens. In Jordan, one sees that Iraqis and Somalis create new communities of support that are based on residence, common outlook or peer group. Even when a nuclear family is together, most people are used to having large extended families with whom they share both burdens and successes. Among Iraqis, we see not only that families are split between Iraq and Jordan, but some nuclear families are split between multiple countries where some members have been resettled, and others not. Sometimes families divide up among countries—most commonly between Iraq, Jordan and Syria—in order to increase options for safety, to maximize options and to send possible wage-earners to multiple locales. Many of the Somalis’ lives were histories of incredible violence and dislocation, and Somali families are less in touch with family back home due to inadequate communication networks. The separations that divide families are not easily traversed because of finances, logistics and absence of documents. These separations take an emotional toll on people.

- Christians from Iraq. In exile, the Iraqi Christian community has gravitated towards churches because they offer a variety of support services and because of the trauma of the violence they experienced in Iraq where thugs and militias attacked them because they are Christians and more vulnerable. In part because of charitable role that the churches play, Iraqi refugees have become more dependent on that faith community. Rather than living together with other Iraqis, they express shifts in identification to other Christians and against
Muslim Iraqis. This contributes to a “Christians under siege” mentality, which is encouraged by the various resettlement countries that accept Christians before Muslims. These Christian communities, along with the other minorities and indeed all of Iraq, are losing important heritages and traditions at the hands of the violence in Iraq.

6.1 Gender Issues and Family

- Absence of male father figures and women without men. While female headed households are on the radar of UNHCR and other aid organizations for financial and NFI assistance, the psychosocial element of missing fathers/husbands needs more attention, particularly for children. The following is a case our research team witnessed at one of the NGO/CBOs.

  One woman and her children at CRP’s Reading Club and later at a focus group told me (and was confirmed by the NGO/CBO) that she does not send her children to school because she is without cash assistance from UNHCR and cannot afford the cost of school supplies. Her eldest son (12 years old, but resembled a grown man in the way he dressed with a leather jacket and slicked-back hair), works six days a week in a tobacco shop and earns 50JDs per month for the family. He is the main breadwinner. Otherwise, they rely on in-kind assistance. The three children were attending reading club at CRP, where they are encouraged to read books from the free library in Arabic.

- **Young Men.** They face two major issues. First, they are not considered “vulnerable” by UNHCR and thus are much less likely to be eligible for cash assistance. In order to survive, they are then pushed to work illegally and made vulnerable: to exploitation by people that hire them who do not pay them, to arrest for working illegally, or to the predatory *kafeels* (described earlier). Second, and for young men in particular, they are in a suspended state. Their trajectory in “adulthood” has been interrupted because they do not have work or the ability to start their own family.

- **Single Women without Families.** There are many of them registered. Social activities with other women targeting them specifically would help some of the isolation they feel, since most are used to large families around them and are not used to socializing independently.

- **Men without Jobs.** If men have lost their role as worker and provider, they often feel inadequate towards their family. In addition, because they are not away at work, they spend a good deal of time at home (as shown in the Calhoun 2010 report). As a result, they tend to have a need for psychosocial services, and yet they are not the target of those services, and they are reluctant to attend such programs.

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57-year-old male from Basra: I was a businessman in Iraq. In Jordan, initially, I did not work because the police at that time were looking for illegal migrant workers. However, my wife worked in a chocolate and ice cream factory and after that she took intensive courses at CARE. Then, she became a volunteer at the Jordanian Red Crescent and a national relief agency. Now, she is also works for UNHCR to help refugees manage their lives (budgeting, etc.).

The interview with this man reflects both the family status in Iraq and his wife’s willingness to work, take courses and volunteer while here in Jordan, while he mentions nothing of his activities. It shows, per the Calhoun paper, that women are bridging and bonding with others at much higher rates than adult men. UNHCR and INGOs have capitalized on women’s willingness to work and their knowledge of the communities, but this has left men without as many connections or social outlets.

- **Social Trips and Activities** As funding becomes scarcer, CBOs/NGOs will be more reluctant to put aside money for trips and clubs. However, we found that people found the trips and clubs an important outlet for them, to improve their attitude on life and to socialize with others. People who get out, socialize, develop skills are healthier and better able to adapt. Such trips also build loyalty and trust to the CBO/provider.

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6.2 **Recommendations**

- Incorporate psychosocial components into vocational and language training programs. This could also include subjects like money-management skills, career counseling and adjustment skills.
- Programming targeting elderly Iraqis and Jordanians, including daytime activities like a tea club, dominos or a visiting group. Iraqi outreach volunteers could visit the elderly regularly, providing things like meals on wheels and helping out with shopping. These things happen informally, of course, but such programs could assist many and prevent people from falling through the cracks. It is likely that activities such as tea clubs or backgammon clubs exist among the local population and could service as a low-cost means of integration with the host community. It would also allow funding to bolster local civil society organizations.
- Access to healthcare services seemed to be a gateway to accessing other services. Thus, bringing refugees into contact with other service providers could be done via their willingness to access healthcare services.

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Chapter 7: Future

Our research probed into the issue of the future with service providers, GoJ officials and refugees. A number of issues came to the fore.

- The refugees must be told if they have been rejected for resettlement or receive an honest assessment of their status so that they can make the decision about their future and not be at the mercy of UNHCR/IOM/resettlement governments. Many of them described themselves as not really living in present, just living. We also witnessed many living vicariously through family and friends who had been resettled.

- There exists an assumption of integration by all involved, and that Iraqis can integrate either through marriage or wealth. For some, this situation will be their future. However, for Iraqis who are in Jordan because of health issues (more than 4,000 of the 30,000 registered), integrating and even surviving will become problematic as funding and services disappear. For young men in particular, their trajectory in “adulthood” has been interrupted. They cannot get married (for financial reasons), and they cannot work (and thus save money to get married). They live lives that have been delayed and put on hold.

- Research should be done to compare the lives over time of Iraqis in Iraq (which may be bad but still include work) versus the lives of Iraqis in Jordan (which may be better off but are deteriorating and do not include work prospects).

- The absence of a transitional justice or a truth and reconciliation process in Iraq to deal with pre-2003 issues, and now to deal with post-2003 issues, poses a huge barrier to Iraqis desire to return to Iraq and confront such issues on an individual level. For example, this person’s story illustrates some of these issues:

66-Year-Old Male from Baghdad, Retired Businessman: I left Iraq for Syria in April 2000 because of my fear of persecution during the time of the former regime. The former regime disappeared my oldest son when they took him from the house—ten people grabbed him without a trial and after that I fled for Syria. We were seven people—my wife and I, my four children and the wife of my son. The reason my son was disappeared - he was praying in the mosque during Friday prayers and the Ba’th Party came to our house and took my son from the house when he was 35 years old without a trial. Until know we do not know the reason why. I came to Jordan in 2001 in March because I was not comfortable with the bad living conditions in Syria and the lack of opportunities for work. My family suffered because of the lack of work in Syria and the expense of rent. I sought asylum with my family in Jordan because the living conditions are better than in Syria. Also, there is UNHCR here and it is better than the one in Syria by a lot. There is healthcare and security.
The levels of personalized violence Iraqis experience obstruct return possibilities. Because, in so many cases, they do not know who were the perpetrators behind the violence to them and their family, it is harder to think about returning, as the ambiguity and fear of the whole country is greater. Unlike in other places where there is a clear perpetrator of that violence, or even prior to 2003 when the perpetrator was Saddam Hussein and the Ba’athist regime, post-2005 Iraqi refugees are much more frightened at the possibility of return.

Withering of skills of professionals. Many of those with advanced skills have been out of work for years, like lawyers, doctors, nurses, engineers, etc. Can they be successful either upon returning, or if integrated, can they revive their skills?

Return—there have been a great many programs to assist Iraqis in returning, including television advertisements, forgiveness of overstaying visa fees by the GoJ (and offering a Jordanian visa to return), money for refugees for travel and resettling in Iraq. However, only a few families have returned, and surveys show that 85-90 per cent of refugees do not intend to return in the near future. Realistic assessments of and information about the opportunities for resettlement in third countries will help refugees make these decisions about their future. In addition, pressure on the Iraqi government to do more for returning refugees is crucial.
Chapter 8: Funding

A number of issues came to the fore in discussing funding with stakeholders.

- The situation of protracted displacement is not conducive to yearly funding cycles for crises and emergencies. The situation of Iraqis in Jordan has an element of crises for the new arrivals, but in general Iraqis in Jordan are no longer an “emergency” warranting relief. Thus, some funding targeting Iraqis may be better directed towards development that will benefit the refugees, the local communities and other migrant communities. In many ways, the Health Mainstreaming Project is that sort of a program. Integrating long-term goals into funding for refugees seems crucial, and the yearly funding cycle, based as it is on emergencies, has its role to be sure. However, the existence of this type of funding perpetuates the crisis response mode of implementing partners who then create programs that shape refugees’ ideas about themselves and about the aid community. During focus groups in January 2012, we witnessed Iraqis discussing “the end of the project year” and mentioning that services deteriorate and dry up at the end of the year. The perceived (and real) impact that these cycles have directly on the lives of the refugees is noticeable, as they expressed more anxiety about being able to get by as they noticed Iraq disappearing from the news and the attention of donors.

34-Year-Old Male from Baghdad. Yes, there are a lot of obstacles on the part of healthcare, because the organizations that help the refugees now are very limited in the cost of treatment. When their accounts close, everyone will have to stop their treatments and pay out of their private money. And we know well that illnesses will not be stopped by costs, and also will not be stopped with time, and the financial situation is the biggest obstacle to us in regards to health.

One suggestion is to think about three-year cycles or to have one-year cycles for some programs and longer cycles for others.

- The demands required of an organization to request from and then report on their funding from PRM, USAID, etc., make it so that only INGOs can participate. Even small INGOs have to hire consultants. A small grants program that is simpler and smaller, so that smaller organizations can apply for funds directly, would allow some of the crucial local CBOs to access funding for important services they provide. Additionally, INGOs could be funded to organize workshops on how to write grant proposals, using perhaps the recent training initiative organized by the European Union’s Euro-Med Youth Programme as a model.99

- Ultimately, donors are the best positioned to put long-term capacity-building for emergencies on the agenda. Conditions should be attached to requests for

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proposal, stipulating that INGOs applying for grants should have located and identified a local partner or partners for their program activities. The proposal should also include information about the local partner as well as a plan on projected capacity-building and outcomes. This would provide a gateway for smaller CBOs and NGOs to be involved, introducing them to donors and the grant-making process. On the part of INGOs, it would demonstrate that part of their role, which continues to evolve, includes capacity-building and solution-building with local partners, bridging the relief and development divide. Institutionalizing capacity-building in this way will ensure commitment by both local organizations and INGOs and allow donors to effectively monitor and evaluate such new types of partnerships. Such developments would also allow for the creation of an infrastructure for emergency relief and aid that would benefit the host country, its role in the global context, its neighbors and the refugees who cross its borders.