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Financial Journeys of Refugees in Jordan: Empirical FINDings I

Abstract

The work in-hand provides a consolidated overview on the empirical findings from the first out of the three rounds of in-depth interviews undertaken in Jordan in the context of the research project “Finance in Displacement (FIND): Exploring and strengthening financial lives of forcibly displaced persons”. The findings show that the large majority of participants in our sample, in spite of being in Jordan for up to five to eight years, are stuck in what we term as the “survival phase”, where they find menial work that provides a meagre pay which has to be supplemented by handouts (from humanitarian organisations or private donors) and borrowings from their friends and families. Only a small handful experience gradual “ratcheting up” of livelihoods, albeit with challenges due to legal status and documentation. Being the first of a series of three reports, it also includes methodological details, e.g. on our sampling approach. A core aim of the report is to share these first insights early.

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1 Introduction

The report in-hand presents the first in a series of three pieces that cover our empirical findings from three rounds of in-depth interviews undertaken in Jordan in the context of the research project “Finance in Displacement (FIND): Exploring and strengthening financial lives of forcibly displaced persons”. A key aim of the report is to share our insights early and to invite feedback from key stakeholders including government institutions, humanitarian and development organisations, private sector, financial service providers, researchers and academics, and not least from the refugee community.

To start with, the report provides a general overview of the FIND project and introduces our methodological approach including the sampling strategy. We then turn to our findings from the interviews conducted in Round 1 (R1) of the research, complemented by key informant interviews conducted with important stakeholders in Jordan.

2 Project Overview and Objectives

Project Overview

The FIND project is a partnership between Catholic University Eichstätt-Ingolstadt, Tufts University, and International Rescue Committee, supported by the German Federal Ministry for Economic Cooperation and Development (BMZ). The team will conduct original empirical research in two selected German Development Cooperation countries, Jordan and Kenya, to provide insights on access to financial services and day-to-day financial practices of forcibly displaced people. The research will focus on individuals and households, as well as overarching conditions, including service providers and the policy environment.

By doing so, the project aims to close gaps in understanding the interface between forced displacement, humanitarian response, and financial systems. As the time of displacement has lengthened – with some refugees residing in host countries for twelve or more years – fresh approaches are needed to improve their economic well-being and reduce their burden on host communities. Increasingly, displaced people are living in cities and towns rather than in refugee camps. On the one hand, dispersion can make it more difficult for aid agencies to deliver humanitarian assistance and it can place new burdens on existing social services. On the other hand, dispersion means refugees may have the opportunity to integrate into local economies, becoming more independent. Appropriate financial services can help enable refugees to improve this long-term resilience. They allow displaced people to safely store money, access loans, and receive remittances and other payments. Together, these services support refugees’ economic lives: it helps them find better stability, mitigate risks and invest in business, education, training, and other essential assets.

Although the project began with a focus on access to financial services, as it progressed it has broadened its scope acknowledging a myriad of factors with direct influence on the financial

situation of refugees and pathways to long-term economic integration. These include most importantly the foundational inclusion factors such as access to labour markets, legal status and rights for refugees. It also includes access to critical documents, access to services such as healthcare and education, and ability to set up businesses among others.

Project Objectives

This research project explores the financial lives of displaced people and uses appropriate approaches for the sensitive context of forced displacement. It seeks to address the gaps in our understanding of the financial needs of refugees, how they are met by the existing financial services market, and where there is need for better support. This project will engage stakeholders and service providers to help make sense of the implications of these insights for their own work in two focus countries (Jordan and Kenya) and beyond¹.

This project seeks to answer three core questions:

- *Financial coping strategies:* What financial strategies do refugees use during different stages of displacement (particularly after they have been settled in their host country for a few years)?
- *Access to and use of financial services:* What factors (including behavioral) influence their choices of products, providers, and channels?
- *Impact of policy and institutional interventions:* What policy and programming initiatives could better integrate refugees financially into different settings? What role do support agencies (humanitarian, private sector, government, development) as well as national and global policies play in shaping the financial outcomes of refugees?

1 st Round Pilot in August Full round September-December 2019	2 nd Round Pilot in May 2020 Full round in May-June 2020	3 rd Round Pilot in October 2020 Full round November-December 2020
<p><i>In-depth interviews to understand:</i></p> <ul style="list-style-type: none"> • Individual background characteristics (Country of origin; family background; education; age; legal status; household situation; languages) • Financial history highlighting <ul style="list-style-type: none"> – Financial stress points and coping mechanisms; – Financial journeys (high and low points) and strategies used – Historic and current use of financial services – Income sources over time (aid, employment, transfers) – Important networks (people and organisations) over time across phases of transition – Integration and adjusting in Jordan – Future plans in medium to long term – Use of ID cards/KYC 	<p><i>In-depth interviews to understand:</i></p> <ul style="list-style-type: none"> • Update since round 1 • Income statement showing magnitudes and frequencies of income sources at time of study • Day to day financial management/savings • Use of loans/indebtedness • Awareness about mobile money • Impact of COVID-19 on financial situation <ul style="list-style-type: none"> – Impact of COVID-19 on their financial situation – income and loans – Preparedness for the crisis – Strategies used to cope with the COVID-19 crisis (building upon interview 1) – Information sources – Role of community 	<p><i>In-depth interviews to understand:</i></p> <ul style="list-style-type: none"> • Update since round 2, incorporating the impact of continued COVID-19 restrictions • Documentation challenges • Awareness about and use of mobile money • Psychological well being and legal empowerment, its link with financial situation, and coping strategies • Bridging gaps in understanding roles of social networks with co-nationals and host community • Resettlement as a key future plan for non-Syrian sample and its impact • Expectations about future

Figure 1: Focus themes for each of the three interview rounds (Source: own illustration)

1 For more details on the research approach (including a preliminary literature review as well as the theoretical and analytical frameworks), please see the inception report of the FIND project: http://edoc.ku-eichstaett.de/25435/1/FIND_Finance_in_Displacement_Inception_Report_2019-06-21.pdf. For more insights from this research and related research projects, please visit <https://find.substack.com/> and <https://sites.tufts.edu/journeysproject/>.

In order to answer these questions, original empirical research is being conducted through three rounds of in-depth interviews with 89 refugees. These respondents have self-settled in urban areas in Jordan and the majority of respondents arrived between 4 and 8 years ago. The first round was conducted between August and December 2019 and the second between May and June 2020 (during and after COVID-19 lockdown). The third round has been conducted between September and December 2020. These multiple interviews allowed us to dig deeper based on the findings of previous rounds and strengthen our empirical findings. It also allowed us to compare changes in their financial situation over the course of our research. The key themes covered in each of the interview rounds are summarised in Figure 1.

3 Sampling Process and Sample Overview

Our 89 respondents include 44 Syrians and 45 non-Syrian refugees. The term “refugee” is used to describe people who have registered with UNHCR and includes asylum seekers who might still be in the refugee status determination process. This research focuses on non-camp-based refugees which comprise more than 80 percent of refugees in Jordan. Hence, all respondents are based outside of camps and primarily in urban centers.² The locations covered include the capital city Amman, which has the highest concentration of refugees in Jordan (all non-Syrian respondents), Irbid, Mafraq and Zarqa in the north, and Karak in the south. A brief overview of the sample is provided in Figure 2.

The respondents were selected through a combination of our researchers’ personal contacts in the community, local community-based organisations, and groups like the International Committee of the Red Cross (ICRC) and the Danish Refugee Council (DRC) who have livelihood and financial inclusion programmes in the community (such as vocational training, start-up grants, and savings groups). Since outreach to the non-Syrian community is more difficult, support and referrals were taken from grassroots organisations working with them, namely Sawiyan and the Collateral Repair Project (CRP).

The sampling method used is *purposive sampling*, also known as judgmental sampling. It relies on the judgement of the researcher to select information-rich cases to be studied in-depth. The main goal of purposive sampling is to focus on the particular characteristics of a population that are of interest and will best enable us to answer the research questions. It is also critical to ensure broad representation of the population under study and comparability of the selected units. To achieve this, *stratified purposive sampling* has been used where sub-groups of particular characteristics were chosen to facilitate comparisons. The purpose was to capture major variations (not maximum).

2 UNHCR-registered refugees living in camps receive humanitarian assistance, shelter, and free legal aid and assistance with access to courts. Refugees living outside the camps have additional costs of rent and transportation and can only access government-subsidised primary medical care and schooling. Inside the camps, all refugee households receive institutional cash transfers. Also, camp-based refugees face restrictions in movement where they can move outside the camp with a short-term leave permission or could leave permanently only with a bailout by a Jordanian citizen. All personal documents of camp-based refugees are kept with the Jordanian authorities.

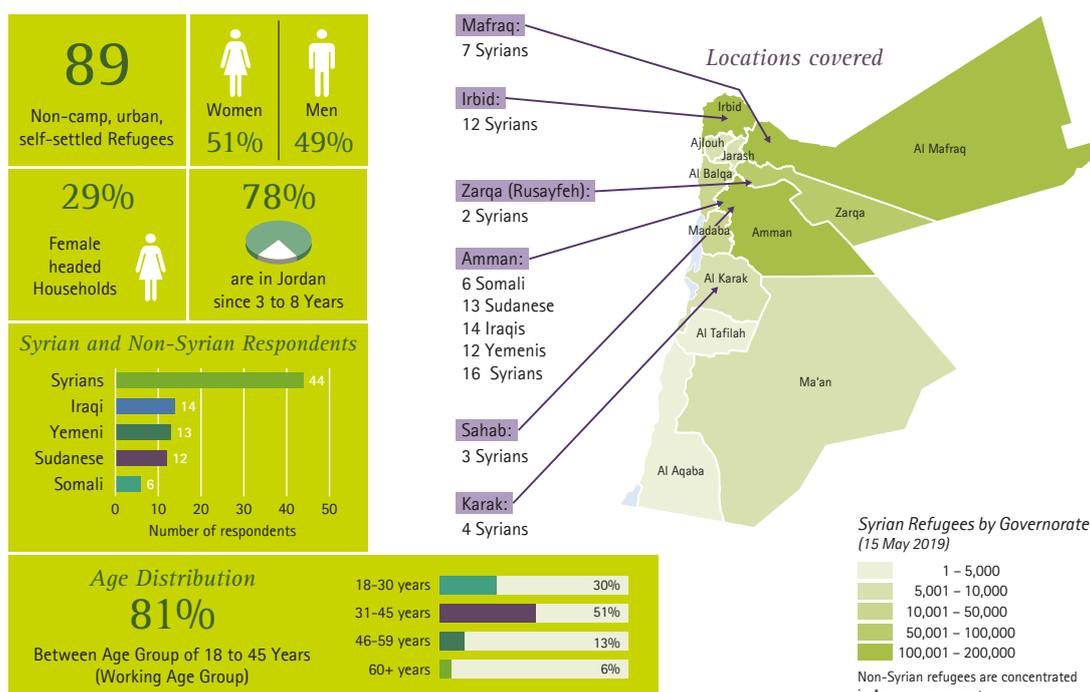


Figure 2: A brief overview of the sample (Source: own illustration)

The following criteria/characteristics were important while selecting the sample (see also Table 1):

1. **Location:** The most important cities hosting the highest percentages of refugee population were covered. Amman hosts almost 30 percent of Syrian refugees and the majority of non-Syrian refugees. Apart from this, Irbid and Mafrqa host the highest number of Syrian refugees. Zarqa and Sahab were included as they have many refugee-employing industries. Karak in southern Jordan hosts only 1.3% of refugees but has differences in economic activity and a lower number of development organisations. Logistically, Karak was the closest governorate in the south. Respondents were recruited through the DRC which had mobilised informal savings groups of Syrian refugees.
2. **Nationality:** Half of the sample was dedicated to non-Syrian refugees as our literature review pointed to a significant knowledge gap on this segment of the refugee population. The initial stakeholder consultation also pointed toward the need to further elucidate their financial needs. Within the non-Syrian sample, the top four nationalities of Iraqis, Yemenis, Sudanese, and Somalis were included.
3. **Gender:** An effort was made to ensure equal representation of both male and female within the overall sample and respective sub-samples. As per UNHCR data, women form 50 percent of out-of-camp Syrian refugees³. As of June 2019, 43 percent of non-Syrian persons of concern were women or girls.⁴

3 UNHCR Jordan. *Registered Syrians in Jordan*. PDF. UNHCR, June 30, 2019.

4 Ibid.

4. *Gender of household head:* Female-headed households are highly vulnerable and face unique challenges in accessing livelihoods. In 2018, among the registered Syrian population living in host communities, 27 percent of households were headed by a woman.⁵ This sub-group was spread across different locations and according to a 2018 survey of the World Food Programme of the United Nations (WFP), participation of women-headed households in work activities is more common in Amman than in Irbid and Mafraq. Among non-Syrian refugees, 24 percent of refugee cases lived in female-headed households. This varies based on nationality; 52 percent of Somali refugee cases are headed by a female; 25 percent of Yemeni cases; 22 percent of Iraqi cases; and only 5 percent of Sudanese cases are headed by a female.⁶ Among Sudanese and Somali households, we made sure to include single men (who remain highly vulnerable). Among the Sudanese refugee population, single men make up almost 70 percent of the total registered population.⁷
5. *Age:* According to UNHCR data, 28.9 percent of the Syrian refugees are between the age of 18 and 35 years.⁸ The majority of our Syrian respondents are between 31 and 60 years old as they are the ones involved in economic activities and responsible for financial decision making. The Iraqi cohort is also relatively older with around 27% of respondents being between 36 and 59 years and 11% above 60 years. This is higher than other nationalities with 17% of Syrian respondents being between 36 and 59 and only 4% being above the age of 60.⁹ We made sure to include at least ten youth (18-30 years) in both the Syrian and non-Syrian groups. There is still a knowledge gap among the Sudanese (with only one respondent) which will be filled through future key informant interviews or focus group discussions in Round 3.
6. *Time since displacement:* Respondents were selected to include those that arrived between 4 and 8 years ago in order to understand their financial strategies at different stages of their displacement. On average, Syrian refugees have been in Jordan for 4.6 years. Most of the Syrian refugees arrived in Jordan between 2012 and 2013. Very few Syrians between the ages of 15 and 59 living in Jordan arrived in 2011 or earlier (8%). The influx began in 2012 (27%), peaked in 2013 (48%), and decreased in the next years at 8% in 2014, 7% in 2015, and 3% in 2016/17.¹⁰ According to UNHCR data, the refugee population has remained stable since 2015.¹¹ Its peak population was in 2014-2016 after the attacks in Mosul and arrivals from this period include those from minority religions (i.e. Christians and Mandaists). To better understand the Iraqi group, 3 of the 14 respondents were from the earlier arrivals who belong to the Muslim religion. This

5 WFP Jordan - *Comprehensive Food Security and Vulnerability Assessment 2018*. PDF. United Nations World Food Programme, June 21, 2019.

6 Ibid.

7 UNHCR Jordan *Operational Update*. PDF. UNHCR, April 2017.

8 UNHCR Jordan. *Registered Syrians in Jordan*. PDF. UNHCR, June 30, 2019.

9 UNHCR Jordan. *Registered Iraqis in Jordan*. PDF. UNHCR, January 31, 2020 ; UNHCR Jordan. *Registered Syrians in Jordan*. PDF. UNHCR, February 29, 2020.

10 Fallah, B., Krafft, C., & Wahba, J. (2018). The impact of refugees on employment and wages in Jordan. *Economic Research Forum*, Page 16.

11 "Syria Regional Refugee Response." UNHCR. <https://data2.unhcr.org/en/situations/syria/location> ; UNHCR Jordan. *Registered Syrians in Jordan*. PDF. UNHCR, June 30, 2019.

is seen to have a major impact on their integration with the host community. The Yemeni arrivals increased after the conflict in January 2015, especially during the first six months of the conflict. Thereafter, due to restrictions on entry into Jordan, the inflow slowed after April 2015.¹² A significant number of Sudanese arrived in Jordan in 2013 and 2014 on medical visas.¹³ The majority of the Somalis arrived before January 2015 as the numbers have remained constant since then.¹⁴

7. *Economic segments/economic activity*: Respondents were selected to cover households with different combinations of sources and frequency of income in order to understand how these factors shape their financial strategies, portfolios, and outcomes. This includes those with cash assistance, regular/stable income, irregular daily wage income, short-term employment in cash-for-work programmes, and minor incomes from home-based businesses. This was based on the assumption that the type of income (formal/informal, regular/irregular, salaried/self-employment) and its frequency (steadiness/lumpiness) will influence the financial situation of the household. The sample was categorised into stable, developing, and vulnerable households based on the number of earning household members, the stability of their employment, the household income, level of integration, and overall ability to overcome financial shocks.¹⁵

Table 1: Nationality-wise details of the sample regarding key demographic and economic indicators

Nationality (count):	Syrians (44)	Iraqis (14)	Yemenis (12)	Sudanese (13)	Somalis (6)
Age	18-30 years: 13 31-45 years: 19 46-59 years: 10 60+ years: 2	18-30 years: 4 31-45 years: 5 46-59 years: 2 60+ years: 3	18-30 years: 6 31-45 years: 6 46-59 years: 0 60+ years: 0	18-30 years: 1 31-45 years: 12 46-59 years: 0 60+ years: 0	18-30 years: 3 31-45 years: 3 46-59 years: 0 60+ years: 0
Gender	Male: 21 Female: 23	Male: 8 Female: 6	Male: 5 Female: 7	Male: 7 Female: 6	Male: 3 Female: 3
Monthly UNHCR and WFP cash transfer*	UNHCR+WFP: 14 WFP: 33	UNHCR: 4 WFP: 3	UNHCR: 1 WFP: 0	UNHCR: 3 WFP: 1	UNHCR: 3 WFP: 3
Economic segment	Vulnerable: 24 Developing: 14 Stable: 6	Vulnerable: 11 Developing: 2 Stable: 1	Vulnerable: 11 Developing: 1	Vulnerable: 9 Developing: 4 Stable: 0	Vulnerable: 6 Developing: 0 Stable: 0
Household (HH) characteristics	Female head: 14 Avg. HH size: 5.4 Avg. dependents: 4	Female head: 5 Avg. HH size: 5.3 Avg. dependents: 4	Female head: 2 Avg. HH size: 3.6 Avg. dependents: 2.2	Female head: 2 Avg. HH size: 2.8 Avg. dependents: 1.9	Female head: 3 Avg. HH size: 3 Avg. dependents: 2
Income sources	At least 1 member working: 39 Assistance main income source: 9 Business/Home-based businesses: 6	At least 1 member working: 10 Assistance main income source: 4 Remittances main: 3 Home-based businesses: 2	At least 1 member working: 11 Assistance main income source: 1 Home-based businesses: 0	At least 1 member working: 10 Assistance main income source: 2 Home-based businesses: 0	At least 1 member working: 3 Assistance main income source: 3 Home-based businesses: 0

* The majority of respondents who receive a fixed monthly cash transfer do so through UNHCR and WFP money-for-food programmes.

12 *Displaced Minorities Part I: Migration and Displacement Trends of Somali, Sudanese and Yemeni Refugees and Other Migrants in Jordan*. PDF. Mixed Migration Platform, April 2017, Page 5.

13 Mennonite Central Committee. (2017). *On the Basis of Nationality: Access to Assistance for Iraqi and Other Asylum-Seekers and Refugees in Jordan*. Mennonite Central Committee, Page 12.

14 *Displaced Minorities Part I: Migration and Displacement Trends of Somali, Sudanese and Yemeni Refugees and Other Migrants in Jordan*. PDF. Mixed Migration Platform, April 2017, Page 4.

15 *Microfinance for Syrian Refugees: The Lebanese and Jordanian Market*. Making Cents International. December 2017.

8. *Programmatic interventions*: Specifically for the Syrian respondents, an additional criterion was added to select respondents who participated in livelihood-related programmes such as cash-for-work, home-based business support, informal savings groups, and micro-credit clients.

Table 1 provides a nationality-wise breakdown of the sample on key demographic and economic indicators.

4 Arriving and Adapting in Jordan

The events that led to the respondents' arrival in Jordan, their first points of entry and communication, and their experiences in adapting vary widely between nationalities. For this reason, the following section on arriving and adapting in Jordan discusses refugee experiences based on nationality.

Syrians

The majority of respondents arrived in Jordan between 2012 and 2015 and came from Dara'a, followed by Damascus and Homs. The remaining came from Hamah, As-Suwayda, Hajjra, Edleb, Deir Al Zour, and Al-Hasakah. Most experienced internal displacement within Syria. Of the 7 who arrived earlier in 2011, 4 came from Damascus. They came to Jordan long before conflict came to their cities and did not experience internal displacement. They came directly to the cities through relatives, work, or education in Jordan.

Bashar, a 34-year-old male came to Jordan in 2011 visiting for work with a media agency but could not go back as the conflict started in Syria. Hend, a 28-year-old female was studying at the Jordan University of Science and Technology in 2011. For the first year, she was going back to Syria between semesters to work and earn. However, as the situation deteriorated in Syria, she could not go back. Both of them registered with UNHCR only in 2013.

Everyone else who came after 2012 faced internal displacement within Syria for 2 to 6 months. There were a few who left earlier to Jordan (within a few days of the conflict) as they had relatives or close friends who could receive them, but most were internally displaced between 4 to 6 months. Some rented cheap housing, some lived with relatives, and others lived in the farms. Many were displaced multiple times as new areas came under attack. During this time, they spent their savings, depended on aid and charity, sought help from neighbours, and took on meagre jobs.

Zaheen and her husband, a young couple, were displaced in Syria for two years. They would both take on odd jobs to support themselves and their children but were always in debt. When the bombings started in their village, Zaheen's family helped them with money to travel to Jordan.

Khalil, a 52-year-old Syrian, never thought that he would have to leave Syria and moved to different towns at least three times. He had a significant amount of savings and each time he spent

it to rent and furnish his house. He spent most of his savings, which could have helped him comfortably settle in Jordan had he migrated earlier. Eventually, as there was no peace in sight, they moved to Jordan.

All of those who had arrived since 2012 came directly to refugee camps near the Syrian border. They spoke about how warmly they were received by the Jordanian army and how well they were provided for at the camps. A sharp contrast with the fearful conditions that they witnessed in Syria, the warm welcome and security of the camp is something they all remember. As Khalil described,

“We thought we were coming to the heaven. They (Jordanian Army) were very good. They received us and received the elderly people.”

Nevertheless, most stayed in the camps for only a short time and told us of the very harsh living conditions there – shared toilets, cold weather, dust, theft, and fear of sexual violence. Most stayed in the camps between a few weeks to six or seven months.¹⁶ How soon they were able to find a Jordanian sponsor and leave the camp depended on their contacts outside. Some left without a sponsor (as this was not required prior to July 2014), but they needed to have contacts who would help them settle outside the camp. Even those arriving in late 2012 and early 2013 mention using sponsors (which might not be accurate). Respondents often mixed up the sequence of events as a lot has happened since then and due to their psychological state.

Some had Syrian or Jordanian relatives and friends living in Jordan who bailed them out of the camps. For most others, Syrian refugees (neighbours, relatives) who had arrived in Jordan earlier helped them to leave the camp, hosted them for up to a month, and helped them find an apartment. Some went directly to live and work in the farms in Mafraq and Irbid, but most went to the cities. No one mentioned paying for their sponsorship. A couple of respondents left the camp illegally because they could not find sponsors. A 34-year-old female head of household was deported to the Azraq Camp and was separated from her children for 21 days because she left home without her documents. Though she was reunited through protection measures, she did not have the right documents nor did she receive any organisational support for refugees until 2018 when amnesty was introduced for cases like hers. Only then she could regularise her status and start earning a living. She says that these three years were the most difficult phase of her journey.^{17 18}

16 Some stayed in the camps for a few days and could leave because they had relatives outside who could easily bail them out. Others stayed between a week and a few months. This has not been quantified for all respondents, but the majority stayed for two to three months.

17 Until July 2014, refugees were allowed to leave the camps and move to urban areas. After July 2014, they were allowed to move only if sponsored by a close relative who met stringent conditions. This was discontinued in early 2015 and people could move out only briefly on “vacation passes”. In 2018, “regularisation” or “amnesty” was announced for Syrians who left the camps without permission before July 1, 2017 and those who never registered with UNHCR. This amnesty allowed them to register as refugees with UNHCR and then regularise their status with the Jordanian police.

18 “Jordan: Step Forward, Step Back for Urban Refugees.” Human Rights Watch. March 25, 2018.

Elham, a widow, arrived in 2012 and now lives in Irbid with her son, brother, and mother. She got help from a cousin and slowly started to rebuild her family's life in Jordan.

“My brother left from the camp before us. We had relatives who left. A relative of a relative was our sponsor. I had a cousin who left the camp five months before us. We stayed at his place for two days and then we looked for an apartment. We slept on the floor. Then step by step we were getting things. Then getting kitchen things, gas, utensils, water, food.”

She told us that they cannot return to Syria because their home in Dara'a was destroyed and if they go back, her brother and son will be forced to do military service. They came with little savings which lasted for only a month. Fortunately, they soon started receiving the monthly UNHCR cash transfer which has since been their main source of income.

Moving out of the camp was an important milestone for the well-being of all respondents, even if it meant that they had to pay for rent and other living expenses on their own. Most respondents arrived with very little savings, generally not much more than a few hundred Jordanian Dinars (JDs). These would be gone in the first few months as they had little or no income from their low wage jobs and depended on humanitarian aid. Some lived in farms and worked there for the first one to two years in Jordan so that they did not have to rent apartments. There was high demand for apartments in cities where refugees were arriving, and many cite high rents as the cause for poor housing. Many shared houses with their extended family and were subject to overcrowding. After a few weeks or months, most families moved out to rent their own houses. They moved multiple times to find cheaper and better housing, or to be closer to work. None of them expected to stay more than a few months in Jordan. As Khalil said

“I hadn't expected to stay this long. Had I known we would stay that long, I could have opened my own business or even bought property, but I spent all my savings. We paid and paid without doing the math.”

During the initial period, there was a lot of humanitarian aid that included one-off cash assistance, distribution of blankets, and food packages. People registered with different organisations and waited to hear back from them and sometimes they would receive cash or food assistance. They attended trainings such as psycho-social counselling and even courses on first aid and identifying mines which they could use back in Syria (which demonstrates how even organisations expected trainees to return soon). These trainings provided an opportunity for social interaction and a small allowance which contributed to their income (this remains a factor for refugees to attend trainings even now). After their initial months in Jordan, most respondents who could work were actively seeking opportunities. However, female-headed households, households where the male head is physically disabled, or those with older heads of households (more than 50 years of age) still depended on aid as their main source of income. In total, nine of the respondents are dependent on monthly UNHCR and WFP assistance as their main source of income. In most cases (39 out of 44 respondents), cash assistance is not enough and at least one member of the household is working.

Most respondents work in informal, low-paying jobs such as construction, selling vegetables, painting, cleaning jobs, working in factories or shops or cafes, or offering beauty services. There is a rising trend of young adolescents (less than 8 years) leaving school to start working in low-paying, informal jobs. Some have businesses that they run out of their home such as food processing, beauty services, and animal farming which add a minor income to the household's portfolio. Three respondents had larger and more profitable businesses. These respondents with higher educational qualifications (bachelors, diploma, and above) who are overqualified for the usual open sector jobs usually work as volunteers with NGOs in return for a transportation allowance as salary or as freelancers on consulting projects.

Very few women have higher education (only three of our respondents), and most have completed only primary or secondary education. This is due to financial circumstances or marriage back in Syria. None of the younger female respondents (around 20 years of age) could continue their education in Jordan because they feared bullying, discrimination, or were married at a young age due to the social and financial pressures. This observation needs further validation in the next interview rounds. We can see this with Aida, a 20-year-old female respondent from Damascus suburbs who arrived in Jordan when she was 14 years old. Though her family encouraged her to go to school (where she was the only Syrian in her class), she decided to quit because of the incessant discrimination that she faced as a refugee. Classmates constantly asked her questions like "Why don't you go back to your country?" and her teacher told Aida that she was there to "teach the Jordanians, not the Syrians." After leaving school, Aida experienced insults from locals whenever she was in public in the highly conservative area they live in close to the Syrian border. As a result of this discrimination, she was married at the early age of 17 to a husband who still lives in the camp. She also has a one-and-a-half-year-old son. When asked about studying again, she said that she would like to be trained in a craft that could help her earn an income, such as sewing or beauty services. When asked if she would like to make an income, she said

"Of course. Since I did not study or learn, it is impossible for me to get a job. This kind of training would help me provide for myself and my son. I am not getting anything (monthly cash transfer) from UNHCR."

Economic integration remains a key challenge for most Syrian refugees. They feel safe in Jordan but not stable (financially or otherwise) due to their inability to achieve sustainable economic participation. Female-led households face further challenges in social and economic integration. Even though a larger proportion of Syrian respondents (compared to other nationalities) receive some form of aid (monthly cash transfers, food coupons, scholarships and start-up grants, cash-for-work programmes, vocational trainings), they are still struggling to regain their financial foothold. Those who run businesses face limitations because they are not able to own assets (car, property) or even a driver's license. Given the challenges they face in adapting to life in Jordan, many of them wish to resettle to a third country where they have better economic opportunities and rights. Only a couple of them wish to go back to Syria once the country has stabilised and start their own enterprises. The ones who consider going back have family (which also means a home) and a strong support system back in Syria.

On the social side, most respondents report good relationships with the Jordanian and Syrian community. Many of the women heads of households, especially if they are divorced or separated from their spouses, have limited their social interactions with the larger community because they fear stigmatisation and harassment. Their social networks are limited to their relatives and a few trusted neighbours. It is very clear that protracted displacement and the ensuing challenges (notably financial) have affected relationships in the Syrian community (and interestingly within the very small sample of Iraqi respondents displaced from Iraq around 2007-2008). Many of our female Syrian respondents are separated or divorced and are not in touch with their in-laws. Extended family relationships have been strained and made difficult to maintain by the challenges faced by refugees and their limited mobility due to high transportation costs. A 29-year-old female respondent in Amman describes this very well –

“In Syria we all lived together. When we came here, people changed. My brother used to see her every day back in Syria, but now it is once a year. He has not even met my newborn child. Syrians after the conflict became self-centred, and now everything for them is all about their benefit even when it comes to close family members. My brother, sister and other relatives were used to visit each other casually without a heads up back home, but now if I go without calling my sister maybe would not allow me in. People used to love and protect and care about each other, but they fear everything.”

Non-Syrians

For non-Syrians, adapting to life in Jordan has been defined by unique struggles—mainly a lack of organisational support and labour market measures. Almost all funding from international donors for refugee response in Jordan has been directed to Syrians and vulnerable Jordanians through the Jordan Response Plan.¹⁹ Due to the high visibility of the Syrian conflict, UNHCR reached more than 90% of its target beneficiary goal for Syrian cash assistance in 2015 and 2016. Only 33% of its target beneficiary goal for non-Syrians was reached in the same period of time. This inequality leaves non-Syrian refugees with less access to services, fewer legal rights, and creates a hierarchy of refugee nationalities.²⁰

This hierarchy stands in stark contrast to the objectives of the so called “One Refugee Policy” that has been endorsed by several international players in recent years and aims to the most vulnerable refugee populations regardless of their nationality. As first steps, the Norwegian Refugee Council (NRC) recently commissioned a study on non-Syrian refugees in Jordan and the WFP Report 2018 included an assessment of major non-Syrian populations in Jordan, systematically analysing and understanding the needs of the long overlooked non-majority refugees.^{21 22} During the COVID-19 crisis, some progress has been made in securing greater

19 Johnston, R., Baslan, D., & Kvittingen, A. *Realizing the rights of asylum seekers and refugees in Jordan from countries other than Syria: With a focus on Yemeni and Sudanese*. 2019.

20 Ibid.

21 WFP Jordan - *Comprehensive Food Security and Vulnerability Assessment 2018*. PDF. United Nations World Food Programme, June 21, 2019.

22 Johnston, R., Baslan, D., & Kvittingen, A. *Realizing the rights of asylum seekers and refugees in Jordan from countries other than Syria: With a focus on Yemeni and Sudanese*. 2019.

support for this vulnerable population where non-Syrians will have greater access to health benefits.

Among the non-Syrian research sample of 45 households, 34 had at least one member working, only eleven received regular UNHCR support, and seven received food coupons from the WFP. Some households receive food coupons from the CRP. However, this support is much smaller (to be confirmed but in the range of 40-50 JDs per household) and limited to two or three times a year²³. Yemeni and Sudanese respondents are more likely to be working compared to Iraqis and Somalis and are also less likely to receive UNHCR cash assistance. All non-Syrians (except for one Yemeni) interviewed were working informally, i.e. without work permits. Unlike Syrians, the fees for work permits are not waived for them under the Jordan Compact making them prohibitively expensive²⁴. Apart from the high costs, the respondents pointed to documentation challenges in accessing work permits, the risk of deportation (especially for the Sudanese), and the risk of losing their refugee status and therefore their chance of resettlement. More information on this will be collected in the next rounds of interviews.

Most of our respondents reported living in poor and overcrowded housing conditions, especially single men living in shared housing. For instance, no non-Syrian respondents were comfortable having the interviewers visit their houses unlike Syrian respondents. This could also be due to their general lack of trust in organisations given the discrimination (based on nationality and race) in the humanitarian aid system. The sub-sections below explain the experiences of each of these nationalities.

Iraqis

Of the Iraqis, those arriving within the last four to eight years are from the second wave of refugees and belong predominantly to the Christian minority who came to Jordan between 2014 and 2018 from the Mosul area, fleeing persecution by ISIS. Our Iraqi sample is largely from this sub-group, however, to get a wider overview of the Iraqi refugees, three were included from the earlier wave who fled Iraq between 2007 and 2008. They are originally from Baghdad and belong to the Muslim Sunni sect. Religion is one of the main factors influencing their life in Jordan. Christians are wary of interacting with Muslims, Jordanians, or other nationalities.

Almost all Christian respondents had been internally displaced. In some cases, they were facing double displacement; some were displaced to Mosul or Al-Hamadaniya districts (mostly from Baghdad) already in 2006 and 2007 and were displaced again to Erbil in 2014 after ISIS took control of parts of the country. The fact that Iraqis have faced prolonged and multiple phases of conflict is reflected in their financial journeys. In the case of the Iraqis, many finan-

23 CRP is a refugee aid organisation in Amman, Jordan that provides emergency assistance and community programming to refugees of all nationalities.

24 According to the “Non-Jordanian Worker Permit Fee System for 2019”, there are two types of permits: 1) Daily workers for Agriculture Sector (freelancers) (which costs 1400 JDs, plus fees which equal 100 JDs); 2) Daily workers loading and unloading and/or construction workers (freelancers) which costs 1900 JDs, plus fees which equal 100 JDs. For more details, please refer to <http://bit.ly/2WlcBTs> (in Arabic).

cial journeys went back to their time in Iraq, which is also because this cohort is one of the oldest among all respondents. For most, their financial well-being dropped for the first time during the early 2000s when Iraq was shaken by sectarian clashes. For the Christian respondents, the rise of ISIS in 2014-2015 created a second significant drop which forced many to leave their houses and live in caravans in Irbil and then finally leave the country.

Our interviews show us that many Iraqis came specifically to Jordan to apply for resettlement. They were often encouraged by relatives living abroad (e.g. Australia) to go to Jordan and apply for visas in the embassies there.

One of the respondents, Samer, a 62-year-old who arrived with his family of seven (wife and six children) in 2016, explicitly mentioned that he came to Jordan with the intention of applying for resettlement. He chose Jordan over Turkey and other countries in the region because the acceptance rates for resettlement of Iraqis at the Australian Embassy are high. He has relatives in Europe, Canada, and Australia who often help him financially. Like Samer, many other respondents are currently waiting for resettlement and feel stuck in Jordan because the process has taken much longer than they had expected.

Interestingly, almost all respondents are trying to get resettled to Australia. They apply not through UNHCR but through the Australian Embassy directly via agencies located in downtown Amman. In fact, one of the respondents was earning his income helping other Iraqis fill out resettlement applications to apply through agencies during his first year in Jordan. Australia normally requires a sponsor already living in Australia, but according to respondents, there was a time when it was also possible to apply for resettlement to Australia without a sponsor. Many respondents have close relatives staying in Australia who can sponsor their applications. One respondent was resettled to Australia after the first interview and we will continue to follow his journey through the next rounds of interviews.

For most respondents, especially those who arrived after 2014, their only plan is resettlement. Fatema, for instance, is a 65-year-old widow who lives with her four daughters (who are all in their 30s and 40s). They have always faced financial challenges back in Iraq as her husband died in 2002. She had a small, home-based business and her daughters worked as teachers and engineers. However, with the clashes in Erbil and the financial crisis in the country, they stopped receiving their salaries. They came to Jordan on a visa and had to sell their gold to finance their journey and support themselves during their initial months in Jordan. They came directly to the Marka area where they had a cousin and he helped them understand the neighbourhood. They were able to adjust quickly because they spoke Arabic. During their first few months in Jordan, they would go to church—a lot—which has been a constant source of support since their arrival. One of her daughters even works at the church factory, which is their only source of income. They are comfortable where they live and feel that people are nice to them. However, the only challenge is financial, especially because they cannot obtain work permits and can only get jobs in the “black market” with long working hours and little earnings.

Another one of her daughters, who is a computer engineer, has applied for many jobs without success because there is no demand for qualified refugees given the high unemployment among Jordanian youth. They are waiting for resettlement to Australia where they have relatives. They have been rejected once and when asked if she has a plan in case the resettlement does not work out, she said

“No. We might have to apply through UN. Wherever it is, we go.”

They do not want to go back to Iraq, where they do not feel safe in the “masculine society” that is hostile to Christians. Similar to many others, they perceive the resettlement process to be unfair because they see other families being resettled while they feel they need it equally if not more.

All respondents without exception are stressed by the low level of economic activity in Jordan and the lack of opportunities for Iraqis who generally have a high level of education. This reinforces the wish to resettle or, in the case of a Muslim Iraqi male respondent, consider returning to Iraq (his son had moved back to Iraq when we met him for the second interview). Education of children is also a key consideration for respondents. This is one of the most important reasons for leaving Iraq, apart from security concerns. As Samer explains,

“We feel safer, but there is no integration at all. Nothing. It is true that we are bearing these difficult circumstances, for this period, and we can bear more, but for a different goal, which is to match the hopes of my children.”

Some respondents’ children are studying at the church school, but their certificates are not recognised by formal schools. More research needs to be done on the challenges Iraqi refugees face in sending their children to public schools like other refugee nationalities.

All Iraqi respondents live in the Hashmi and Marka areas, both of which are popular within the Iraqi community. Living close to the same refugee community is important for the respondents because it allows them access to information about opportunities such as jobs and aid (as seen among other nationalities as well, especially non-Syrians). Local churches in Amman also play an important role for many Christian Iraqi respondents. The churches provide accommodation, assistance (mostly food coupons, sometimes medical support), and jobs for some Iraqi refugees at their workshops (such as in the case of the Iraqi widow Fatema).

The Iraqi Christian respondents were explicit about not wanting to interact socially with Jordanians or even other refugee groups due to religion. This is due to their experience of religious persecution in Iraq. Samer explained,

“In Jordan, I am fearful. I fear making relationships. It is true that they (Jordanians) have not assaulted me, but I have nothing to do with them. I only have Iraqi friends, Christians or Yazidis, so only those from oppressed groups. I do not get near Muslims. They want to mingle with us, but I do not trust them. We were surrounded by Muslims in Iraq, but they were allies of ISIS and I cannot forget that. There is a saying that goes like this: if you get bitten by a snake, you will be scared even from a rope (anything that looks like a snake)”.

Due to ISIS attacks, Samer and his family had to leave their house in Al-Hamadaniya and took the painful journey to Erbil where they lived in caravans for two years. He was a teacher and came from a well-educated background and is heartbroken that he cannot provide the same opportunities for his children. Another young 35-year-old male respondent was clearly living an isolated life, only going to work at the church and back home. He has not managed to adapt at all. He said

“I have lost too many friends in Iraq and cannot imagine making new friends.”

Iraqi women, especially younger ones, are significantly more concerned about facing harassment compared to other refugee groups, which restricts their mobility. They avoid taking public transport, making travelling very expensive because they must use taxis. Attending courses at organisations seems like the only time when some of the young women (respondents or daughters of respondents) move out of their house. Some of the younger women are working at the church workshop which is considered safe due to their relations with the church. A young 24-year-old Iraqi respondent said,

“We will never cope with the life in Jordan - the expensive life, staying without education, I am exhausted. I cannot leave outdoors without a company. We hear of other girls harassed on the streets. So, we go out together.”

She was in her third year of university when she had to quickly leave Al-Hamadaniya, where she had lived after being displaced in 2006 from Baghdad. The young respondents, in general, were clearly disheartened about their situation, especially when they compared themselves to others who had been resettled abroad.

In general, the Iraqi respondents were very outspoken about their distrust of the humanitarian sector and the decision on who should receive aid, not getting enough support from staff, and not getting their requests heard at UNHCR. Only three respondents receive the monthly UNHCR cash transfer, and all three are from the earlier wave of refugees (before the Syrian crisis started). A comparison between the Iraqi refugees from the two waves clearly shows that the focus has shifted towards the Syrian crisis over years and away from other refugee groups. Zahra, for instance, a single mother with three daughters spoke about aid and charity during their early months in Jordan. She mentioned that someone painted the walls of their house for free and someone else donated furniture, food, and cash donations. She still receives monthly support from UNHCR and WFP. Only one of our second wave respondents is dependent upon UNHCR and WFP assistance which her mother receives. Muslim Iraqis from the first wave spoke about mistrust within the Iraqi community in general, especially towards wealthy Iraqis and the unfair distribution of aid.

All Iraqi respondents came with savings which supported them during their first year in Jordan. In fact, two of our respondents who arrived in 2016 and 2018, respectively, are still surviving on their savings from Iraq. The amount of the savings is not known, but this is demonstrative of how little they must be spending. There is also a high dependence on remittances from relatives living abroad, with three respondents relying on remittances as their main source of

income (one of them was resettled to Australia after our interview). Most, however, remain financially vulnerable as they do not have access to work permits and access only temporary, unreliable jobs. In spite of this, some have had success in finding diverse types of work. For example, one respondent makes a living by selling assets to people in online gaming (even using crypto-currencies).²⁵ Another appears as an extra in films and TV advertisements. Others find work in the catering industry, data processing, or are employed by their church.

Overall, the focus on resettlement, especially for the second wave of Iraqis from religious minorities, has had a significant impact on their ability to integrate. They limit their social interactions and are comparatively unwilling to work in illegal jobs due to their desire to not affect their resettlement application in any way. This also impacts their ability to travel between Iraq and Jordan. For instance, Samer's son travelled to Erbil to work and bring some income, but as a result, the embassy rejected their resettlement application.

“My son travelled to Erbil to work for a while because life here is very tough, but then the embassy rejected our resettlement application. So now I do not let anyone travel back to Iraq.”

Yemenis

The Yemenis are the second biggest minority refugee population in Jordan, even though only around 40 percent of Yemenis residing in Jordan are registered with UNHCR.²⁶ Most respondents seem to be from the northern part of Yemen. Only two of our twelve respondents faced internal displacement and were living in Sana'a for some time. Two others had migration histories to Jordan and Saudi Arabia for work. The Yemeni respondents arrived between 2013 and 2017 and chose Jordan as it was relatively easy to enter^{27 28}. Some respondents reported knowing people in Jordan or had relatives there, but generally these connections were not mentioned as a reason to 'choose' Jordan over other countries.

For young men, the threat of being forced to join an armed group was a main reason to leave Yemen. Some who were government employees or who were in the army/police faced threats. One such example is Abbas, a 33-year-old male who lives with his wife in Sahab. He used to work in the police and was forced to resign when the regime changed. He then moved to Jordan in 2012 and worked there. He later went back to Yemen and then worked again in Saudi Arabia and then returned to Yemen. He opened a shop but had to sell it because of harassment by the Houthis. Being the oldest of 8 siblings, he decided to come back to Jordan in

25 An online game where participants play with money and can buy assets (called “powers”) that will help them progress in the game. The respondent says that he plays on the game for long hours with 150 different accounts and sells the assets he earns.

26 Johnston, R., Baslan, D., & Kvittingen, A. *Realizing the rights of asylum seekers and refugees in Jordan from countries other than Syria: With a focus on Yemeni and Sudanese*. 2019. Page 17.

27 Until December 2015, Yemeni nationals did not require a visa, only an 'entry permission'. Many Yemenis arrived in Jordan on medical visas. Since then, Yemeni males aged 18-49 require visa and prior approval processes. Since 2018, entry visas for Yemeni males aged 18-49 have been suspended for all reasons except medical treatment.

28 Johnston, R., Baslan, D., & Kvittingen, A. *Realizing the rights of asylum seekers and refugees in Jordan from countries other than Syria: With a focus on Yemeni and Sudanese*. 2019. Page 14.

2017 and came on a medical visa accompanied by his wife. They travelled by airplane which was very costly at around 1500 JDs for two people. Another respondent, a young 22-year-old male, came with his stepmother for her medical treatment in 2016 but could not go back due to the worsening situation back home. Some respondents have visited Yemen during their stay in Jordan, such as the 22-year-old we just talked about who went back to get married, and Ahlam who travelled back with her children as she heard that her uncles whom she had originally escaped had come to Jordan to chase her down. The trip to Yemen was highly traumatic for her; she landed in a war zone and had spent all their money. She returned to Jordan months later with the help of her father, only to find out that UNHCR had held her file because she travelled to Yemen.

The respondents financed their journeys by selling their assets (Abbas sold his shop and car), borrowing money from relatives, or with charity from their community (especially in cases where travel was necessary for medical treatment). Nearly all respondents arrived in Jordan with little or no money at all, with the exception of a 38-year-old female, her husband, and four children who arrived with 21,000 USD of savings in 2015 because they were able to sell their house. But these were spent during their initial two years in Jordan. They claim they were paying 600 JDs per month as rent, which is three to four times higher than what other respondents paid. She explained

“When we came to Jordan, we did not plan. We used to spend, spend and that is all. Just like that. There was no planning in our minds. I do not know why. There was no planning. Until the money was gone.”

Unlike other nationalities, most Yemeni respondents came without knowing that they had to register with UNHCR. They mainly heard about UNHCR after arriving from other Yemeni refugees or when they faced obstacles. For instance, one of the female respondents found out she could not enrol her children at school and a woman told her that she should register with UNHCR. Another respondent, Moath, a 30-year-old male who arrived in early 2015, found out about UNHCR after two years. He came for treatment of a leg injury that he had incurred when his house was attacked. The respondent’s family had a farm in Yemen and were able to sustain themselves. However, with the outbreak and unrest after 2011 in Yemen, their financial situation was negatively affected when armed groups reached the countryside. The respondent illegally migrated twice for a few months in 2006 and from 2012 to 2014. He first travelled to Saudi Arabia in search of better economic opportunities. He had to enter with a smuggler because he could not afford the visa fees. Both times he migrated, he worked as a low-skilled worker in restaurants or shops. He sent most of the money he earned directly to his family in Yemen to support them and to help them build a house. In early 2015, the Houthis destroyed his house, and he was forced to leap out of the window to save himself, suffering severe injuries to his leg in the process. His story is unique among our respondents because his greatest source of support was a Jordanian woman he met at the hospital who helped him find odd jobs and housed him for a period. He even married her daughter. But after her death, he was once again forced to look for other support systems.

Except for UNHCR, Yemeni respondents rarely interact with organisations in Jordan. This is mainly due to a lack of awareness of these organisations and their functions or, in some cases, long distances from the respondents' places of residence. Our respondents live in Amman and Sahab (an industrial centre on the outskirts of Amman). Only one household in our sample receives monthly cash assistance, which has allowed them to move to a more suitable house with a higher rent. Similar to Sudanese and Somali refugees, Yemeni refugees also share housing. However, in the case of families, men and women are separated to live in single-gender housing. Yemenis seem to have a more conservative culture where women face greater restrictions in movement and finding work due to cultural norms.

Additionally, the Yemeni community is highly fragmented and divided along lines of class, political affiliation, tribes, and location (between north and south). These factors limit economic interaction. For example, one of our male respondents said that

“There are Yemeni restaurants here in Amman, where a lot of Yemenis work. However, they are not accessible to all Yemenis”.

Another 33-year-old male respondent told us that he was hesitant to search for work at Yemeni restaurants. Yemenis have limited interaction with Jordanians but have built greater solidarity with Egyptian migrants as well as Syrian and Somali refugees in order to get information about jobs.

In contrast to the experience of many Sudanese respondents, Yemeni refugees do not seem to face any issues with their embassy in Amman. Respondents that came to Jordan for medical treatment accessed the embassy to get exemptions for their hospital costs and one respondent could easily renew her passport. The respondents said that they would like to return to Yemen if the situation is safe but would otherwise look for resettlement or migration to another country. To quote one respondent,

“I just want to leave Jordan because of the high costs here. You feel you are staying without working, you get many problems. There are no rights”.

These “rights” that he refers to is the right to access legal work in Jordan, a challenge which all non-Syrian refugees face. Abbas, the 33-year-old Yemeni living in Sahab, had a similar response when asked about their future plans.

“It does not matter for me. If we found a ticket to Turkey, we would have gone illegally. Better than staying here in Jordan. Because there is no attention from organisations for us, the Yemenis. They care about the Syrians, and resettlement is for them. There is everything for them - visits, salaries (cash assistance). But we, the Yemenis, are forgotten.”

All non-Syrian respondents discussed similar discrimination by the humanitarian sector.

Sudanese

Our Sudanese respondents arrived in Jordan between 2013 and 2015 with the exception of two who arrived in 2009 and 2017. All respondents are from the Darfur region or married to someone from Darfur, except for one who is from Khartoum and whose husband is from west Sudan. All but two were internally displaced since 2003-2005 to a camp close to Darfur and some were later moved to Khartoum. With the outbreak of armed conflict in the Darfur region in 2004, most respondents from families in farming and shepherding were internally displaced from their farms and moved to camps for internally displaced persons (IDPs) in Darfur which were run by international organisations. They were given their displacement documents and received aid there.

Faced by limited economic opportunities in the camp, many respondents who had reached the age of 18 or 19 moved to Khartoum. For instance, our respondent, Mustafa, was able to move to Khartoum because his family sold their last sheep to finance his journey. After arriving in Khartoum, they started working in informal jobs such as construction or as street vendors. The earnings were mainly used to finance university studies in Khartoum, including Mustafa.

Due to the structural discrimination against Darfurians in Khartoum, most respondents did not see any future in Sudan and decided to leave the country. Respondents report that they could not access government jobs and were frequently assaulted by security forces in Khartoum due to their Darfurian background (e.g. Mustafa). One respondent, a 32-year-old, was politically engaged and organised a student union of Darfurians. He has continued this political involvement in Jordan where he has worked to organise the Sudanese community there.

Jordan was not the first choice of destination for most respondents. Abdo, a 34-year-old Darfurian, was displaced by attacks in his village where he lived with his father who is a farmer and his six younger siblings. They were moved to the Kalma Camp in South Darfur. In 2008, after attacks in the camp, Abdo escaped to Khartoum. There, he lived with his aunt who helped him study and complete his diploma in mining engineering. With increasing violence in the university, he feared for his safety and his aunt suggested him to leave for Egypt and apply to UNHCR there. He chose Egypt as it was closer and had no visa fees. In 2013 as he started his travel, he was detained at the airport and was made to sign a pledge to not leave the country. His aunt then helped him finance his travel to Jordan.

“I decided to come to Jordan and forget about Egypt. I heard that in Egypt, many refugees have stayed for years without receiving assistance. People told me that UNHCR in Jordan is ‘better’ for refugees than in Egypt.”

Mustafa also heard similar rumours about Jordan. Another male respondent was advised by his Darfurian employer in Khartoum to go to Jordan. He followed his advice, not knowing much about Jordan. Other respondents did not have the option to choose and found the visa for Jordan in their passport, arranged through agents. There was only one exception to this

among our respondents. One respondent chose Jordan because she had relations with the country through her job with an organisation working with disabled people in Sudan.

Almost all respondents did not have any prior connections to Jordan and were unaware of where to go after arriving at the airport. They asked the taxi driver to take them to areas where Sudanese live and met fellow nationals on the streets there.

Abdo arrived in Jordan with his cousin and the taxi at the airport took them to a hotel in Abdali. They stayed there for a week and quickly registered with UNHCR before their visa ended. They ran into other Sudanese at a café and were taken to stay with them in Sahab. After that, “we lived with them and managed ourselves.”

The Sudanese population in Jordan is predominantly male (69 percent), and there are 5 percent of female-headed households.^{29 30} Our sample consists of single men and one female respondent who live with their families in Jordan. They arrived with very little savings, only enough to sustain them for a few days at best. In the initial weeks of being in Jordan, all respondents were hosted by other Sudanese who provided them with shelter, food, and access to low-level jobs. A prime example of community solidarity is the experience of Alimah, a single Sudanese woman who arrived in downtown Amman when she came to Jordan. She met with a Sudanese man on the street who hosted her in an apartment with several single men. He gave her a room rent-free while the other men in the apartment stayed together in one room. An exception to this pattern of Sudanese refugees being housed by other Sudanese during their initial months in Amman is Amina, a 32-year-old female who lives with her husband and two children in Amman. She depended on her siblings abroad to send remittances and to help her set up her household. She later helped her husband’s family travel from Sudan and was hosting them when we met her.

Respondents from Sudan were often shocked by the expenses in Jordan. They were not used to paying for filtered water or to cold winters which require heating and warm clothes, all of which added financial pressure. Of the 13 Sudanese respondents, only three (all families) receive regular monthly assistance from UNHCR and seven receive food coupons from other organisations at intervals of 3 to 5 months. Access to assistance (whether cash or non-cash) remains limited for Sudanese refugees as only a handful Jordanian NGOs include them in their programmes. And while Sudanese refugees are lower in the assistance hierarchy than Syrians, single men regardless of nationality remain very low in the assistance hierarchy due to the perception that they do not meet vulnerability criteria.

Like Somalis, they face additional challenges in integration due to alienation and racial discrimination. Persecution and discrimination add to their marginalisation and sense of infe-

29 *WFP Jordan - Comprehensive Food Security and Vulnerability Assessment 2018*. PDF. United Nations World Food Programme, June 21, 2019. Page 53.

30 Johnston, R., Baslan, D., & Kvittingen, A. *Realizing the rights of asylum seekers and refugees in Jordan from countries other than Syria: With a focus on Yemeni and Sudanese*. 2019. Page 7.

riority when interacting with Jordanians, other non-African refugee groups, and NGO staff.³¹ Sudanese respondents were very vocal about the discrimination they face. Abdul Kareem, a 34-year-old who lives with his wife and two young children said,

“They want you to take off your humanity, it’s like you’re literally taking it off. They want you to hear the insult and move on. Sometimes when I am walking in the street, I put my earphones to pretend that I don’t hear the insults, but I swear I hear them, I just pretend that I can’t hear them because I want to avoid trouble”.

A devastating event for the Sudanese refugee community in Jordan came in December 2015 when hundreds of Sudanese refugees were deported after protests were staged by Sudanese asylum seekers in front of the UNHCR headquarters in Amman.³² The Sudanese were subsequently stereotyped as “troublemakers”. Abdul Kareem told us that he lived with some of the young men who were deported from Jordan. One of them died in Sudan, the other one was in jail, and a third is now in France.

Our sample of Sudanese refugees has a relatively high proportion of those with higher education and skills. All have some level of English language skills and have been attending English courses through NGOs (such as CRP, Sawiyan and Jesuit Refugee Service (JRS)). However, this might not represent the Sudanese population very well. To better understand the vulnerabilities of the Sudanese refugees, we plan to conduct a focus group discussion in Round 3. Our Sudanese respondents also speak Arabic which enables them to interact better with Jordanians in comparison to Somali refugees. Some of them have even changed their accent to the Jordanian one.

Somalis

The Somali respondents arrived in Jordan between 2012 and 2013, except for one who came earlier for higher education. Findings from the Somali sample remain limited due to the small size and language barrier. The interviews needed translation, but they illuminate the key challenges and financial coping strategies facing Somali refugees.

Speaking to the unstable security of this community, two of our female respondents reported that they were threatened with forced marriage to members of militia groups in Somalia, motivating their flight from the country. Male respondents left Somalia to avoid being conscripted into the army. Ali (a 32-year-old) and Mahmud (a 25-year-old) came to Jordan with scholarships to study at the Jordan University of Science and Technology.

Two of the six had faced internal displacement in Somalia. However, Somalis are more likely to have come from a third country of asylum. For the case of those residing in Yemen beforehand, they were forced to leave Yemen when the war broke out.

31 Based on key informant interview with an NGO working with non-Syrian refugees in Amman.

32 Mennonite Central Committee. (2017). *On the Basis of Nationality: Access to Assistance for Iraqi and Other Asylum-Seekers and Refugees in Jordan*. Mennonite Central Committee, Page 12.

Shukriya, a 39-year-old divorced woman with 3 school-going children, was registered with UNHCR before in Yemen and reports that she received assistance from UNHCR at some point of time there. She had fled to Yemen in 1995 and worked there as a housekeeper. She married twice and divorced both times. In 2012, she came to Jordan and her employer in Yemen helped her to get a Yemeni passport and financed the journey for her and her three children.

Sahra, a 30-year-old who now lives with her 7-year daughter in Amman, was earlier registered as a refugee in Kenya for 3 years. But she had to return to Somalia as Kenya was forcibly sending refugees back. In 2012, after her return to Somalia, she was harassed by armed militia. She wanted to go somewhere safe and took help from a fixer. The fixer said Sahra would get her somewhere safe but did not say where. She received a Sudanese passport and was told to go to Jordan. When she came to Jordan, she was pregnant and had her daughter three months later. She has lived in Amman since then and shares a house with a single Somali woman who was also interviewed in the research. She has no intention of returning to Somalia because of the war and instability there. She said "If I do not find an opportunity for resettlement and my reasons for leaving Somalia still stand, I would not go back. My life in Jordan is difficult, but in Somalia it is even harder."

Similar to Sudanese, none of the Somali respondents had originally set out for Jordan. For some, it was a coincidence. For instance,

Leyla, a 24-year-old single Somali woman (flatmate of Sahra) who came to Jordan in 2013 on a forged Sudanese passport, believed that she was travelling to Turkey and was surprised when she found out that they had landed in Jordan. For others, it was a choice of convenience; Jordan was perceived as the easiest country to enter (e.g. those who came from Yemen with a Yemeni passport as until 2015, they could enter Jordan without a visa).

The Somali population mainly lives in one neighbourhood in Amman (Hay Al Masarweh in Jabal Amman). Most are restricted to this small area and are not familiar with the wider city. One reason is that there is a small number of Somalis (<1000) in Jordan, but a more important barrier is language. Somalis do not speak Arabic or English, or do not speak enough to feel comfortable interacting with Jordanians or other refugee groups (except for Yemeni refugees). For women, especially women-headed households (52 percent of the Somali households), this is an additional barrier to pursuing economic opportunities. Though not confirmed by UNHCR or WFP, Somalis seem more likely to receive UNHCR and WFP monthly cash assistance (40 percent of Somalis in the WFP survey received monthly assistance). However, the funding for cash assistance is decreasing and some are being dropped. Recently, the UNHCR assistance has been cut for some Somalis (to be confirmed in key informant interviews) such as Leyla who is now completely dependent on her flatmate Sahra who was covering all of her expenses when we met Leyla in September 2019.

Somali respondents have low levels of education compared to other refugee groups. It is important to note that Somalis had the highest numbers of World University Service of Canada (WUSC) scholarship finalists in the past two years. Two of our respondents came to study in

Jordan on a scholarship.³³ Like the Sudanese, Somalis often share housing to reduce living expenses. Their interactions are mainly limited to the Yemeni community due to their previous relations with Yemen; there have even been marriages between Somalis and Yemenis.³⁴

Given the limited opportunities for social and economic integration, Somali respondents view Jordan as only a transit country and are focused on resettlement to a third country. However, since the US stopped resettlement for Somali nationals in 2017, many resettlement cases are on hold. As Leyla explains,

“We do not have problems with them (Jordanians), but we do not actually have relationships with them either. As Somalis, well, not all of us, but most feel uncomfortable in Jordan. We do not have any relations here. We feel trapped here. We are stuck in our house, no freedom to work. I have been trying to go to US for three years. Last update I got was in 2016 when my resettlement case was still pending. I have not gotten any calls since. I think they forgot my application! Maybe they threw it out. US is not taking Somalis anymore. I need to go somewhere other than Jordan, but no idea where yet. I am waiting for UNHCR.”

A strong sense of hopelessness, frustration, and no vision for the future was expressed by many of the Somali respondents. Some have lost hope on resettlement, others are still waiting and trying to make the best out of their time in Jordan, e.g. Ali (the young Somali male who came on a scholarship) is planning to find a job that will secure him an income in order to support his family back home.

5 Adapting Financial Lives and Developing Livelihood Strategies

Shocked by the high living costs, many refugees struggle to make ends meet

The financial lives of all refugees have changed significantly in comparison to how they lived in their home countries. All respondents noted that the living costs in Jordan, especially rent, were much higher than what they were used to paying back home. The majority of the Syrians and Iraqis lived in their family homes and others paid small amounts of rent. A common issue expressed across our Sudanese, Somali, and Yemeni respondents is the difficulty in adapting to the capitalist culture in Jordan which is markedly different than the ‘simpler’ and more self-sufficient lives they were used to back home. As one Sudanese respondent said, *“In Jordan you need to pay for everything, even the water!”*

Due to the financial instability of most respondents across all nationalities, even basic needs are a constant source of worry and stress. The most important of these needs are housing, childcare, transportation, and medical expenses (especially when household members suffer from chronic diseases). Rent is by far the largest financial stress point.

33 Based on key informant interview with an NGO working with non-Syrian refugees in Amman.

34 Based on key informant interview with an NGO working with non-Syrian refugees in Amman.

Disheartened, the parents feel burden of not being able to provide for their children

For many respondents, a key reason to leave their home country and seek refuge in Jordan was to provide a better future for their children. However, with their unstable financial situation, many feel an added psychological pressure as they are unable to provide for their children's needs. Many cannot afford milk and diapers for their newborn babies or the increasing demands of their adolescent children.

Waheeda is a 34-year-old female Yemeni respondent and has lived in Jordan since 2013, with her husband and 3 children. When asked about financial challenges during her time in Jordan, she said

“When your children ask something from you and you cannot get it for them, it is the most difficult thing. You want to talk to your family, you don't have money to talk to them (for phone credit). Things like that. You feel like you do not have anyone to go to. You stay in your house. Most of the time. I cannot invite people at home, because to host them it costs money. To go out, you need to pay for transport. So, I just stay at home.”

Hassan is a 54-year-old male respondent living in Mafraq with his wife and 3 sons. When they first arrived 8 years ago, his sons were young, and he did not feel as financially burdened as he does now. But his sons have grown up and their financial needs have increased. His two eldest sons could not finish their education and had to start working in the market. Even though his income is not enough, he tries to fulfill all of his sons' demands and worries about them getting on the wrong path if they are unhappy.

“Listen, now I have 4 sons (one son is in Syria), I wish they were all girls. A girl does not require as much money as a son. Sons, every other day they ask for 10 JDs to buy a pair of jeans. They want to shower every day. I try not to say no because I don't want to pressure them, as long as they don't go in the wrong direction. If you pressure your sons, they will deviate in the wrong direction, especially here in Mafraq. At times, I do not have transportation cost to go borrow these 10 JDs, but I do not show them that. I figure it out and let it go and won't let them feel anything”

Zaheen and her husband, the young couple who we had spoken about earlier, feels that financially, they have not been able to progress. The wife said that it is because,

“I still am not able to buy things for my children if they come and ask me for anything. I find that as the most difficult thing for me. When they come and say this kid has this and the other has that while I cannot do that for them, it affects me.”

On the other hand, single men who do not have family duties have fared better financially. They are able to save for when they do not have an income as they have no or few dependents and are able to experience some improvement in their financial situation over time.

Rent and housing costs are by far the biggest financial stressors

Housing is critical to secure for respondents and they are always worried about harassment or eviction by their landlords. Rent and utilities are simultaneously the biggest financial priority for refugees and the most difficult to meet. Most respondents struggle with meeting this expense because their incomes are irregular and not everyone finds work continuously through the week or month. Rent, on the other hand, has to be consistently paid in a lump-sum and is non-negotiable. If they are unable to pay the rent for a few months, they risk eviction. Refugees then prioritise paying off any outstanding rent the moment they receive any income or cash assistance. Those who receive regular monthly assistance from UNHCR and WFP are able to secure this cost relatively easily. But even for them, a large proportion of the assistance goes into paying the rent.

While the rent will depend on the size of the house and family, most respondents pay somewhere between 100 and 150 JDs for rent and utilities. For some, this costs up to 80 percent of their income and leaves very little for food, medicine, childcare, and other living expenses. Majid is a 36-year-old Yemeni respondent who lives with his wife in Amman. He works at restaurants or in construction and at best earns 250 JDs a month while rent and utilities alone cost up to 180 JDs a month.

“We don’t think of food as much as we think of the rent. We live off tea and bread.”

Aarya, a Sudanese female, lives with her husband and three children. She is the only one who is working in the household as her husband is older and suffers from a tumour. They receive monthly UNHCR cash assistance, but still struggle to meet the expenses. She works at salons offering on-demand beauty services but cannot work full-time due to her household situation. When asked about the expenses that put on most pressure on her financially, she said –

“It is rent. Food we can manage. We work for a few days and buy cheap things and get us going. We can suffer medical issues and take painkillers from charities. But rent is most difficult. It has been two months I have not paid the landlord. We tell him that we have circumstances, and we are not working, and he waits for two days. When he pressurises us, we try to borrow money from the guys (other refugees) but even their situation is not any better. There is no work and even the people they work for sometimes do not pay them.

Many respondents reported living in substandard and sometimes unsafe housing. All nationalities seem to share housing at some point to save rent. This is more common among Somalis and Sudanese as they have higher numbers of single men. In the case of Yemeni refugees, men and women live separately in shared housing due to the cultural norms. Young, single men often live in overcrowded conditions with up to ten people in a small apartment. This has effects on their physical and mental well-being due to unsafe housing conditions and lack of personal space. Some respondents preferred work arrangements where they can live at the workplace (such as at the farm or garage) even if the salary is low.

Shukriya, the Somali woman with three children who was married and working in Yemen, lives in the Somali neighbourhood. She receives 150 JDs from UNHCR and 90 JDs from the WFP

every month. She cannot work because of a back injury she received in Yemen. Her children still go to school and Shukriya wanted to save some money to help with her children's costs. To save rent, they moved to a cheaper and older house where they now pay 100 JDs in rent. But her situation got worse. She suffered an accident at home a month before we met her.

"I was in the kitchen cooking when this old ceiling fell, and the hot oil spilled on me. I went to the hospital but could not be helped as I needed approval from UNHCR. I had to spend money on the treatment and could not pay rent for two months."

For two years after her arrival, she shared housing with other Somali women and could reduce her rent expenses. But she says that people do not want to live with her because of her three children. This has increased her rent expenses and deteriorated her financial situation.

"In 2019, the situation has changed and life has become hard for me and my kids. Rent is very expensive. This year has been the worst year."

Mustafa, a Sudanese in his early 30s, spoke about how it is difficult to manage all of these expenses if you are not sharing housing. He arrived in Jordan with only 20 USD. He lived with other Sudanese men for the first few years and initially shared an apartment with 20 other men. When he worked for a few months at a stretch (as a cleaner in offices), he was able to even save some money. But everything changed when he got married and had a baby. He had to get his new family their own apartment. They first lived in a mouldy house where he paid 70 JDs per month. But it was unliveable, and they had to move to another house where they now pay 130 JDs. He does not receive any regular monthly assistance and finds only irregular daily wage work in construction or in the central market.

"When you decide to get married, you give up on the privilege of living with people where you can share, and then you become the one who is responsible alone for everything."

Majority see worsening of financial situation, with no recovery or only short-lived incremental gains

It is striking how the financial situation of most of the respondents has deteriorated post-displacement and shows little signs of recovery. As humanitarian cash assistance lessens, those who are dependent on it are increasingly hard-pressed to make ends meet. Access to sustainable formal work remains a challenge and informal work provides low and unstable income. Even those who are able to progress up towards some sort of financial stability are still standing on a thin line between poverty and stability due to their uncertain employment situation. The small incremental gains are many times short-lived, and for many, an external shock such as losing job or medical emergency reverses the progress made. Non-Syrians face an even more precarious situation as they are not included in the Jordan Compact. This makes it difficult and risky to access work, despite being recognised by UNHCR. Most respondents have no concrete plans for their future due to the instability they face. They remain focused on making ends meet for the short term.

This situation is further worsened due to the current economic recession in Jordan. Some respondents lost their jobs due to factories being shut down. Households have seen significant dynamic shifts, with adolescent children often becoming the main earners of the household (in the case of Syrian refugees) and women becoming breadwinners and heads of households.

This can be better understood by looking at the financial journeys of respondents. As part of our interviews, all respondents were requested to plot their financial journeys on a graph of time and financial situation, marking their high and low points. This was then used to understand their livelihood and financial coping strategies. Looking across the journeys, one can see that a majority of them are stuck in what we termed as the “survivihood” phase, where the respondent is engaged in menial work (which shows their earnestness) but is still dependent on handouts (organisations, private donors) or informal borrowing to supplement their meagre pay. We see that many of the respondents are not able to procure better work and pay, and progress (through better-paying jobs or one-time cash assistances) doesn’t last long. This is far from the outcome of ‘self-sufficiency’ that humanitarian and development actors hope to achieve through their programmatic interventions.

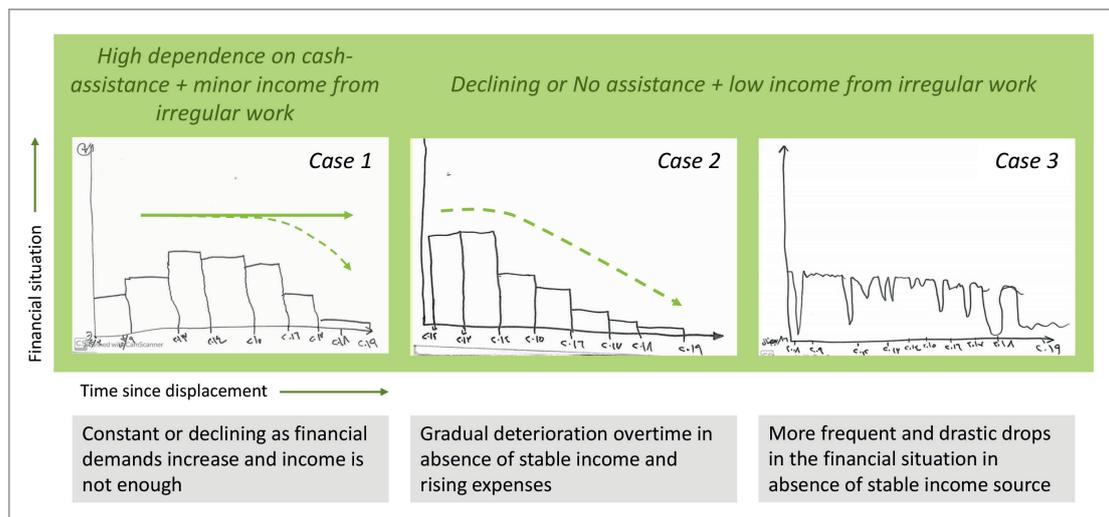


Figure 3: Three common financial journeys in the “survivihood” phase (Source: own illustration)

Each respondent’s journey and challenges are unique. However, the above three graphs (Figure 3) represent the different scenarios for refugees stuck in the survivihood phase. For most, this phase has lasted for more than just the initial stage upon arrival when there was dependence on humanitarian aid, charity, and menial entry level jobs. The hope is that refugees, with a conducive ecosystem, enabling policies, and suitable programmatic interventions, can make incremental gains and ratchet up their livelihoods. For instance, they could graduate from having an irregular construction job with low pay and long hours to a cleaning job at an office with a higher wage and more stable hours. There were some who did experience this, and we call them the “positive deviance”. But these were the exceptions, especially among the non-Syrian sample.

Most of the respondents belonging to cases 1, 2, and 3 in Figure 3 face difficulties in finding stable jobs or starting businesses. They experience rising costs of living, increasing family size, rising childcare expenses, and health expenses. Sometimes there are incremental gains with a better job or some aid and they might be able to meet their financial needs, pay off their debts, and even save a little extra. However, these are not sustainable as income from work remains unstable and in the event of an external shock, those gains are lost. Many respondents said how 2019 had been a difficult year for them and now they see things going from bad to worse. We have yet to study the impact of COVID-19 on this situation, but it has most likely further strained their financial resources.

“Seriously, we don’t know where the money goes. I hate the end and beginning of the month, the first 10 days of the month, I hate them. It is all about repaying debt, rent, and bills. The moment we get the money, nothing is left.” – A 36-year-old Syrian female head of household in Amman

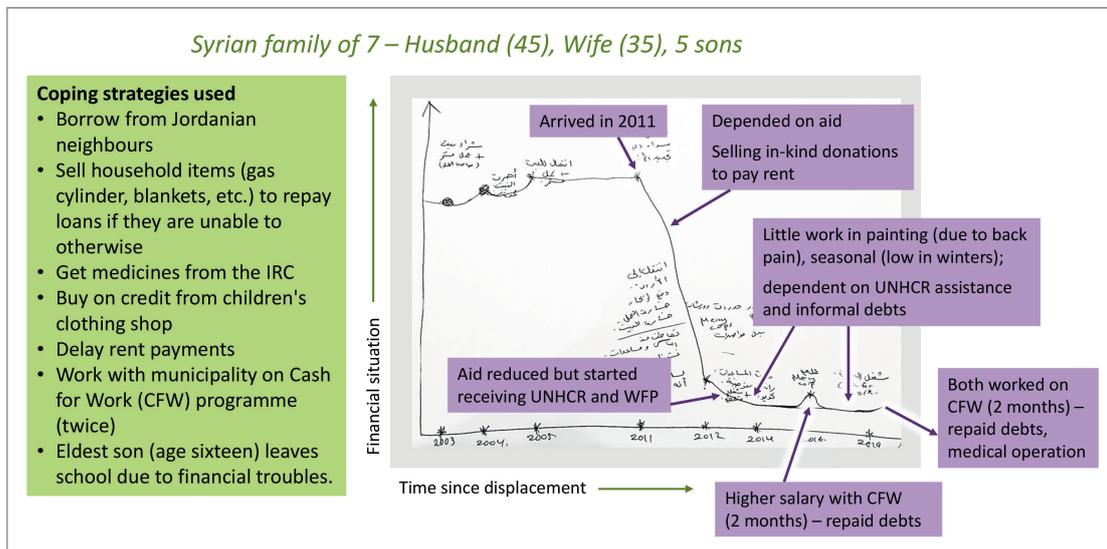


Figure 4: Financial journey of a Syrian participant stuck in ‘survivalihood’ (Source: own illustration)

Ahmed is a 45-year-old Syrian refugee and lives in Irbid with his wife and 5 sons who still go to school (see Figure 4 for his financial journey). They came to Jordan in 2011 with enough savings for only one month’s rent. They thought that they would return home in one or two months. The respondent used to work as a painting contractor in Syria and had workers under him. They owned their home and were doing well until the war broke out. He has an issue with his back and as a result cannot work long hours painting. In the initial years, when there was no UNHCR assistance, they depended on one-off assistances, sold goods, and received donations. Finally, in 2014, they started receiving UNHCR and WFP assistance every month and there was some stability. However, their income from work was still unstable and was never the main source of income. He is not able to find painting work in winters and there is a long season when there is no extra income at all. They are highly dependent on the monthly cash assistance and fear losing it all the time.

“Our money is very tight. We have a lot of expenses. Sometimes, we are short on 70-80 JDs in a month. We work during that month and would use the money to pay that month. But every month there is little debt. There were times when our debt reached 200 JDs and we paid it. Now our debt is around 150 JDs, for water bill and other things at home. That is why we are afraid that if the eye print will stop... we will suffer”

In fact, their assistance was once cut off, but they were able to appeal and get it back. They have worked in cash-for-work programmes twice, once in 2016 when the husband worked and once in 2019, during the time of the interview when both husband and wife worked. Both times there was improvement in their financial situation and they could use the extra income to pay off their debts and did not have to take new debts for those months. The second time they could also pay for a medical operation of the wife and bought a new closet. However, both times the contracts were only for two months, so the improvement was only short-term.

“What we need, me and all refugees, are jobs and employment opportunities. Given that aid is reducing, we cannot depend on it. That is why we need employment opportunities through organisations such as the municipality project (cash-for-work), or grants to start a small business.”

The couple wants to stop depending on aid and to look for more reliable work income. They think of starting a small enterprise in dairy, cooking, or trading. But they do not have the capital to invest. They have applied for grants from organisations but have not received any so far. They do not want to take out a loan to start the business because they do not want the burden of repayments given that demand in the town where they live is low. They cannot afford to take this risk. They also wish that the cash-for-work contracts are longer than just two months to help improve their situation.

The struggle is more evident for non-Syrians due to their fragile legal status

There is no doubt that access to sustainable formal work remains a challenge for all refugees and informal work provides low and unstable income. Only 16 percent of Syrian respondents had work permits, and only one of the 45 non-Syrians had a permit. Refugees without work permits fear being detained and forcibly relocated to closed refugee camps or deported to their home country. This fear is especially prevalent among non-Syrian respondents. Many respondents reported exploitation, including long working hours, lower pay, and delayed or denied payment. Most are too afraid to go to the authorities or seek legal support as it would disclose their informal work situation and place them in legal jeopardy.

For non-Syrian refugees, it is more difficult and riskier to access work. They are not included in the Jordan Compact and have comparatively lower access to assistance programmes, despite being recognised by UNHCR. In the absence of humanitarian assistance, it is crucial for them to find income from employment. However, unlike Syrian refugees whose work permit fees have been currently waived, non-Syrians have to pay the full fees like any other foreigner. Accessing legal employment is therefore prohibitively expensive. Non-Syrians were more worried about being caught without work permits than Syrians.

Apart from cost, different nationalities face unique documentation challenges in the process of applying for work permits. These challenges will be explored in the next rounds of interviews with research respondents and key informants. For instance, many Yemenis arrived in Jordan on medical visas, making it difficult to obtain work permits. Sudanese and Somali respondents share the risk of losing their UNHCR status (and their chance of resettlement) if they work formally with work permits. Many Somalis also arrive on Yemeni or Sudanese passports, further complicating their documentation status.

Majid, the Yemeni respondent who we spoke about before, was perplexed by the fact that there is no possible mechanism to support him to earn a living in Jordan.

“I cannot sleep every night thinking about this endless loop. I am a refugee, so I am not allowed to work. But I do not receive any money from UNHCR. So, I need to work. And then I need to have a work permit. Then I need to pay a lot of money to get it, which I do not have because I am not working!”

Back home, he and her wife had a comfortable life. He worked in oil mining but had to move to Jordan in 2017 due to the conflict and a freeze in the oil sector. Now he does not feel secure in Jordan due to the inability to work and high living costs. When asked about his future in Jordan, he said,

“Every year is worse than the year before in Jordan. I am hoping that the organisations will do something for us. Give us a symbolic amount to cover the rent, food, and drink. Or allow us to travel to any countries, such as Canada or Europe to be able to live and find work that is similar to what we did in Yemen. Because here they are strict. We are afraid to work due to new labour laws here.”

Amani, a 38-year-old Sudanese respondent who lives with his wife and baby in Amman, told us about his experience of working in the construction sector in the initial years. The work was physically tiring and had long working hours. He could not manage to continue working daily as he suffered from severe back pain. He managed to work without a permit, like many other non-Syrians.

“... we were putting someone on top to monitor the situation for us, so that if the police came, everyone would run away. This used to happen many times. I also got caught (due to working) once and stayed in jail for 33 days.”

Gender creates a barrier, not only for women but also for men

Women face additional barriers to pursuing livelihood opportunities because of their responsibilities at home and cultural norms that affect their access and ability to work. The challenges facing women differ across nationalities. Yemeni women face greater restrictions on their movement due to cultural norms; Somali women are constrained as most do not speak Arabic or English; and Iraqi women were particularly worried about security and feared harassment. Nevertheless, with the exception of Yemeni women, more women are earning money than

before displacement. Though, this does not necessarily translate into empowerment as financial decisions are still predominantly made by men.

Women-headed households face additional challenges in earning income and fear stigmatisation. Across our sample of women-headed households, their financial journeys were overshadowed by the stories of separation or divorce. These households tend to have a higher number of dependents in the family (mostly children and older family members). This limits their ability to work, and as a result, there is high dependence on cash assistance. When the female head of household is working, the income is seasonal and temporary and only complements the assistance and is not enough to meet basic needs of food and rent.

Rula, a 35-year-old Iraqi female lives with her three children in Amman. She is divorced from her husband and receives UNHCR and WFP assistance. She sometimes provides on-demand beauty services and massage, but the income is hardly anything. She fears disclosing her situation with her ex-husband, even if that means losing aid and assistance.

“When someone visited me from CRP to assess if I should receive their food coupons, I did not tell him the truth about my divorce. He was Iraqi, and I did not want anyone from the Iraqi community to find out. It is hard to say it just because I wanted a coupon. This information even the neighbours do not know about, because you know the pressures on a divorced woman.”

The role of being the head (ensuring income and making financial decisions for the household) is new for many women. This is often overwhelming. Given the limited income, the focus is on day-to-day survival and they are only able to think short-term. A positive outlook for the future and hence any plans for the medium to long term are seen to be missing.

Though with the limited sample it is difficult to say with certainty, for some women respondents, marriage was a strategy to adapt to the financial challenges that they (or their families) faced. Zahra, the Iraqi single mother with three daughters, said,

“I feel sometimes like this and even my girlfriends tell me to get married with anyone. And to let go with the idea of resettlement. To find a good man to settle with here and take the Jordanian nationality. So, I think about that. I swear to god once I was thinking about it and I went to the court to inquire about it. I found that I am not allowed to have a marriage contract.”

Aida is another case who we spoke about earlier. She married young at seventeen to a Syrian who lived in the camp. At just 20, she alone is now responsible for her son and mother-in-law. Aida has tried to apply for UNHCR assistance multiple times, but with the decline in funding she has not been approved as a vulnerable case.

“My situation is very hard. I am drained. No matter how many times I go to UNHCR and I pay transportation costs just to go and re-appeal. And I am not even let inside. What should I do? I have a husband, but he is thrown in the camp. His situation is very hard and tragic. All paths are blocked. Even my family’s situation is bad. They helped a couple of times, but that is all they can do. Even my mother-in-law, she is old and needs medications. I work in sewing all day to provide for her. I do not only have my son, but my mother-in-law is also old. I work on small jobs and get

paid 2 or 3 JDs. I thought I would escape challenges after getting married, but it only increased. (Continues crying).”

Men, on the other hand, also face gender-based barriers. It is quite evident that men are offered physically more demanding jobs such as construction or porter. However, many refugees are not used to working in such jobs. Like Ahmed, the Syrian male refugee who is unable to work due to severe back issues, there were other male respondents who were unable to work regularly due to chronic physical pain or permanent disability. Women, on the other hand, are mostly seen to be working in physically lighter jobs such as cleaning, beauty services, sewing, cooking, and other home-based businesses.

Older men face further challenges as they cannot work in the usual jobs offered to refugees. Khalil was not able to find work because of his age and had to make his sons leave school to work as they no longer received any cash assistance.

“I looked for work, but no one accepted me. They told me they cannot ask me to make coffee or clean the tables because of my age. If I could work, I will not let my children leave school.”

Men are also more exposed to inspections by police authorities for illegal work because they usually work in public spaces and construction sites. Women, on the other hand, work at homes (client or their own) or closed offices and are less exposed. The female respondents also shared that they are less likely to be checked for their documents on the street compared to men, saying that work permits are for men.

Those who ratchet up their livelihoods

Further looking at the financial journeys, there is also a fourth case which shows positive deviance. These are the cases where we see a gradual ratcheting up of livelihoods i.e. overtime respondents were able to progress to more profitable or better-paid work, start or expand their business, or improve professional capacities.

Abu Samer, a 37-year-old Syrian male, has a big family of 15 (see Figure 5). He has two wives and twelve children who range from nine months to 15 years old. One would expect this household to be struggling to make ends meet. On the contrary, they have managed to set up multiple sources of income from different profitable business ventures. He owns a 22-seater bus which he rents out to a school and drives it to transport some Syrian children to school. From this bus, he earns around 2300 JDs per month. He owns another pick-up truck which he rents out to earn 300 JDs per month.

Back in Syria, the respondent lived what he calls a lavish lifestyle. He owned a 50-seater bus, two cars, and earned good rent income. His financial problems started when they moved to Jordan. He got into depression as he had had different expectations before coming to Jordan. He first lived in a tent at the camp and then in a house which was in such a bad condition that “it made him wish to go back living in a tent”. He recalls how he could not afford to buy

groceries for his family. But he managed to skillfully save money and start multiple small businesses within two years of arrival. In 2013-2014, as his income started to increase, he felt he was getting out of depression. He stopped reading the news from Syria and abandoned the thought of going back. *"I even forgot that there was a country called Syria"*.

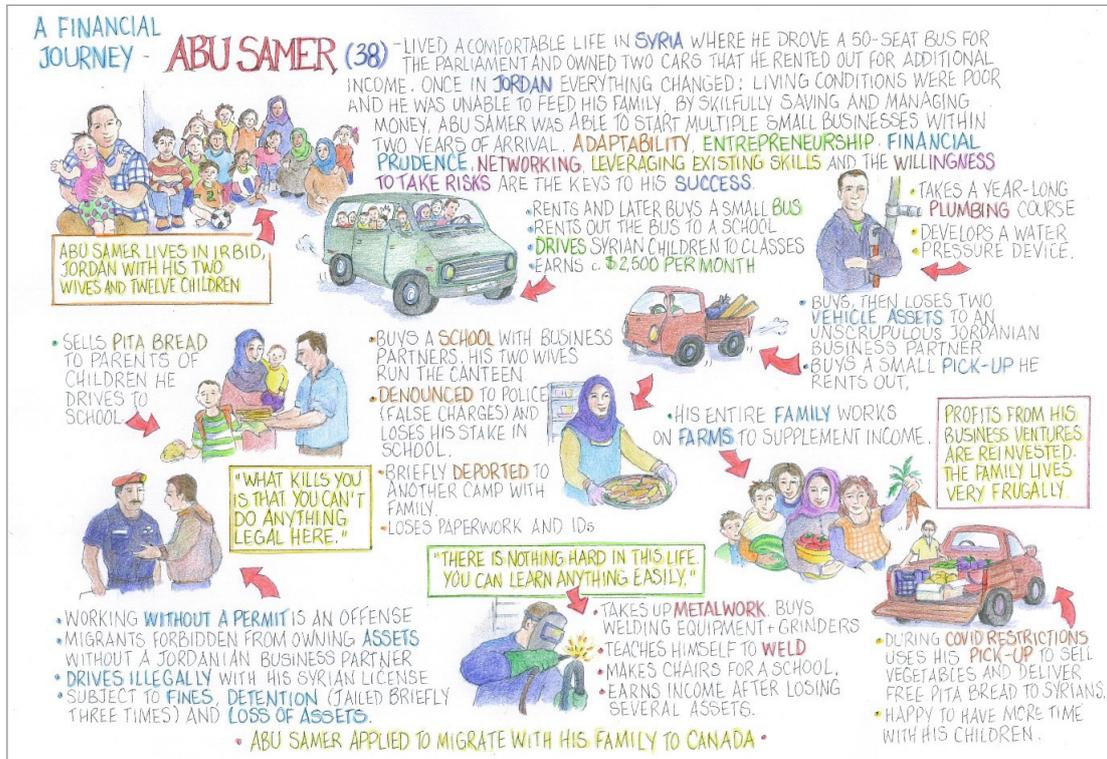


Figure 5: Abu Samer, a positive deviance case (Illustration: Anne E. Moses)

He initially started by renting a bus for a few months and saved up for a down payment, purchasing it on instalments. In this way, he was able to build up assets and increase his income. He has been very clear that borrowing money is for business growth and not for house essentials. In the initial years, they also received WFP coupons and rent support from the NRC for 18 months, which must have helped them save. Nevertheless, it is incredible to see how they manage to reinvest their savings into the business and grow it. When we visited him at his house, it was clear that they prioritise their business as the house was simple and had hardly any furnishings (only mattresses).

However, despite his success, he still faces challenges and cannot own assets. So far, all assets that he has built are in the name of his Jordanian partners. He lost assets when his business partner cheated him. He has even been jailed on three occasions due to the informal nature of his business. Given the setbacks he has faced, he is not optimistic about investing in the future unless everything is registered legally in his name. If this is not possible, then he will look for resettlement by pitching his business ideas.

"What kills you that you cannot do anything legally here".

We heard similar stories from respondents who, with similar or less success, were able to overcome their setbacks and put their skills to use and ratchet up their livelihoods. Across all nationalities, a key enabling factor affecting the financial situation of respondents is education and specialised vocational skills. Those with a higher level of education were able to access better-paid jobs and better opportunities. Ability to improve and use their previous skills to find jobs or start a business is a key enabler. While their income might still be lower than expected, this gives them the chance to improve and hope for a better future. Most respondents with a higher education (and hence overqualified for the open sector jobs such as construction) work on short-term projects with NGOs and organisations as volunteers in return for a “transportation allowance”. However, a lot of these projects are also dependent on external funding which makes them fearful of losing their jobs.

Nevertheless, higher education is a key to expanding and utilising networks. Mustafa, the Sudanese respondent, emphasised the importance of expanding social networks,

“You will always access jobs through your network. It was easier after my first job since I could widen my network. The more you go out of your circle, the more you get to know more people. And that will help you out - not with money but with access and with social and psychological support”.

As a result, many respondents who could not finish higher education in their home countries seek opportunities to do so as they recognise its potential for earning more. It is important to explore how the humanitarian sector can support refugees to build transferable skills that refugees (especially non-Syrians) can take with them as they return or resettle.

Among non-Syrians, language abilities (Arabic or English) help improve networks and job prospects. As Leyla, a female Somali refugee, explained,

“The role of Arabic language is very important to defend myself, to speak up for myself. It helped with my interactions at the UNHCR. It is now a lot easier to go there because I can speak up and defend myself. It is really important in my life. I want to learn English too, but Arabic is easier for me.”

Learning languages is a key need for non-Syrian refugees. For Somalis, it is Arabic so that they can better adjust in Jordan, and for others, it is English, which will not only improve their job prospects in Jordan but will be useful after resettlement. Non-Syrian refugees also have lower awareness and access to vocational training courses, which they believe would help them improve their livelihoods. They shared their wish to learn skills which they can leverage to find small jobs such as carpentry for men and beauty services for women. Many organisations working on such training programmes grapple with decreasing demand for such services and see the need to train refugees in the skills needed for the future such as in the renewable energy industry.

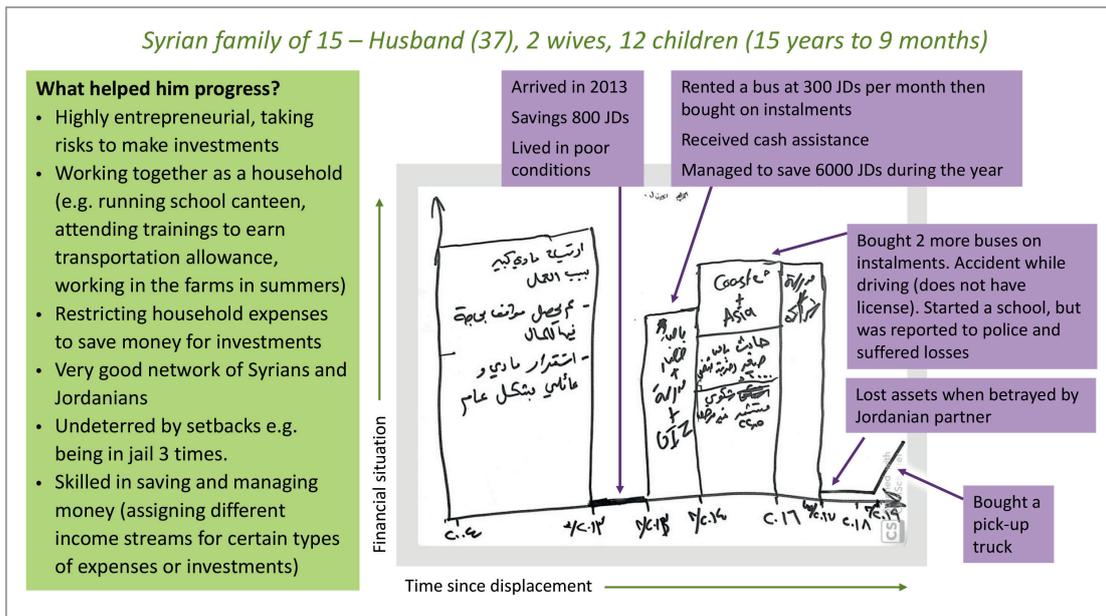


Figure 6: Financial journey of participants who are ratcheting up (“Positive Deviance”) (Source: own illustration)

Figure 6 depicts a typical financial journey for the positive deviants like Abu Samer and Mustafa. Even with these strivers, the financial journey is not a linear upward progression and is marked by frequent setbacks. The factors working in their favour and those working against them are summarised in the figure.

6 Developing Financial Coping Strategies

Cutting food and medical expenses

Food expenses, unlike rent, are a day-to-day concern. In lean months when income is low, respondents often shrink their food budget to pay the rent and other expenses. This is done by reducing the number of meals, buying cheaper food (such as bread and lentils and restricting meat and fruits), buying food on credit from corner shops, sharing meals with neighbours, and depending on free meals or food boxes from charities (especially during festivals such as Ramadan when this kind of food distribution is common).

Many respondents spoke about not eating enough and controlling their cravings for certain foods or meals at restaurants because they could not afford it. Access to nutrition is a key challenge and some respondents mentioned suffering from symptoms of malnutrition such as anaemia which affected their ability to work. Aida, the young Syrian female refugee, has suffered from anaemia since she gave birth to her child. When asked about whether she receives medication from organisations, she says,

“I do. But they tell me they cannot give me one-month medication and that I need months of treatment. It needs to be done under supervision. This is all because of lack of food, we do not consume vitamins, fruits, and vegetables. The doctor told me I should eat vegetables and fruits, chicken liver, and such foods that help with anaemia. But I cannot afford it. The treatment is expensive. Right now, I do not care about this. I only care about my son and following up on his treatment.”

Medical needs are also often difficult to address with limited income. Medical needs are financial stress points in households where one or more family members are suffering from chronic diseases that must be addressed. Though all refugees have access to the medical support sponsored by UNHCR, certain kinds of tests and surgeries (e.g. caesarean or other costly procedures) are not covered and in most cases require prior approvals which takes a long time. Many respondents either forego medical expenses (e.g. taking painkillers for knee injury) or must borrow money in case it cannot be foregone. This can be explained by looking at the experience of Shukriya, the Somali woman who suffered burn injuries when the ceiling of her kitchen fell in the oil. Her injuries had to be treated every day which costed 10 JDs. This could not be done at the hospital, and so she had to go to private clinics and pay the amount by herself.

“I used up all the money in my treatment. Now I have 150 JDs debt with the supermarket as I had to buy all food on credit. Now the owner does not give me credit anymore. No one gives me credit anymore. Sometimes I just have to starve. I will pay off the loan when I receive winter assistance.”

There are some cases where the community collected donations for medical emergencies, especially during the initial phase after arrival. E.g. Moath, the Yemeni who sustained a leg injury after jumping from his window in Yemen following attacks, could afford a surgery in Jordan with the money contributed by the Yemeni community.³⁵

Resorting to debt is the most common coping mechanism

Respondents often borrow small amounts from each other, such as 20 JDs for groceries or 50 JDs to pay outstanding rent. The financial capacity of the refugees' network is also limited, and as a result, if bigger amounts are needed, they must look for alternatives. Non-Syrian respondents are mostly limited to their own country networks with few exceptions where they can borrow from Jordanian employers or neighbours.

Syrians have access to microfinance loans (with one institution offering group loans to Syrian refugees). Some respondents had taken loans of around 400-600 JDs from microfinance institutions. The loans were taken for medical or other personal emergency expenses. For instance, two female respondents had taken out loans for caesarean surgeries and Hassan (the 52-year old Syrian male with 3 sons who we spoke about) took out a loan when his son got

³⁵ More information on how these contributions are coordinated will be collected in the next rounds of data collection.

into a fight and had to pay a penalty. The respondents reported that this added to their financial stress as the loans come with strict repayment schedules and their incomes are irregular. In general, informal borrowings were preferred over formal ones because of their flexible repayment schedules. There is also a reluctance among refugees to get into debt through formal loans as this might affect resettlement.

Um Alaa is a 47-year-old Syrian widow who lives with her 3 sons and 3 daughters in Mafraq. She cannot work as she has back issues, though she had once started a dairy business with a small grant from ICRC. She had to borrow money and sell some of her gold to invest in the business. But she eventually had to close it because of her back problem. This set the family back as they lost their investments. One son works in painting and on days when he finds work (five to ten days per month), he earns between ten to twelve JDs. Her other son works in a factory and makes around 200 JDs a month. The income is not enough to meet the expenses and there have been many times they have had to borrow from multiple people. Um Alaa has taken out loans from Microfund for Women twice already. The first was 400 JDs to repay some debts and the second was 450 JDs to pay outstanding rent because their landlord was pressurising them. She is still repaying the second loan, putting tremendous pressure on her due to the instable household income.

Most respondents do not have any or enough savings to fall back upon to smoothen consumption when they do not have a stable income. So, the only option is to borrow money. For instance, Abu Ahmad's son works at a café next to the university in Karak. He earns 300 JDs a month for ten months and must borrow to make ends meet for the two months during holidays when the university and café are closed. Abu Ahmad and his wife have a small home-based business of making pickles and art pieces. But the income is not enough (earning maximum 70 JDs in the peak season) to cover rent and other household expenses during the lean months.

The other common source of loans is to buy on credit from the supermarket. This is more common among Somali respondents than other nationalities. Many respondents who receive monthly cash assistance buy on credit from local shops and pay them back as soon as they receive the funds. But this is not a prerequisite. While more needs to be explored on this subject, it is common practice in areas where refugees live (especially in Amman). These are areas with high poverty rates where people are dependent on a daily wage. So, these sorts of local economies develop here, and refugees become a part of it. For instance, a lot of Egyptian migrants live in areas where Somali and Sudanese refugees live. Many respondents spoke of the kindness of the owners of these corner shops and that they "understood their situation".

Ahlam, the young Yemeni woman who lives with her husband and three children in Amman, does not receive any regular cash assistance and her family's only source of income is her husband's irregular daily wage work. She has a high outstanding debt towards several grocery stores.

“The problem is that after providing the rent, we need to provide food for our children. We borrow from the grocery store. Sometimes we pay him back and sometimes he waits, poor man. We have 500 JDs worth of loans to several grocery stores.”

Most respondents, however, were paying extra attention to repaying their debts in time and until then keep a careful (often only mental) list of the same. A majority of the refugees were careful about taking loans and restricted their credit from corner shops to 20-30 JDs. A few were completely against borrowing and even find it humiliating. This is more evident for male respondents, but also for female respondents such as the single mother with four daughters in their 30s and 40s who said:

“That’s who I am. I can manage and eat bread and drink water. But I do not ask anyone for money. It is like a burden.”

Banking on people, community solidarity is supporting individual resilience

Some examples of community solidarity have been discussed earlier where respondents spoke about being hosted rent-free in the initial days after arrival, supported to find jobs, and borrowing money when in need. While the strength of bonding social capital³⁶ varies across nationalities, every respondent’s main safety net remains family and friends/acquaintances. Even though Syrians have access to more social and financial support from organisations than other nationalities and enjoy a higher level of integration with Jordanians, when times are tough, the first people they rely on are family members and neighbours who are mostly Syrians of the same tribal affiliation.

Out of all nationalities, Syrians have the closest connection with Jordanians due to their similar cultures and tribal affiliations. This connection is an important enabler and gives Syrians access to jobs, business opportunities (e.g. Jordanian business partner³⁷ and suppliers), and sometimes financial resources. For example, Um Alaa took out microfinance loans in a joint liability group with her Jordanian friends. Though Syrians have a wider network of fellow nationals and hosts, these relations are deteriorating due to protracted displacement and increasing financial pressures. Hend spoke about not being able to depend on Syrian networks for support in Jordan,

“I am in contact with my family all the time, in Syria, via Facebook. But here, not really. When I feel upset and want to vent, I have a colleague at work. But honestly, one always... umm... there is fear of sharing everything. If I get upset, I will keep it to myself or tell my family about it.”

On the other hand, Sudanese and Somalis relate high levels of trust in their community and remain extremely close-knit. This could be due to the low level of integration and high levels of discrimination that they face, which has led to greater community solidarity rather than

36 “Bonding social capital” refers to the networks of refugees with fellow nationals. “Bridging social capital” refers to the networks of refugees with refugees from other nationalities.

37 This is important because Syrians are not allowed to register businesses alone and must partner with Jordanian citizens.

community breakdown. Sudanese and Somalis are also much smaller communities compared to other nationalities and geographically concentrated in certain parts of Amman. It is common for Sudanese and Somalis to be living in shared housing to not only reduce rent costs, but also to support each other. Housemates who have work support the others who are not able to find jobs. However, while shared living arrangements can reduce costs, they can also increase burdens. As one Sudanese male respondent said, *“It is not enough that you are working, but the other flatmates we live with must also be working.”* Yemenis tend to be more internally divided than other nationalities. There is almost no interaction between rich and poor Yemenis in Jordan and there are similar divisions along sectarian and tribal lines. Yemenis also face scattered families with men and women of the same family living in separate shared housing to reduce costs.

These networks are also important for accessing livelihood opportunities. Most respondents reported receiving jobs through their networks of people, especially daily wage work. Yemenis, in particular, seem to have smaller social networks. Majid, a Yemeni respondent, for instance, had only one Yemeni friend that he knew from his time in Jordan. Apart from fellow nationals, some Yemeni and Sudanese respondents also access jobs through their networks with migrants from Egypt, Sri Lanka, and the Philippines. In the case of Iraqis, their church plays an important role in providing financial and social support as well as livelihood opportunities (e.g. working in church-run factory or restaurant). The Muslim Iraqi respondents from the earlier wave seem to have better relations with Jordanians compared to Iraqis from minority religions. Iraqis, in particular, consider it shameful to take on debt and were not willing to ask directly for financial support from their networks. Some mentioned receiving help without asking from their Jordanian friends and colleagues. Haneen, a young Iraqi mother, is an exception to this and proactively reaches out to private donors because she has no other source of income and her son needs medical treatment.

Linking capital (i.e. networks with organisations) is lowest among Yemeni refugees. Most are not aware of organisations other than UNHCR. Syrians are well supported through local community-based organisations. However, the strength of these networks is weaker for certain groups such as women and women-headed households. Apart from awareness, the cost of transport to travel to the organisation’s office is a limiting factor, where we had respondents walking hours to the UNHCR office or moving houses to be close to their office.

The use of social media such as Facebook and WhatsApp needs to be explored further. However, it is well known that refugees, especially non-Syrian refugees (due to their smaller size), have organised themselves in different WhatsApp groups to share information on jobs, assistance, and even houses for rent. Some report using Facebook to find jobs and connect to private donors.

Depending on aid in different forms and sizes

Monthly cash assistance and food support from UNHCR and WFP remain the most important forms of aid and help respondents cover basics such as rent and food. Only a few respondents received such monthly support from other organisations such as CARE or the ICRC. Interestingly, most respondents call this their “salary”, perhaps because it is received on a regular basis.

Respondents often register with different organisations that they hear about from people around them, in the hope of receiving a home visit (to assess their eligibility) and receive some monthly “salary” or a one-time cash or in-kind support. Samer, the 62-year-old Iraqi, said when asked about receiving aid from any organisations that

“Not all the people that apply would get something, you got me? Many NGOs that I applied to, like UNHCR, where I received nothing. I do not remember their names. There are some NGOs that the people tell me about. So, we go apply there. I even forgot the names. There is this one of the food... WFP. I received nothing from them. I do not know why.”

As mentioned in the last section, many respondents are unable to follow up with aid organisations due to high transportation costs. Elham, the widow in Irbid, is going through a difficult time because her brother is suffering from a brain tumour and the treatment costs more than 8000 JDs. She has applied to UNHCR, CARITAS, and other organisations for support but has yet to hear back from any of them.

“One trip to Amman will cost me 40 JDs. I cannot afford to go and follow up again and again. So, I have to wait.”

One-time cash assistances from different organisations, especially winter assistance or others which happen around Ramadan, are extremely helpful. This is especially true for those who do not otherwise receive a monthly cash assistance. Winter assistance is often used to repay debts and outstanding rent. This is particularly useful because winter is also a lean season and income reduces during these months. As one Somali respondent said,

“Winterisation assistance is very important to us. Every year we have debts and costs at the end of the year and this money helps us pay it off.”

Non-Syrian respondents also mention receiving small amounts of food coupons from the church (in case of Iraqis) or from the CRP. As noted earlier, fewer non-Syrian respondents have access to humanitarian cash assistance compared to Syrians.

Respondents that were struggling with medical expenses were more proactive in reaching out to organisations and even to private donors for aid. Though the gender aspect needs to be explored further, we observed that women respondents were more open to asking for such support and more likely to seek informal aid from neighbours, colleagues, and private donors. Haneen is a 26-year-old Iraqi respondent who is separated from her husband and now lives with her mother, siblings, and her autistic son. She cannot work because she has to care for her son and is dependent on aid. She receives some food coupons from CRP and one-time

assistance from other organisations. In addition, she follows a group on Facebook for Iraqis where they post updates and aid opportunities. If she needs financial support for her son, she reaches out to private donors (e.g. an Iraqi woman she mentioned) and even shares his medical reports.

“Sometimes and suddenly, people would come to Al Hashemi area (where most Iraqis live) and announce that today if you bring the UNHCR certificate, you will receive a food package. These are individual donors, for instance in Ramadan time. Sometimes I seek help from people, and they give me 50 JDs or sometimes 100 JDs. I contact them through social media or through other people. Also having health reports of my son helps.”

Another interesting form of aid is the transportation allowance which refugees receive for attending trainings and for volunteer work. They often save this money by taking cheaper public transport or even by walking long distances. Some of our respondents walked up to one hour to arrive at the venue of the interview so that they could save the 10 JDs that they receive for transportation. Abdul Kareem, the 34-year-old Sudanese respondent is one of them. He lives with his wife and child in Amman. When we met him last in 2019, they were expecting a new baby. He used to work in the market but was arrested and forced to sign a “pledge” that he would not work again illegally. He now volunteers at the community centre as a teacher and receives 125 JDs as a transportation allowance. He saves this allowance to provide for his family and goes on foot to the centre, which means he walks up to six hours a day or even longer to go to work and back home. For many, saving two JDs if they received four JDs as a transportation allowance is an important income source as they could buy bread and vegetables for that day.

Savings are observed but people do not have tools to reliably build up useful amounts

Many organisations working on creating self-reliance among refugees wish to promote savings as a method of building resilience. However, many factors are working against this including high living costs, unstable incomes, financial pressures, and the inability to look beyond short-term needs such as managing to put food on the table today or paying the rent for the month.

Despite these challenges, some respondents are able to save money. Some have managed to build up considerable sums and others store away small amounts of cash which can be used at the end of the month. Women share stories of how they save money through clever homemaker hacks such as repairing things at home, buying food in bulk, not throwing away any food, and filling the family’s plates even when they have small amounts of food. We heard many stories from husbands praising their wives’ thriftiness.

“Some wives spend money without any responsibility, others are wiser. My wife is a jewel. She knows how to manage. One day we have lentils, the next we have pasta, and then potatoes.”

Female respondents spoke about putting small amounts of money aside (ranging between 5-15 JDs) which can be used when they need something urgent or when there is nothing left

at the end of the month. For instance, one Syrian respondent lets her children save money with small change and coins (10 piasters a day) in a box. They are not allowed to touch or use the money. Over the span of six years in Jordan, she had to open it two times to pay the rent. This helped her because she is strictly against borrowing money from anyone.

Some respondents who have few or no dependents and have income from work saved slightly bigger amounts (such as 500 JDs). When they have a stable income for a few months, they are able to save money and use it when they are out of work. The respondents are nonetheless skilled savers. One Sudanese male respondent shared how back in Khartoum, he used a savings method called “as-if-you”, meaning that whenever he wanted to make an expense that could be foregone (such as eating out with friends), he would imagine “as-if-you” ate out with friends. It sounds tough, but this helped him save and fund his education in Sudan and finally come to Jordan.

Almost all respondents, except for those who have bank accounts, are saving informally at home in cupboards or boxes or just in their wallet. None of them are participating in savings groups (which were common back home) as they are not able to commit to a fixed contribution every month with their unstable financial situation. One Sudanese respondent even reported hiring another Sudanese man as a “money guard”. He was saving up for the travel costs of his wife to join him in Jordan and had saved up 1700 JDs. But he lost this money when the money guard disappeared with his and many others’ hard-earned cash.

All of this shows that there is certainly an opportunity to promote small savings among refugee households, but with appropriate tools and support for financial literacy.

Accessing and using formal financial services

The use of informal financial services, mainly informal debt and savings, has been discussed in previous sections. The use of formal financial services remains limited, not only because there is low demand, but also due to lack of access to suitable financial services. Table 2 below summarises the formal financial services used by the participants at the end of round one interviews.

Very few respondents have bank accounts regardless of their nationality. Out of our respondents, only eight Syrians and one Somali (who opened it when he was a student in Jordan) have bank accounts. This is partially due to their legal status, which restricts their ability to apply for an account, as well as the fact that many felt no need to use formal financial services. On the former, they require a valid passport to apply for a bank account, or they can open a mobile wallet with their Ministry of Interior card (only issued to Syrians)³⁸. Non-Syrians cannot access an account or a mobile wallet without a valid passport. While all Iraqi respondents had a valid

38 All Syrians living in Jordan are required to register with the Jordanian Ministry of the Interior and receive a Service Card (“Mol card”). The Mol card is a plastic card that contains identifying personal information (such as the holder’s name and date of birth) as well as biometric data. It entitles the holder to move freely throughout Jordan. It also allows the holder to access public services such as health and education in the district their card is issued.

passport (as they have applied for resettlement), the majority of the other respondents do not have one.

Table 2: Use of financial services among respondents (at the end of round one in December 2019)

FINANCIAL SERVICES	SYRIANS	SUDANESE	YEMENIS	SOMALIS	IRAQIS
BANK ACCOUNTS	8 have account in Jordan; 6 in Syria	None in Jordan; only 1 in Sudan	None in Jordan; only 1 in Yemen	One in Jordan; none in Somalia	None in Jordan; 3 in Iraq; 1 dealt in crypto currencies
MOBILE WALLETS	2 in Round 1	None	None	None	None
REMITTANCES – SENDING	1/3 of them sending to Syria, mainly through exchange shops	Informally sending remittances to Sudan (esp. single men)	Formally through exchange shops (Al Faisal) (confusion around documents)	Feel responsibility; but only 1 sends regularly, informally	Not common; only 2 sent remittances to Iraq
REMITTANCES – RECEIVING	Half of them received, though not regularly. Mainly through exchange shops (some receive work payments) using MOI card	None regularly, but half of them received remittances at some point (exchange shops)	Formally through exchange shops (confusion around documents)	None regularly, but 3 of them received at some point (2 informally)	Common to receive financial support from family abroad (11 of 14), some receiving regularly (valid passports); exchange shops or someone visiting Jordan
LOANS	5 took formal loans from Microfund for Women (personal, health, small business)	Sudanese community; Less shop credit (max. 20-30 JDs) Promissory notes (rent)	Borrowing from friends/ neighbours; Shop credit is common (one respondent has 500 JDs!)	Sudanese community; Shop credit is common	Borrowing from Iraqis (last resort for critical expenses); consider humiliating; less shop credit
OBSERVED SAVINGS	Small savings at home; others with business/ stable jobs are able to save	Skilled savers Saving at home, money guard, gold, savings group	During phases of stable income/low expenses (less dependents)	Not observed; to be explored in Round 2/3	Savings from Iraq; not observed in Jordan (families, low access to jobs, older)

The perceived usefulness of an account remains limited as most refugees work informally in cash, have low or no savings, and have limited or no prior experience with formal financial services (see Table 3). There is a strong status quo bias as most are used to transacting and saving in cash. Many perceive a bank account to be relevant only in case of investors and businesses who deal with larger sums of money. In the case of non-Syrians, interaction with financial services often turned out as a side issue in interviews as even basic economic survival and social integration is an issue for them.

Table 3: Account penetration in home countries (Source: World Bank Findex Database)

COUNTRY	ADULTS WITH AN ACCOUNT	WOMEN WITH AN ACCOUNT
Syria (2011)	23%	20%
Iraq (2017)	23%	17%
Yemen (2014)	6%	2%
Sudan (2014)	15%	10%
Somalia (2014)	39%	34%

However, even respondents who need a bank account have faced challenges in opening and using one. Some Syrian respondents who have started their own business or work freelance

through certain platforms or for clients outside of Jordan need bank accounts to receive payments. However, they have not had good experiences dealing with the banks, where some refused to open an account even when they have the necessary documents. For instance, Amir is one of the “positive deviance” cases. He is a 23-year-old from Damascus. He started a business one and a half years ago with a Jordanian partner. He has also worked with different NGOs and receives his payment in the form of a cheque. He needs to go to the bank to cash his cheque and is required to show his passport. Many times, the bank would refuse to cash his cheque, motivating him to open an account. He also needed the account to receive funds for his start-up. But he did not have a good experience opening one.

“I went to Arab Bank to create an account. I told her at the reception - I want to make an account. She asked - What is your nationality, Syrian? She then said - I do not open accounts for Syrians. I asked her - Sorry, how is that? What if I brought you a million JDs to deposit in my account? She said - We do not create accounts for Syrians. Directly just like this and said - Allah, bye. I left saying you are a racist bank and I would not be honoured if I dealt with you. I left the bank and went to Jordan Kuwait. They told me they only needed my security card and a valid passport. It was all good and they were very cooperative.”

Remittances are perhaps the only widely used formal financial service across all nationalities, but only for cross-border remittances and not domestic transfers. International remittances through exchange houses are considered quick and safe and are widely used by both Syrian and Yemeni respondents. The Yemeni respondents have a shop called “Al Faisal” that they all use to send remittances. Somali respondents, in particular, mentioned sending money home to support their families as a financial priority, but only one of them was able to send regularly through informal channels. All Sudanese respondents who send money home (mainly the single men) do so through informal channels. While this needs to be further explored, one of the reasons might be the lack of formal remittance services in the camps where their families live. It is not common for Iraqi respondents to send money back to Iraq and they are more likely to be receiving from their family abroad. A majority of the respondents who received remittances did so through formal exchange houses. Only a few Iraqis receive remittances on a regular basis; others received it in the early years in Jordan or when there was an emergency.

Some respondents face documentation barriers in using exchange houses to send or receive money as their passports have expired. The Yemeni respondents reported the need to show valid work permits in addition to a passport in order to make international money transfers, and most of them do not have work permits.

Apart from this, those who receive cash assistance access the same through ATMs using eye scans. Some reported challenges in receiving the same due to issues with validating through eye scans. Awareness about mobile wallets was negligible with only two respondents that had opened it as they receive scholarships through it.

7 Further Questions and Information Gaps

Some of the questions that remain unanswered by these interviews have been explored in the second and third rounds with respondents. Some of these have already been collected as part of the second round which was completed in June 2020.

- a) *Specificity on money inflows and outflows*: Many respondents mentioned that they are getting by “day by day”. However, the income flows such as cash assistance and remittances do not come in day-to-day but rather in tranches. There is a need to understand how they are managing this money within the week or month. This can be done by asking for major inflows and then qualitatively tracing out the outflows. This might bring out any short-term savings that might be happening in some way and any additional credit sources. However, it is important to consider that the term “savings” might seem like a big word for the small bits of extra money that refugees store. So, there is a need to probe into it using language that connects with respondents. For example, “when you receive money, where do you keep it? What happens to it after a day, after a week?”
- b) *Role of community to provide safety net*: Community remains the most important safety net for refugees. In the next round, it will be important to understand how the community (in different nationalities) organise themselves to share information (e.g. assistance, jobs) and support each other financially (e.g. community collecting funds for medical needs). These could be both online (social media) or offline ways (community representatives). We need to better understand who the gatekeepers and representatives of these communities are and what role they play. For instance, the Somalis have been able to organise themselves well through an excellent UNHCR representative from their community. However, it is important to remember that this community is small (less than 1000 people) and that they need a representative for translation as they do not speak Arabic.
- c) *Role of corner shops in the food security of refugees*: Many refugees report buying food on credit from grocery stores on a regular basis. It will be crucial to observe how this system functions—how these corner shops assess the credit worthiness of refugees and how these loan repayments are done. It will also be important to understand how this role can be strengthened to ensure food security for vulnerable refugees.
- d) *Reasons for low prevalence of savings and credit groups*: As already noted, savings and credit groups exist in the home countries of refugees. However, there is a need to further understand why the same are not prevalent among refugee groups in Jordan. Are lack of sustainable income sources and limited social networks the only reasons, or is there more to this?

- e) *Awareness about and perception of mobile money:* This was not specifically asked in the first interview, but it did come up in a couple of interviews. In the next round, it will be important to understand the knowledge and perception of mobile money.
- f) *Benefits of having a bank account:* A handful of refugees have managed to open bank accounts in Jordan. We would like to further understand what they use their bank account for (apart from the primary purpose for which it was opened) and if they perceive it to be useful.

The above-mentioned questions are only a few of the many aspects that are seen to have a direct or indirect consequence on the financial situation and coping strategies of the participants. The research design allows us to revisit our participants to explore this further and also observe the changes that have happened in their lives and livelihoods in the meantime. The next two reports in this series will bring together further insights to provide a broad and in-depth understanding of financial lives of these research participants.

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