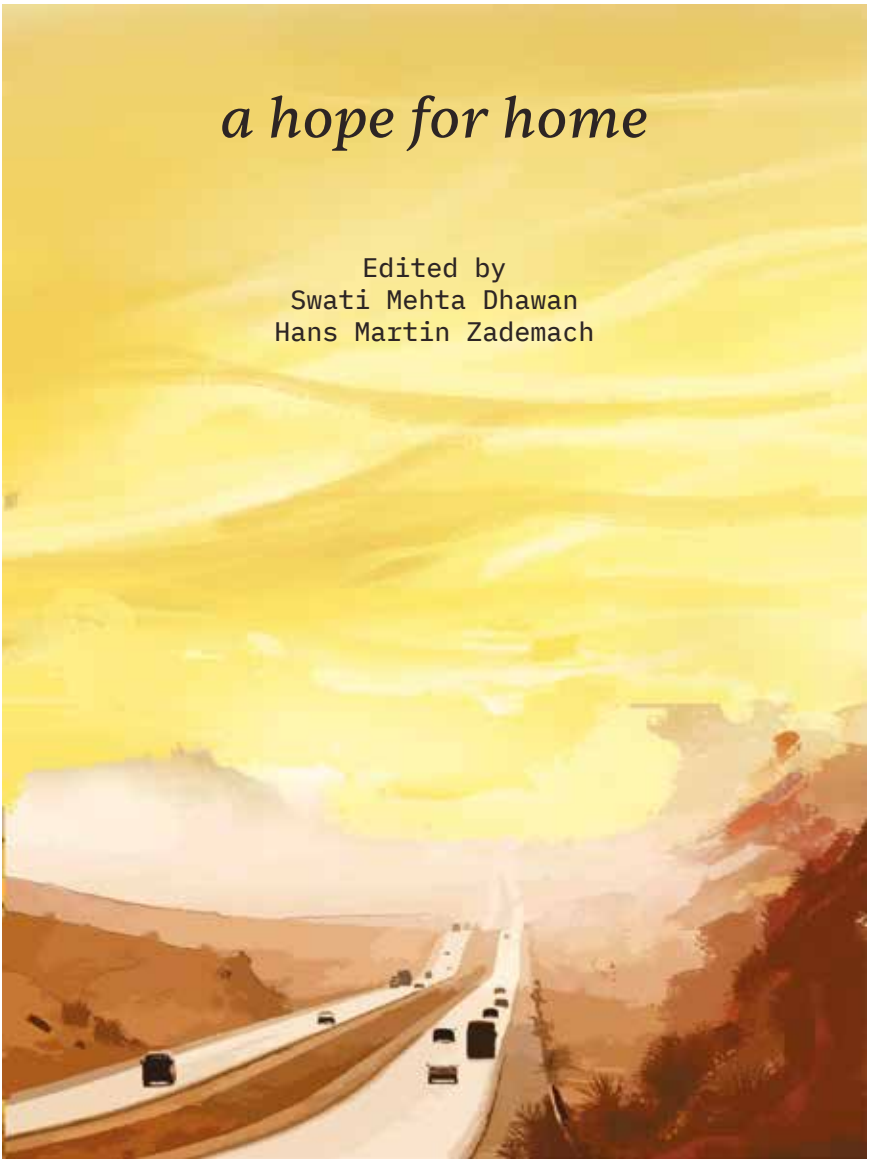
a hope for home

A brief compendium of
financial journeys of refugees
and asylum seekers in Jordan

a hope for home

Edited by
Swati Mehta Dhawan
Hans Martin Zademach



Bibliographic Information of the German National Library
The German National Library lists this publication in the German National Bibliography; detailed bibliographic data is available on the Internet at http://dnb.d-nb.de

All the names in the text are pseudonyms and some specific details about stories have been removed to protect privacy.

Book illustrations by Liyou Zewide

Book design by Sanchita Jain

eISBN 978-3-924109-51-6

Printed in India

Preface

At the time of writing these lines, the international media is flooded with news about migrants and refugees. Headlines describe the deportation of Haitian migrants as they try to enter the U.S., and the repatriation of Syrian refugees in Denmark being returned due to "improved conditions" in Damascus.[1] This news shares only one small part of the migrants' or refugees' arduous journey in search for a better future. A lot goes on before the moment covered in these stories—internal displacement, stays in transit countries, refugee status determination interviews, vulnerability assessments, resettlement applications, and the struggle to integrate in the hosting communities. Yet each step is part of the journey to the final destination, wherever that might be, whether back in their home country, in the country where they first sought asylum, or to a third country.

Refugees move in search of safety and protection. Host countries offer safety in the short-term, and on paper, refugees living in host countries that are welcoming and have a supportive legal framework receive "protection". But the protection currently provided is temporary and incomplete.

Protection "encompasses all activities aiming to achieve full respect for the rights of the individual in accordance with the letter and spirit of human rights, refugee and international humanitarian law".[2] This involves creating an environment conducive to alleviating the immediate effects of a pattern of abuse, in this case fleeing a country due to fear of persecution

or war, and restoring human dignity through reparation, restitution, and rehabilitation.

For refugees and asylum seekers, protection as defined above include interventions by the United Nations High Commissioner for Refugees (UNHCR) and refugee hosting countries to ensure that their rights, security, and welfare are recognised and safeguarded in accordance with international standards. Such interventions ensure legal protection, such as fair procedures for refugee status determinations and respect for the principle of non-refoulement which prohibits the return of asylum seekers to their countries of origin or to a third country where their lives might be in danger. Protection also includes physical safety to meet their needs for shelter, food, health, education, and sanitation. Next, protection includes ensuring access to durable solutions* that empower refugees to strengthen their productive capacities and self-reliance.[3]

Given this definition, is our current notion of protection complete? Is being away from a war zone enough to feel safe? What about economic, financial, and emotional safety? Refugees around the world are in search of a home—a home that is not temporary, where they feel settled, and that allows them to live in dignity. Yet, despite the fact that a vast majority of refugees remain in protracted displacement, i.e. living in host countries for more than five years, there are no long-term solutions for their economic integration. Host countries

* Durable solutions refer to solutions that allow refugees to rebuild their lives through voluntary repatriation, resettlement, local integration, and complementary pathways for admission to third countries.

may or may not allow refugees economic rights, such as the right to work or the right to own assets. In such a situation there is no rationale for long-term investments in skills and assets, limiting self-reliance and producing a dependence on charity.

The migrant and refugee journey in the search for safety and protection is fraught with worries and trouble. The pain of leaving home leaves a mark on everything they do. The road becomes home and interactions along the way morph into milestones. Each worry line, creases on the myriad documents, stamps on papers, they all mark a step closer to freedom and yet, the pain of each imprint shears at the thread that ties them to home. Life becomes a series of moments constantly in flux, only achieving stasis and calm once the road has ended.

In this compendium of financial biographies, we get a glimpse of fifteen such journeys. These are journeys of people who fled their homes in Syria, Iraq, Yemen, Sudan, and Somalia to seek refuge in Jordan. Some of them chose to come to Jordan, following friends and relatives who came before them. Others had the decision made for them by the human traffickers they paid to help them flee their home countries where they faced threats to their security.

With this they started the long perilous journey to seek refuge—a safe shelter and a place they could call home. Instead, they only find temporary solutions. Any progress they make remains impermanent. Returning home is not an option for most. Achieving full integration in Jordan is next to impossible. There is no doubt that Jordan has played

an exceptional host to refugees, but what it offers is only temporary.

Refugee status rarely allows displaced people to access the labour market, education, health, and other important services in meaningful ways. Without these resources, refugees cannot build livelihoods to recover from the losses suffered in displacement.[4] To escape this deadlock, many aspire to be resettled in third countries, most of which likewise fail to offer a permanent solution. The fear of being repatriated back to their home countries—still recovering from war or where they still fear the threats they escaped—always looms over their decisions.

While practitioners supporting refugees tend to focus on the shiny new innovations, the compilation in hand pays particular attention to foundational barriers such as the freedom to work and move, and the access to documents. Without these foundational rights, refugees are limited in their pursuit for self-reliance, no matter what new gadgets or services are created. An overwhelming majority of the participants in our research shared how lack of access to basic rights, such as documentation to legally own a business in their own name, buy a house, or work in their desired sector prevent them from improving their financial situation.

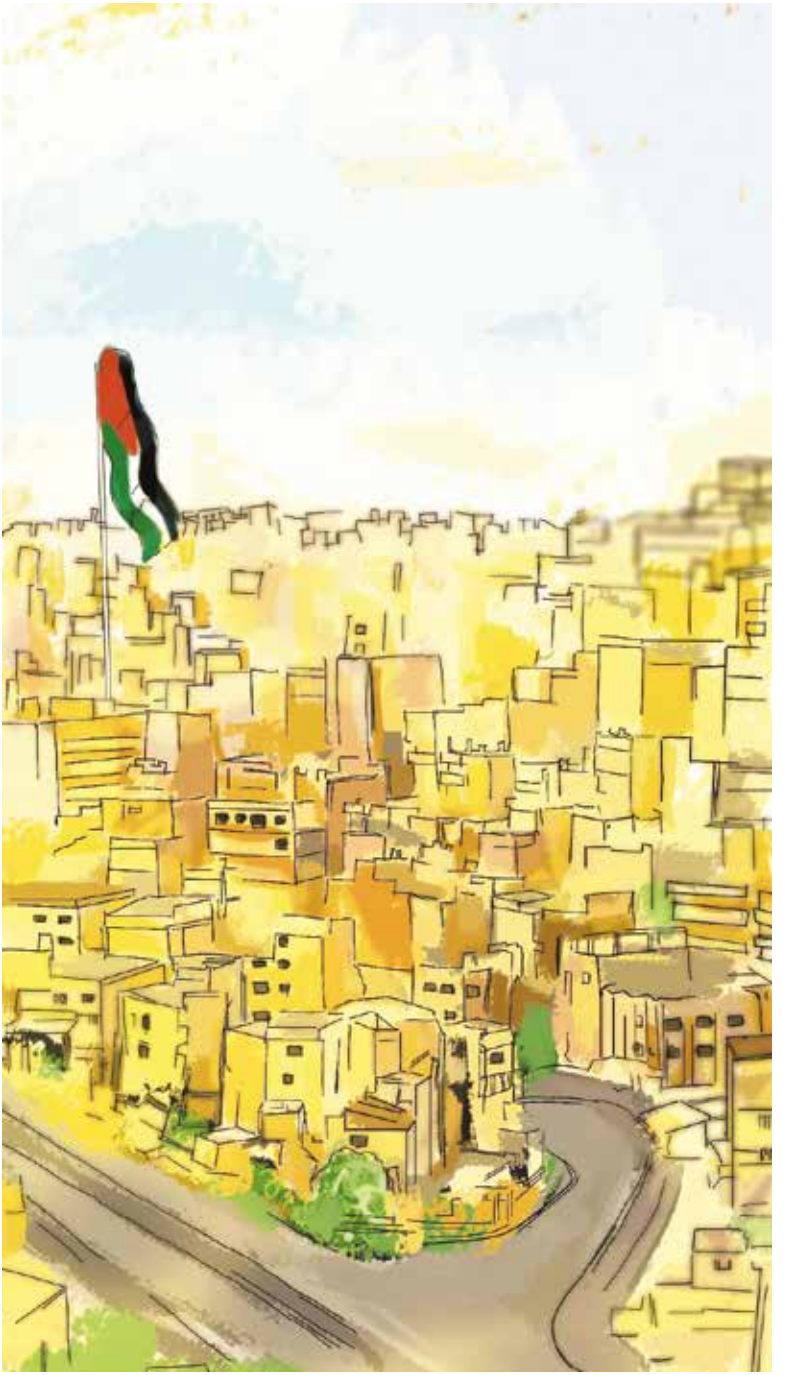
On top of these barriers is the hierarchy in the humanitarian sector, where access to assistance and legal rights are based on nationality. Refugees from countries such as Iraq, Yemen, Sudan, and Somalia are not as readily accepted, are not able to access work permits, and face higher risk of detention or even deportation for working illegally. They also receive much

lower humanitarian funding in the form of cash assistance or livelihood support. Sudanese and Somali refugees face racial discrimination in their daily life. Faced with such hostility, they prefer to not interact with people outside of their community, making integration nearly impossible.

This book aims to bring forth the struggles of refugees and their frustration with not being able to control their lives. As we map their financial journeys through these trials, we see how they find their courage and resilience in their hope for a better future. We hope that this book will allow you to look beyond the numbers in the news and beneath the assessments of humanitarian programmes, taking the extra step to understand the lived experiences of refugees and their aspirations for the future.* With this perspective, we hope that each person can work in their own capacity to support refugees in their search for home.

Swati Mehta Dhawan and Hans-Martin Zademach
Katholische Universität Eichstätt-Ingolstadt
Delhi (India) and Eichstätt (Germany)
November 2021

* Note: We have used pseudonyms and changed minor aspects of some stories so our participants cannot be identified.



A note on the research context

The stories covered in the compilation in hand were collected as part of the research initiative "Finance in Displacement – Exploring and Strengthening Financial Lives of Refugees" (in short, the FIND project), a research partnership between the Catholic University Eichstätt Ingolstadt, the Fletcher School at Tufts University, and the International Rescue Committee. The project was facilitated by the German Federal Ministry for Economic Cooperation and Development (BMZ). Over 2019 and 2020, the FIND team conducted original empirical research in Jordan and Kenya, to provide insights on how refugees and asylum-seeking households in urban settings manage their livelihoods and financial lives.

Through the project, researchers engaged with key stakeholders and service providers to contextualize these insights within their own work. Recommendations resulting from the project will feed into policy and programmatic interventions of key partners such as German Development Cooperation, the International Rescue Committee, and others.

The findings of the research in Jordan are based on three rounds of in-depth qualitative interviews with 89 purposively selected refugees residing in Jordan for two to eight years. Our repeat interactions with participants allowed us to map their journeys over time.

Our sample included refugees living in urban and semi-urban settings outside refugee camps. The sample was selected to ensure diversity in terms of location, nationality, gender, age, time since arrival, and economic activity (such as irregular or regular employment, small business owners, aid beneficiaries).

The participants were from five countries: Syria, Yemen, Iraq, Sudan, and Somalia. Those from countries other than Syria are referred to as 'non-Syrian refugees' for ease of reference given the different legal protections afforded to Syrian refugees in Jordan. For more details on the sample, please refer to the project report.[5]

Acknowledgement

This research was done in the height of the Covid-19 pandemic and has been a roller coaster for all involved in this project, both on the professional and personal front. We did not have a chance to meet most of our participants face-to-face due to travel restrictions. The local research team in Jordan continued to conduct interviews over the phone and in-person when safe through multiple lockdowns. Despite the physical distance from the people whose stories we discuss, we feel like we have known them forever. We have read through the transcripts of their interviews, traversing their journeys over and over again, so much that we can now recite their names and stories by heart.

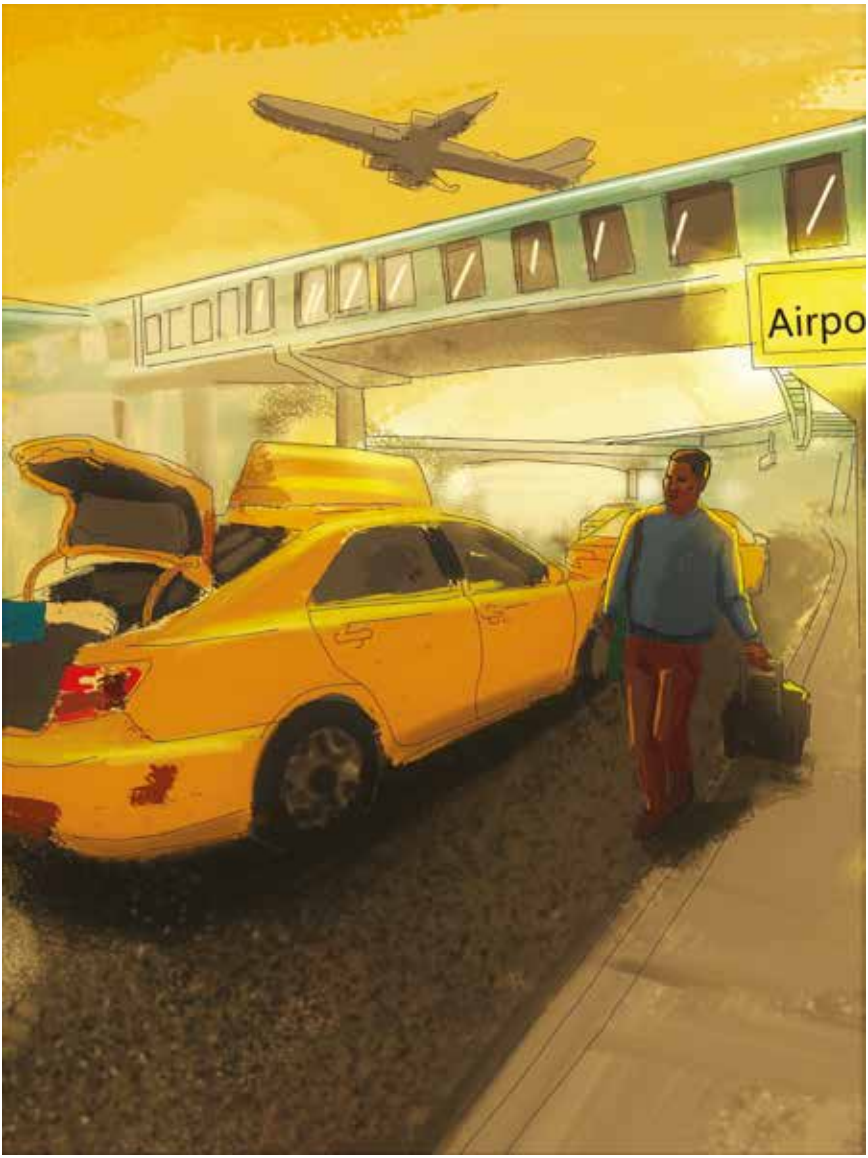
We cannot thank our local research team in Jordan enough. Thank you to Lina Shannak, Hatem Al Hmoud, Haitham Abdallah, Mohammad Hussein, Hassan Abdullahi, Fowzia, Sawsan Ahmed, Aya Nafi, Diana Rabie, Solenn AlMajali, Dima Hassouneh, Mobarak Adam, Manasik Abdullah, Randa Abdelgader, Shaddin AlHajAhmad, Khadija Abker, Eva Garcke, and Anjali Vishwanath for facilitating these long and difficult conversations, soaking in the stress, trauma, and fatigue of our research participants. Also, a big thanks to Dina Baslan from Sawiyan for her support and valuable inputs throughout the project.

This compendium has been completed with the support and input from Lina, Solenn, Hassan and Fowzia who also helped us write some of these stories, and we are deeply grateful for their contributions. We would like to thank Annie Bright, our copy editor, whose constant support throughout helped us find the right words to clearly communicate our ideas. Liyou Zewide put a face to these stories with her artwork. A final thanks goes to Sanchita Jain, our graphic designer, who created the design for the compendium in hand.

Special thanks are also in order for Professor Kim Wilson and Julie Zollmann at Tufts University for their encouragement and inspiration to write these stories.

Not least, we thank our colleagues the International Rescue Committee for their diligent cooperation throughout this project. Finally, we want to extend our deep appreciation to the German Federal Ministry for Economic Cooperation and Development (BMZ) which facilitated the research of the FIND project in Jordan and Kenya by means of generous support, financial and beyond.

Above all, we would like to dedicate this book to the refugee participants of this research who made the time to speak to us on an array of challenging topics, sharing stories about their journeys, financial challenges, and livelihood situations. We pray for them to fulfil all their dreams and to find peace and stability.


Airpo

Background

Refugees in Jordan

Jordan has shown exceptional hospitality, welcoming many refugees as 'guests' and 'Arabic brothers'.* Syrians make up a majority of refugees (88 percent) registered with UNHCR. Most of them arrived in Jordan between 2012 and 2013. Very few Syrians between the ages of 15 and 59 living in Jordan arrived before 2011 (8 percent). The influx began in 2012 (27 percent), peaked in 2013 (48 percent), and decreased in the next few years.[6] The next biggest share of refugees in Jordan are Iraqis (9 percent, 66,665 in total), most of whom had arrived in or before 2006 with another wave of arrivals in 2014 and 2015 belonging to minority religions (Christians and Mandaeists) who fled from persecution by ISIS.[7] After Syrians and Iraqis, the next biggest numbers are from Yemen (12,866), Sudan (6,013), and Somalia (696)—nationalities we included in our research sample.[8]

The Yemeni arrived in multiple waves. Many had been in Jordan as migrants or for medical treatment before the Saudi-led invasion of Yemen in 2015. Those who were stranded in Jordan registered with the UNHCR, in addition to the new

* Jordan welcomed refugees first from Palestine in 1948 following the creation of Israeli state; and again in 1967 due to the Arab-Israel war; then from Iraq in 1979 and 1991 after the two Gulf Wars; and in 2003 after the US-led invasion; then from Syria after the Syrian Civil War in 2011; and then again from Iraq in 2014-2015 after the fall of Mosul. While the Palestinians are under the mandate of the United Nations Relief and Works Agency (UNRWA), refugees from 57 other countries are registered with the United Nations High Commissioner for Refugees (UNHCR).

arrivals fleeing the war back home. Next to Yemenis, there are a smaller number of Sudanese and Somalis who arrived in Jordan to transit to other countries, but remain stuck here. Many of them did not choose Jordan but were rather handed a visa and ticket by human traffickers who suggested that Jordan was an easy country for asylum seekers that offered resettlement to third countries. For most, the experience has been the opposite—not only are they denied basic rights such as the right to work, but they also face discrimination based on their colour making daily life ever more challenging.

Compared to the Syrian refugee population, non-Syrian refugees and asylum seekers have been by far less researched. While Iraqi refugees that arrived prior to 2014 are relatively well covered, there is little knowledge about the more recent Iraqi arrivals. The same goes for Yemenis who have only recently become asylum seekers, and Somalis who have been in the country for a longer period but remain a small population. The coverage on Sudanese refugees has increased slightly in the aftermath of the 2015 protests which were eventually ended by deporting hundreds of Sudanese asylum seekers.

Around 83 percent of refugees in Jordan are self-settled among the host population in urban and rural areas. Only 16 percent of refugees, all Syrians, reside in three camps–Zaatari, Azraq, and Emirati Jordanian Camp.[9] In our research, we only looked at refugees living in non-camp settings. They live in areas that are fundamentally poor with limited opportunities, populated by low-income Jordanians and migrant workers.[10]

In 2015, close to 86 percent of refugees lived below the poverty line of 68 JOD (~95 USD per person per month), compared to 14.4 percent of local Jordanians.[11]

The Jordanian Government's Approach to Refugees

Jordan has moved from one refugee crisis to another over years, and these have shaped its response to each subsequent crisis. In 2007, after a few years of massive influx of Iraqis since the 2003 US-led invasion, Jordan brought the international donor community's attention to the pressure that this influx put on its public services.[12] Learning from their experience with Palestinian refugees, the Jordanian government follows a strict policy against the establishment of parallel structures that only cater to refugee populations (as the UNRWA does for Palestinian refugees), but instead allow the 'guests' to access state services and allow non-state organisations to provide additional services to refugees.[13]

Further, with the Syrian crisis in 2011, Jordan readily accepted Syrian refugees and turned to the international aid sector, bringing in massive development aid into the country. However, with the growing Syrian population and the influx of aid supporting them, poor economic performance of the country and rising unemployment amongst the host population resulted in prejudices against refugees.[14] Following the backlash from the Jordanian host population, the government restricted Syrian refugees' movement outside the camps and access to services.[15] The Jordanian government has since been cautious of opening up labour market sectors for refugees, largely restricting their work to migrant-dominated sectors such as construction, agriculture,

and food processing. All humanitarian funding must also be directed towards vulnerable Jordanians in addition to refugees.

With Covid-19 and the resulting economic crisis, unemployment and poverty rates rose for Jordanians and refugees alike.[16] In response, the Jordanian government further restricted economic activities of refugees, increasing policing to prevent migrants from working without work permits. This has impacted the non-Syrian refugees who are not included in the Jordan Compact and Jordan Response Plan (JRP)* and face several obstacles in applying for legal work permits.[17]

Refugee Opportunity in Jordan

The humanitarian situation in Jordan has been an epicentre for experiments on biometric IDs and economic integration for refugees—all aimed to help refugees achieve self-reliance. However, these approaches have produced limited results in their promise to reinvigorate the Jordanian economy and offer at least Syrian refugees the prospect of self-reliance.[18] Unlike non-Syrians, Syrian refugees are allowed to work legally and open businesses in Jordan. Even so, there are gaps that restrict them from taking full advantage of these rights.[19] As a result, many continue to work informally in exploitative and unstable conditions.[20]

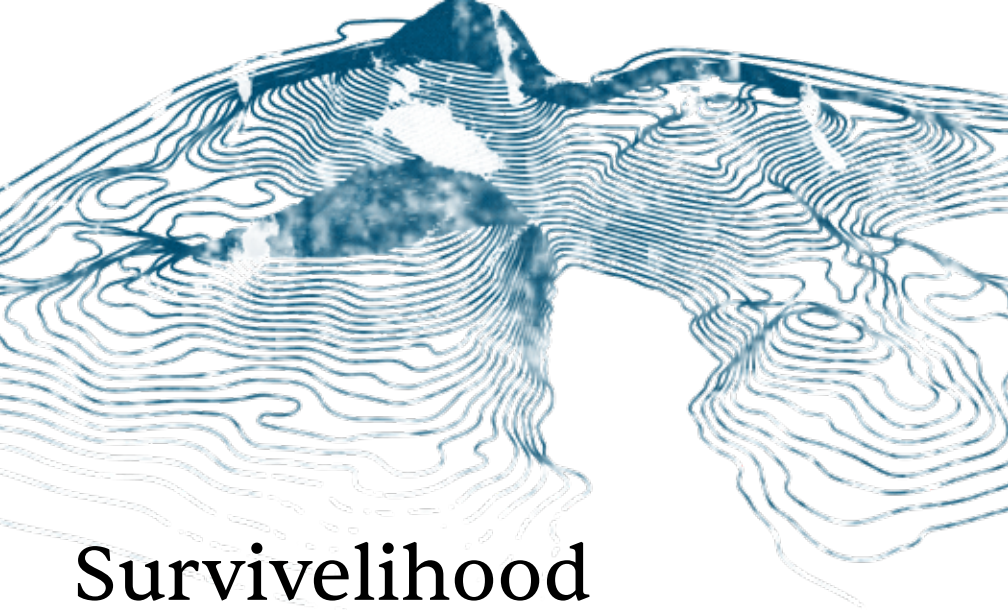
* The famous Jordan Response Plan and Jordan Compact have brought together the government, humanitarian, and development actors to support economic integration of Syrian refugees.

Programmes such as the JRP and Jordan Compact created exclusively in response to the Syrian crisis have also created a hierarchy based on nationalities, placing non-Syrian refugees at heightened vulnerability. This hierarchy stands in stark contrast to the objectives of the "One Refugee Policy" that has been endorsed by several international players in recent years. Moreover, since January 2019, the government of Jordan has effectively banned registration of all non-Syrian asylum seekers leaving them without access to basic services.[21]

Irrespective of their nationality, the biggest challenge that refugees face in Jordan is the lack of clear pathways for long term stability. Jordan is not a signatory to the 1951 Refugee convention and has not enacted any domestic legislation to deal with refugees. However, it has signed a Memorandum of Understanding (MOU) with UNHCR, committing to the principle of non-refoulement and finding a durable solution, be it voluntary repatriation to the country of origin or resettlement in a third country, within six months of being recognized as a refugee.[22] While this has not been enforced, it highlights the government's perception of Jordan as a transit country which is the basis for the limited economic rights for refugees domestically.

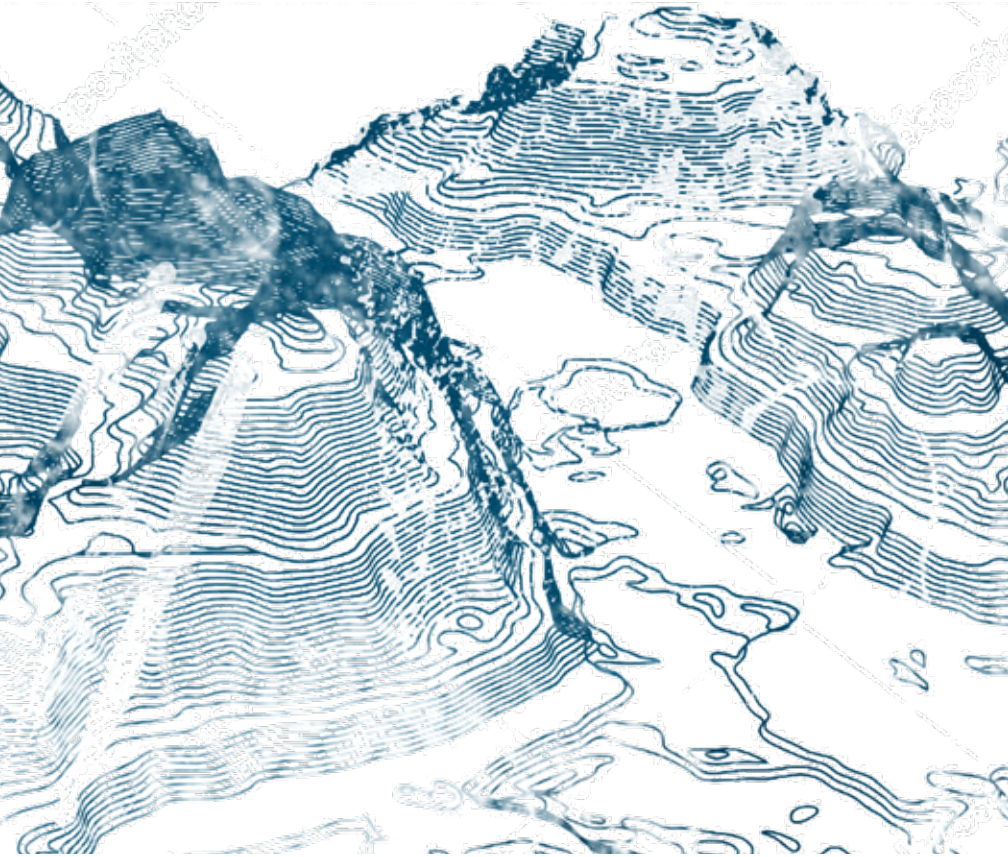
Several refugee self-reliance projects are supporting refugees to make ends meet. However, we find that their impact is limited due to the larger issue of the lack of durable solutions and uncertainty of future which impairs long-term planning as mentioned in our Preface. However unlikely, many participants of this research, especially non-Syrian refugees, see resettlement in a third country as the only option to

build a better future. Even for Syrian refugees, the future in Jordan remains unstable given the restrictions on economic opportunities. Given such uncertainty and lack of control over their futures, there is little opportunity or rationale to invest in building transferrable skills while in Jordan. The stories of selected participants presented in this compilation are testimony to the challenges discussed above.



Survivelihood

The vagaries of life in refuge



One can only begin to imagine the everyday struggles for our research participants Iman, Farah, Abdirahman, Zahra Um Anwar, and Ali. An overwhelming majority of refugees we spoke to are stuck in what we term as the "Survivelihood Phase" of their financial journey, where they are engaged in menial work (a testimony of their earnestness) but still fall short of meeting their basic daily needs. They have no choice but to depend on assistance from aid agencies and private donors or borrow from their social networks to make ends meet. The restrictive labour market policies make it impossible to procure skilled work and higher pay. The little progress that some manage to make through better-paid jobs or one-time cash assistance is often short-lived. Through the following stories, our research participants shed light on the barriers that prevented them from tending livelihoods that both paid well and were dignified.


“Don’t give me fish. Teach me how to fish.”

Forbidden to dream

Iman, 45, Syrian

Iman was one our most outspoken interview participants. She was generous in sharing her experiences during our interviews. "*I like to talk,*" she said. "*It is hard not to share my opinions. I want people to know that not all Syrian refugees get money. Many are in difficult financial situations.*"

Iman lives in a small town in northern Jordan with her family of eight: her husband Khalil, three sons Omar, Ashraf, and Sami, aged 25, 19, and 22 years respectively, one daughter aged 22 years, and Omar's wife who recently had a baby. Iman's husband and two sons Omar and Ashraf provided for the family through intermittent work that they found through their networks. Sami is differently abled and cannot work.

The presence of three working-age men might indicate that the prospects of the household are moving towards some degree of self-sufficiency, but that is not the case. Even after eight years in Jordan, the family is barely meeting basic needs, and not able to diversify and strengthen their livelihoods. They have managed to make good friendships with both Syrians and Jordanians in their town, but they feel dispirited. Their financial situation is, according to Iman, a source of insecurity. "*As long as we need to keep borrowing money to meet basic needs, I cannot say that the situation is improving for us.*" This feeling was only exacerbated by the Covid-19 crisis when it became increasingly difficult to find work and debts piled up.

Leaving home

Back in Syria, Iman's family lived a comfortable life in the town of Dara'a. Khalil, her husband, worked as a painting contractor. He had issues with his back and could not work much himself but would contract workers. The work was regular until the war. They had their own house, a motorcycle, and some savings. After the war started in 2011, work began to disappear. People were not constructing buildings anymore. Still, the family could get by with bits of income here and there and by dipping into their savings.

In 2013, the situation worsened. One evening Khalil was attacked on the street while coming back from work. The attackers kidnapped him, and he was badly beaten up. He was locked up in a room with 50 other civilians as the abductors contemplated shooting them all before ultimately releasing them. When it was no longer safe to travel outside the house to look for work, he decided to move to Jordan. He thought he could work there and send back money to the rest of the family still in Syria.

A few weeks later the bombing in their neighborhood increased. That's when the rest of the family decided to leave for Jordan. As they boarded the bus to the camps in Jordan, they thought the relocation would be temporary and that they would return home soon. It has been eight years since then, and there is still no chance of returning.

Navigating early displacement

The family lived in a camp for the first few months. Khalil found a sponsor* to bail him out of the camp.[23] He left the camp to work for this sponsor, in return for shelter and food. There was no salary. This arrangement did not work for long after the family joined him. They had to move out and look for an apartment. But rents were high, and they did not have much money. Rent has been the biggest stress point for the family. Over the last eight years they have moved seven times, every time to look for a cheaper house or when they owed too much debt to the landlord. They have always used the food assistance from the World Food Programme (WFP), a total of 135 JOD (~190 USD), to pay the rent. Iman added, "*Ever since we started using WFP food assistance to pay for rent, we all had iron deficiencies and anemia. I get iron supplements from the health center.*"

The initial years living outside the camps were the most difficult. They had little information and did not know their way around. The cost of living was far higher than they were accustomed to. Khalil found some intermittent work, but they mostly depended on charities and food boxes. Navigating their way through humanitarian assistance was challenging if even possible at all. They had been rejected for UNHCR monthly assistance multiple times and Iman thinks it was because she had her husband and sons with her which gave the appearance of self-reliance. But this is far from reality.

*Between July 2014 and early 2015, a bailout system was introduced which allowed Syrians to leave the camp and settle in urban areas with the support of a Jordanian sponsor. Since the system was suspended in 2015, there is no legal process for refugees to leave the camp to settle in host communities.

Things started to improve as she made more contacts through NGOs and trainings that she attended. She attended trainings on soap making, knitting, candle making, and on health facilities and legal rights of refugees. She felt more confident and could understand the surroundings and her place in the community better. But financially, they were still struggling. Around that time her husband took a major fall at work that prevented him from working further. So, Iman, with her children who were still young, started working cleaning houses.

"Those were the worst days for me. I never thought I would work in houses. I felt like a maid and that made me very upset. But I never showed it to my family. I could buy food for them and that was enough. I cried alone. My son was young, and I could let him go out and work. When I think of that time, I do not know how we survived."

At some point in 2017, they owed 700 JOD (~980 USD) to their landlord. They were buying on credit from the local shops. Things turned around when they started to receive rent support from an international organisation which continued for eighteen months. During this time, and once again in 2019, Iman worked with the municipality under a Cash-for-Work (CFW) project that offered two months of employment to Syrian refugees. This brought their family a considerably higher income, about 700 JOD (~980 USD). This helped Iman pay off her debts twice—both times that she received the assistance. She found the work undignified. She had to clean the main streets in the town, facing sneers and abusive comments. But at least the income was good, and her family's situation improved for a short time. Iman tried to apply again

for support from the municipality in 2020, but they were experiencing delays, even more once Covid-19 began.

The perpetual loop of survivelihood

Earning enough income had been an insurmountable challenge for the family. Khalil's work was intermittent during summers and stopped completely in the winter when debts were steepest. Work was often physically taxing, especially for Khalil who complained of backaches and pain from an injured leg. He could not start a business or a small shop. That would require a license, a Jordanian partner, and a large upfront investment. That was not possible for them at that moment.

Omar, the eldest son, worked in a car repair shop earning only 4 to 5 JOD (~5-7 USD) a day for only three days a week. This was barely enough to support his new baby. He had started to help his father with the small painting contracts so that he did not need to hire another person. But recently Omar's joint pain forced him to stop.

Iman's other son, Ashraf, used to work at a car wash in the area, but hated his job and quit. He signed up for informal education for school dropouts (he'd previously quit school due to bullying) but ultimately did not attend his online classes and he ended his schooling. Iman worryingly shared that Ashraf was going through a very tough time, not able to finish his education or find an appropriate job. Her youngest son Sami has special needs. She buys adult diapers for him, mostly on credit from a nearby mini market run by a Jordanian who is understanding of their situation.

Iman's daughter recently received a scholarship to study at an academy, where she was attending classes when we interviewed her. The scholarship covered transportation, and once she completes her training in hospitality and nutrition, she will receive a certificate. However, the prospect of finding a good job is bleak, given high youth unemployment in Jordan and restrictions on sectors in which Syrians can work.

Considering everything described so far, a rough estimate of Iman's family income (including the WFP coupons and charity food boxes during the Covid-19 crisis) amounted to approximately 3800 JOD (~5350 USD) for the year between July 2019 and 2020. That amounts to about 40 JOD (~50 USD) per month per person. A little more than half of their monthly income was channeled into rent and utilities, leaving little wiggle room for groceries, medical bills, internet, phone recharge, and for Sami's special needs.

As a result, at any given point they lived under a mountain of debt to meet their basic monthly needs. At the time of our last meeting in 2020, Iman still had 920 JOD (~1300 USD) of outstanding debt to eleven different sources, which is a little less than three months of income. Only 245 JOD (~345 USD) of these loans are from friends and family, the remaining amount is from local shops (mini-market, phone shop, dentist, bakery) or for rent, all of which come with a pressure to repay within the month.

"I always make it a point to save 2 JOD every time my husband gives me an amount like 10 JOD from his daily wage for house expenses. I do not tell anyone and keep it in an old purse in

the closet. This way I save up to pay electricity and water bills. It doesn't always work, as we have many unpaid bills."

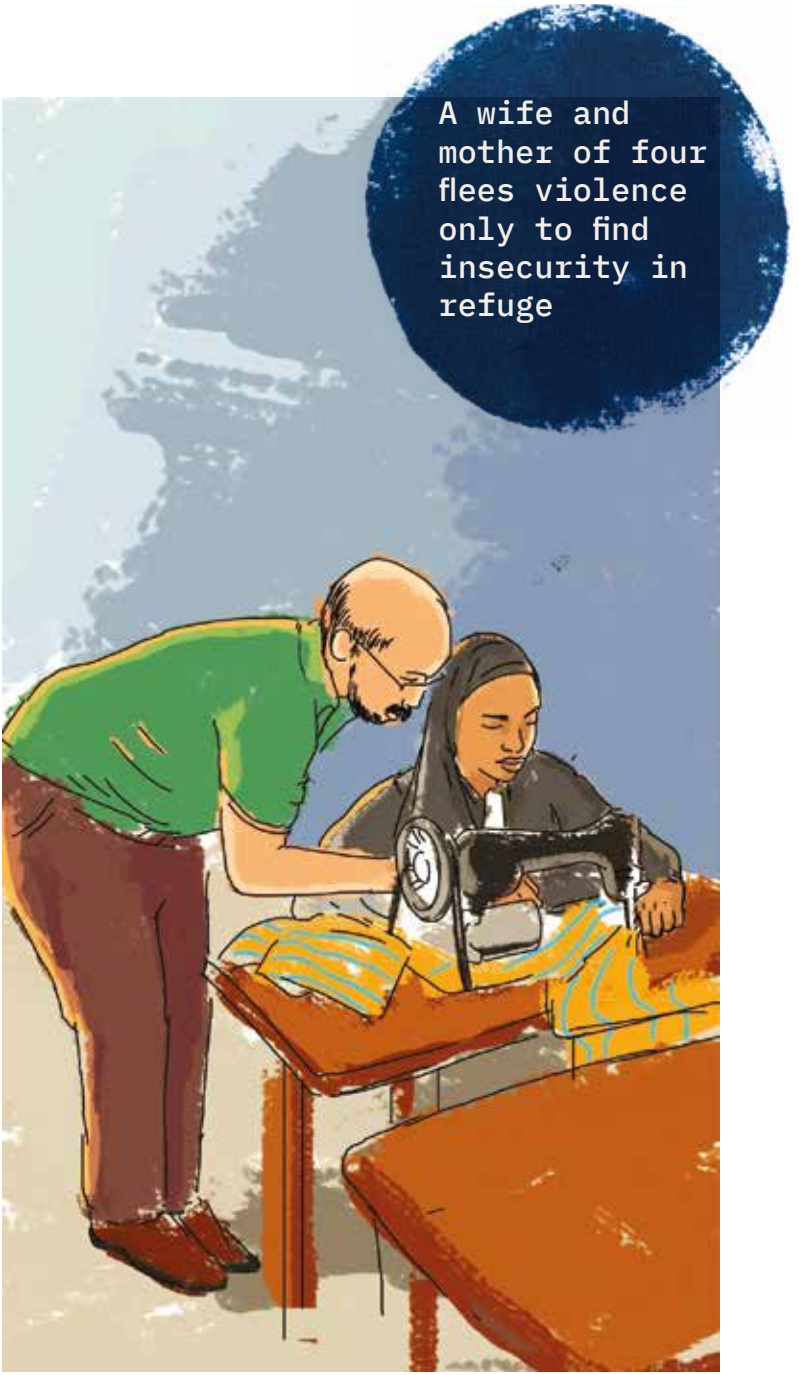
A mother's dreams in vain

In our last interview with Iman, she gave a very clear idea of what she "dreams" to achieve. Here is her wish list:

- I want to own property so that I do not have to pay rent anymore and feel stable in Jordan. I could sell our land in Syria, but my in-laws still want us to return. I want to make a decision in the next few years because going back to Syria is not an option at the moment. I am open to being resettled to a third country which could give my sons better opportunities.
- I want my son to open his own car shop, where he can also let his younger brother work. If I manage to work at the municipality on the CFW project again, I can use that money to open a shop for him.
- I want my daughter to study and work. Marriage is not a priority for us.
- I wish for my husband and sons to find permanent jobs, so they feel more stable financially and psychologically.
- I wish the Jordanian government would allow us to access work in other sectors. Don't give me fish. Teach me how to fish.
- I wish that some organisation could cover the expenses of my differently abled son, as was the case in Syria. I understand that this kind of situation is difficult for Jordanians as well though.

- Lastly, I want to have better prospects for my family's future, and to have a secure legal status in Jordan so that we do not fear deportation.

Iman knows that these dreams are hard to achieve. She doubts that her children will find good jobs. They would not be able to set aside any money for savings. Her son is lost without an education or craft. Her daughter's education is basic, and she cannot send her to the university. She cannot own a house in Jordan as Syrian refugees are not allowed to own property. Starting a business for Syrian refugees, especially when it is not home-based (which will be the case of a car shop for her son) entailed its own challenges, most importantly finding a Jordanian partner to register the business legally. At the very least, she aspires to live debt-free.


A wife and mother of four flees violence only to find insecurity in refuge

Lost Aden (Paradise)

Farah, 35, Yemeni

"Aden," the name of a port city near the southern tip of Yemen, literally means "paradise." For Farah, who spent her childhood and early years as a young woman in Aden, the city represented nothing less than a paradise compared to her difficult life as a refugee in Jordan. We met Farah for the last time in 2020. She was pregnant with her fourth child. A young and pleasant woman with a strong Yemeni accent, she had tremendous responsibilities for her age–fleeing her home, living in a new country, caring for three children, and the endless challenges of life in protracted displacement.

Farah's mother is from a powerful tribe in the Abyan governorate of Yemen, and her father is originally from Hadhramaut, but lived most of his life in Aden. Farah gets her traits from her mother's side. Coming from a middle-class background, she considered her life back in Yemen to be "comfortable." Her family owned a house and a grocery store. After finishing high school in Aden, she decided to study journalism at the University of Aden. She had to stop after five months due to instability in the country though. She then married Hani, a Yemeni of Somali origins who used to work with her father at the grocery store and moved to Abyan with him.

In 2011, the political situation in Yemen started to deteriorate further, and Farah began to feel unsafe. At the same time, she got into a disagreement with her maternal family who refused to accept her marriage with Hani due to his Somali origins. Later in 2013, when Al-Qaeda intervened in Abyan, she decided to return to Aden. Once back in Aden, however, she encountered an uprising of the Secessionists Southerners* against the central government. Nowhere was safe.

Farah's father encouraged her to flee to Jordan. At the time, Yemenis did not need a visa to enter. Farah used her savings and sold some gold from her wedding to pay for the airplane tickets, which cost around 250,000 Yemeni Riyals (~1000 USD/700 JOD) per ticket. Her father helped her to cover the rest.

Arrival in Jordan

Farah and Hani, together with their two children, arrived in Jordan in 2013. For the first month, they lived with Hani's Somali friend at a house in central Amman. They managed to meet their basic needs with the savings they brought with them—around 500 USD (~350 JOD). At this time, Farah was already three months pregnant with their third child.

After one month, they moved in with another Somali friend where they rented a room. The young men living in the neighborhood encouraged Hani to find work in a factory in Sahab, an industrial town at the outskirts of Amman that is well-known among the Yemeni community. But Hani did

* North and South Yemen were only reunited in the 1990s. The two territories were separate entities for years. In 2013, Southerners were calling for the independence of South Yemen.

not find work there and came back to Amman. He continued without work for four months. They lived off their savings and Farah sold some more of the gold from her wedding.

After five months of living in Amman, Farah and her husband decided to move to another house in the same neighbourhood to live on their own. *"It is true that my husband is Somali, but we were both raised like Yemenis. My husband always lived in Yemen. I also wanted privacy."* Hani used to go out every day with the young men and find odd jobs that paid him three to five dinars a day (~4-7 USD). They struggled to pay the rent of 100 JOD and meet other basic needs, and were barely surviving for that year. They spent all the savings they had brought from Yemen. Their son was born in 2014 and they received a small assistance disbursement of 100 JOD from UNHCR. Now with a newborn and two more children, however, their long-term expenses increased.

In 2015, Farah got news that her maternal uncles, who were still upset about her marriage with Hani, were coming to Jordan to look for her. She feared reprisal from her uncles and returned to Aden with her daughter and two sons to protect them. Farah again sold some of her gold jewellery to pay for the round-trip air tickets. When her uncles learnt that she had returned to Yemen, they quickly decided to follow her back.

A full-blown war had started in Yemen. Farah was staying at her husband's house until bombings in the area made the house uninhabitable. Farah hastily decided to join her father in Abyan who encouraged her to leave Yemen again. This time, she had to travel by road to Oman because the Aden airport was closed and then flew to Jordan through Qatar. She

received financial help from a Yemeni businessman* who also helped her get the visa.[24]

Settling in or just surviving?

She arrived again in Jordan in late 2015. Farah and Hani had already registered with UNHCR in 2013, just two weeks after their arrival to Jordan, after suggestions from their Somali friends. But their case was complicated by the fact that Farah had returned to Yemen. As a result, their interview for refugee status determination was delayed until 2020, after spending more than six years in Jordan.

Like Farah, many Yemenis face difficulties in obtaining refugee status, either because they have returned to Yemen at some point during their stay in Jordan or because UNHCR considers the cities they come from to be "geopolitically stable" areas in Yemen.

While Farah was in Yemen, Hani had found work in the factories in Sahab. After Farah returned to Jordan, they moved into an apartment in central Amman. Step-by-step they started building their life in Jordan. As Farah's daughter entered school, she started to meet new people, especially women. Most of the people she knew are Somalis, as she said, *"When a Yemeni woman marries a Somali, then most of the people she knows will be Somalis. I do not know many Yemeni people in Jordan."* Through her growing social network, she found information about assistance, charities, and training opportunities. As she became familiar with her

* Like Farah, other Yemeni participants (families and students) received financial assistance from Yemeni businessmen based abroad (Egypt, Jordan, Malaysia) or in Yemen.

neighbourhood, she established networks with her Jordanian neighbours, especially the shopkeepers, who allowed her to buy basic household needs on credit. This has been a key coping strategy to ensure there is food on the table through times when Hani could find work.

In 2017, Hani found a stable job as a cook in a snack shop at a commercial street close to their house. He worked without a permit for a salary of 175 JOD (~250 USD) per month. Hani is very good at cooking Yemeni cuisine, but without a work permit, his pay was reduced. Hani's salary only covered the family's rent expense, and Farah had to borrow from several grocery shops in her neighbourhood to meet the daily needs of her family. She had accumulated debts of 340 JOD (~480 USD) and paid off part of these when she received 270 JOD (~380 USD) in winter assistance from UNHCR.

Hani finally left his job because the owner kept withholding some of his already reduced salary. He had also been plagued with worry about being arrested by the Jordanian police for working without a permit. If the police deported Hani back to Yemen, he would have to leave his wife and children and would personally be in great danger from Farah's maternal family.

Drowning in debt

Farah and Hani had no reliable financial support networks in Jordan. Without income, they continued to sell Farah's gold jewellery, assets that held emotional value for her. They depended heavily on borrowing from neighbourhood grocery stores. They could sometimes borrow small amounts from

their Somali friends, those who received monthly assistance or had stable jobs. Occasionally, Farah's parents in Yemen and her sister in Canada sent her some money, especially for medical emergencies. Farah suffers from malnutrition and stayed at the hospital once for two weeks. As a Yemeni, the high medical fees caused a substantial setback.

With the Covid-19 pandemic, Farah and Hani's financial situation worsened. Hani struggled to find stable work as a cook as restaurants closed due to financial losses. Their debt multiplied quickly. In October 2020, they owed nearly 540 JOD (~740 USD) to the landlord for house rent. They had another 216 JOD (~305 USD) outstanding to different shops for electricity, water, and phone bills. This is in addition to the 405 JOD (~572 USD) of debts that they had before the Covid-19 crisis. This meant a total of around 1200 JOD (~1600 USD) owed.

Their current financial situation makes loan repayment seem impossible. This causes a lot of psychological pressure for Farah. *"I am sad to have so much debt. I am always worried, and I do not sleep well. Whenever I am in the street passing by the shop, I feel worried, even when the shop owner does not say anything."*

Looking forward

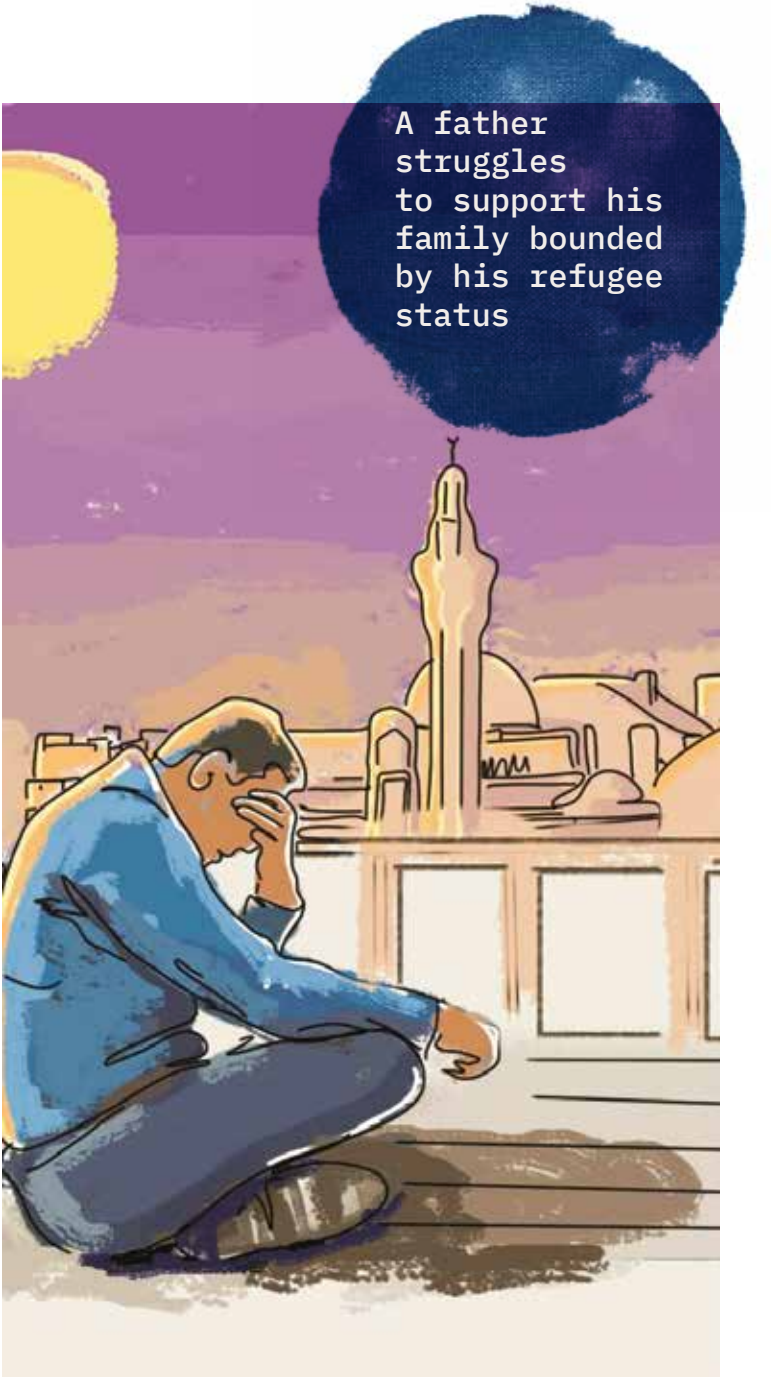
Life in Jordan has been debilitating. Hani wants to leave Jordan to go to a country where he can find a good job and take care of their children. Farah believes staying in Jordan would only be an option if they were able to get residency permits and take advantage of educational opportunities

for their children. They can no longer live in constant fear of being detained or arrested by the police while earning a living to support themselves.

Farah was not clear about the pathways she could pursue to build a better future. She said that they could travel to Egypt or Malaysia as other Yemenis had done but they do not have the money and fear that they will be deported to Yemen where their lives would be in danger. So, they are waiting for resettlement through UNHCR but are limited by the lack of information they receive. *"It is very difficult to prepare for the future without knowing what is going to happen to you and when,"* she said.

As they wait, Farah really hopes that they start receiving monthly cash assistance to help meet basic needs. She also wants to work and support Hani. She has been trying her best to build her skills. She already completed a diploma in English. She took a cooking course, but it has not led her to find any work. She took an informal sewing course from a Jordanian tailor along with her Somali friend, but they could not continue practicing at home as they did not have a sewing machine. She wants to train as a make-up artist or in repairing electronics—anything that helps her earn an income.

Despite all the challenges she has faced, it is inspiring to see Farah's drive to build a stable life. She would like to stay in Jordan but is not hopeful with the current situation. *"The most difficult thing is that you do not feel settled here as there is no regular work for my husband."* She feels powerless, wanting but not able to control her future. In the end she just asked, like many others, for God to choose their destiny.


A father struggles to support his family bounded by his refugee status

Sorrows of a refugee father

Abdirahman, 47, Somali

Abdirahman, a Somali refugee and father of seven children, has been in Jordan since 2013. But this is not the first time he sought asylum as a refugee. In the mid-1990s, he fled from the civil war in Somalia seeking refuge in Yemen. After almost eighteen years of trying to establish a stable life in Yemen, he was forced once again to flee when war broke out in the country. Like many other Somali refugees, Abdirahman arrived in Jordan using a Yemeni passport. His Yemeni passport was sufficient under Jordanian law to allow his entry into the country without a visa, unlike his Somali passport which would require additional permission. His wife had arrived in Jordan a year before him on a medical visa and his children arrived later with Yemeni passports as well, via an agent.

Back In Yemen, Abdirahman had enjoyed a comfortable financial situation and was more socially integrated than in Jordan. Despite his refugee status in Yemen, he had access to all of the financial and social services offered in the country and did not face any restrictions to accessing work opportunities. He worked as a caretaker in a school and his wife ran a small business selling clothes and perfumes. *"In Yemen you can work wherever you want, start your own business, and get whatever documents you need to deal with financial institutions. But in Jordan, I found the opposite. Here, everything is difficult."*

Abdirahman's friends in Yemen and the U.S. helped him cover his travel expenses from Yemen to Jordan. During his first few weeks in Jordan, he received some assistance from fellow Somalis, and he stayed in the Somali neighbourhood of Jabal Amman. His wife had already registered with UNHCR since her earlier arrival. Starting in 2014, Abdirahman and his family started receiving monthly cash assistance of 280 JOD, part of which was received in the form of food coupons from the World Food Programme. But this has never been enough to meet the needs of their big family.

A livelihood out of reach

Abdirahman has not been able to secure any other source of income. Registered as a Somali refugee, he is not allowed to work. He used to take informal daily wage jobs in the construction sector to ease the financial burden on his family, but he was stopped multiple times by labor inspectors who threatened his status in Jordan and even made him sign a pledge that he would not work without a permit again. The last time this happened he received a final notice that he may face deportation if caught working illegally again. He worried about what would happen to his family if he were to be deported and decided he could not afford to assume the risk of deportation any longer. Left in despair, he lost all hope of securing a job in Jordan.

Abdirahman's legal situation was further complicated by the fact that he had a Yemeni passport, but was registered as a Somali refugee. This issue of "dual citizenship" puts him at risk of a complicated deportation as well, limiting his ability to travel freely within Jordan. Apart from documentation,

Abdirahman also faces a language barrier. Unable to communicate well in Arabic, he tries to avoid interaction with formal authorities as much as possible.

With limited income, Abdirahman's ability to meet the basic needs of his family, like many other poor refugees in Jordan, depends on borrowing. He regularly buys food and household items on credit from neighbourhood grocery stores. Throughout the eighteen months that we met with him, Abdirahman had outstanding debt of anywhere from 150 to 200 JOD to these local stores. With every salary or cash assistance payment that he received, he had to balance between paying for his family's current needs or repaying his loans. He sometimes managed to clear his debts when he received supplementary winter cash assistance from the UNHCR. Still, the cycle of debt was never ending for Abdirahman's family.

The situation worsened with the pandemic as it became even more difficult for refugees to find work, especially given stricter policing of illegal work. It became even more difficult for Abdirahman to think of working again. They had been completely dependent on cash assistance and borrowing. In late 2020, he had 200 JOD outstanding to the grocery stores. His line of credit with these stores was critical to the family's ability to meet their basic needs. To preserve his relationship with the store, Abdirahman regularly paid back small amounts using cash assistance he received, so he could continue to borrow more.

A father's struggle

Three of Abdirahman's family members need regular medical attention, adding to their financial pressures. His wife suffered a backbone injury in Yemen, which led to her coming to Jordan in the first place. Despite visits to various health institutions over the years, she still suffers and is limited in her physical movement. Abdirahman's eight-year-old daughter has Down's Syndrome, requiring specialized care and education, but he has not been able to find any real support from humanitarian organisations to meet her needs. One of his sons struggles with vision problems, needing regular checkups as well.

Amidst these challenges, Abdirahman has always prioritized his children's education and is proud to do so. He had the goal of moving his children to a different public school, and he managed to do that. At that time, the UNHCR covered all school expenses when there was significant donor interest. Securing their transportation and other necessary expenses was still a challenge, but Abdirahman managed to make arrangements. Now, sadly, donor interest in supporting the education of non-Syrian refugees has waned. Resulting changes in education support imposed fees for non-Syrian children under grade eight. This amounted to a total of 135 JOD for Abdirahman's children presenting a new financial burden for him.

The constant struggle to meet daily needs, a lack of access to legal employment, and an uncertain future have led Abdirahman to lose all hope. He has not been able to make any progress in the eight years he has spent in Jordan. *"I feel a lot of pressure as a father responsible for a big family. I am healthy and able. I can work, but I am not allowed to work. Sometimes my children ask me why I do not work to provide for them. This affects my mental wellbeing."*

Abdirahman has limited tools to cope with the psychological pressures he experiences. He says all he can do is to pray to God to help him with this situation. *"When I am depressed because I cannot find any work, I go back home to my wife and children, and they understand that I am stressed. They ask me why I am angry, and I tell them that it is because I have failed to secure a job. They try to comfort and motivate me saying that these days will pass."*

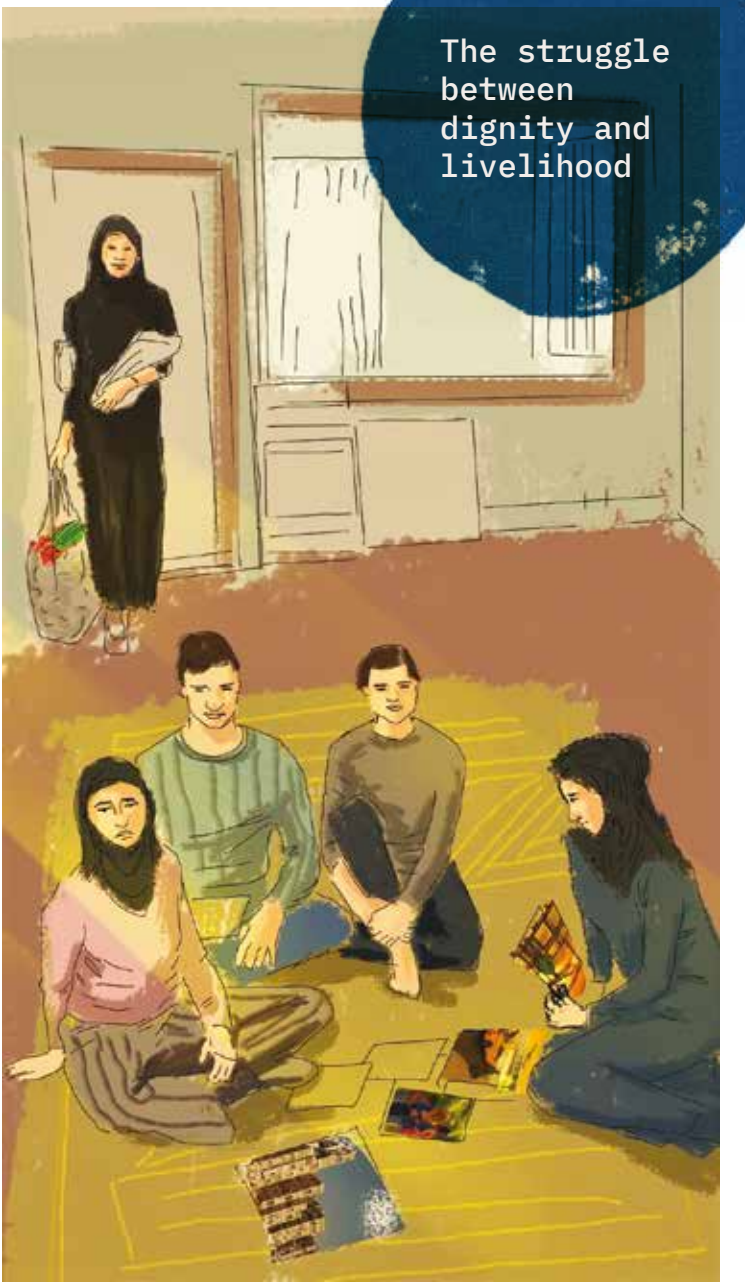
Hope shadowed by uncertainties

Given the situation in Jordan, Abdirahman believes he can be financially stable only once resettled in a third country where he can freely exercise his economic rights. That is the only "permanent" solution he thinks could be possible. *"It would be important to know what the UNHCR is planning for us in the future in order to make decisions accordingly. For instance, we could go to other parts of Jordan—the villages, even—to seek a cheaper life. But unfortunately, we do not get that information."*

He regularly visits and calls the UNHCR for updates, but obtaining information is difficult. A visit entails hours in the queue at the UNHCR office. Abdirahman is further limited by his lack of Arabic language skills. In his most recent interview in late 2020, UNHCR told Abdirahman that his family is being considered for resettlement. He had no more information about when and where they might travel, but this news did brighten the family's outlook.

Abdirahman is a hard-working father who wants a better life for his family. *"My children are growing up. Their needs are increasing. Uncertainties are shadowing their future. I feel day after day that my circumstances are stopping me from fulfilling my responsibility as a father."* Unable to integrate in Jordan and unable to return to Somalia, Abdirahman remains in limbo waiting for resettlement. In the meantime, the demands of daily life continue to weigh on the financial, social, and psychological well-being of his family.

The struggle between dignity and livelihood



The mother of Yemenis

Zahra Um Anwar, 40, Yemeni

Back in Sana'a, the capital of Yemen, Zahra Um Anwar and her husband Ahmad both worked in respectable professions, had a house and a car, and provided good education for their two sons and two daughters. Life changed in 2015 when they fled to Jordan to avoid Houthis forcibly recruiting their sons into the army. In the initial years in Amman, their savings from Yemen afforded them good housing, medical treatments, and an active social life among Yemeni circles. When they ran out of savings in 2018, they sought to work, but as Yemeni refugees they could not obtain work permits and working illegally would put them at the risk of deportation. They started looking for humanitarian assistance everywhere. Feeling as if they'd sacrificed their dignity, they lost their friends, struggled to buy food and pay rent, and turned to borrowing money to meet everyday needs.

Dreams erased by war

"We had a comfortable middle-class life in Yemen. My husband and I were happy. We were both employees and our salaries were good. My children were studying. We used to dream about future, therefore we built a house. All our dreams were in this house. Each room had a memory." Zahra Um Anwar had a bachelor's degree from the University of Sana'a. She worked as a principal at a school for several years

and was respected in the community. Her husband worked as a broadcaster at the national television and radio stations.

The Houthis' takeover of the capital city changed everything. As the head of a school, Zahra Um Anwar was always under the attention of the Houthis who used to come to the school to spread their ideology and recruit students into their army. One evening, a Houthi supervisor threatened to take Zahra Um Anwar's son against her will. *"I told him to wait till he finishes high school. I did not sleep for nights, afraid that they would take my son or my girls."*

The couple decided to sell everything they had and leave the country. For Yemenis at that time, Egypt and Jordan were the only possible destinations to find refuge. There, they were allowed to enter without visas until late 2015. Zahra Um Anwar had travelled to Jordan a few times before for medical treatments. Hence, they decided to come to Jordan and settled in a neighborhood where they felt comfortable despite its relatively high rental costs.

From bad to worse

Zahra Um Anwar and Ahmad both tried to find jobs in their previous fields. Each application they submitted was rejected due to their legal status which did not allow them to work in such professions. Without income, the family lived on their savings for the first three years in Amman.

They had not worried much about planning too far into the future, able to rely on their savings for rent, family needs, and

Zahra Um Anwar's medical treatment. For almost two years they paid a rent of 600 JOD (~846 USD) per month which is high even for a city like Amman which is one of the costliest in the Arab world without plans for their long-term future. *"When we came to Jordan, we had no plan in our minds. We were not certain about the future. We did not plan to buy a house or do something to secure us here. We used to spend, spend, and that was all. Until the money was gone."*

Their financial situation started worsening in 2017 as they depleted their savings. The family moved to an apartment where the rent was less than one-third of their previous rent, costing 150 JOD (~212 USD) per month. But the house was in a terrible condition. It was in the basement, dark, damp, and moldy. The winters were even worse with broken heating and no money for gas. All the family members fell ill at one time or another.

"This is how our suffering began. You know how when you are used to some things, such as food, that you can no longer afford to buy. We only eat one meal. My children are not able to study anymore, and this is what kills me the most. They tell me how they cannot concentrate on lessons if their stomachs are empty."

This is when an acquaintance introduced them to UNHCR. They were informed that they could register and receive protection against deportation and receive humanitarian assistance. As for many Yemenis in Jordan, it took a long time for Zahra Um Anwar and her family to be recognized as a refugees. When we met them last in late 2020, they were still

waiting to receive refugee status. Only one of their sons, who is registered as a separate case with UNHCR, had received recognition. *"Maybe I will die before getting recognized as a refugee,"* she said.

As a non-Syrian asylum-seeker it is not easy to find assistance from humanitarian organisations, most of which focuses on Syrians. The family only receives winterization assistance, a small amount of about 130 JOD (~180 USD) twice a year which helps them repay some of the debts they accumulate over the year with the neighbourhood grocery store and with friends. *"You wait for winter assistance to buy things like warm clothes or a heater, but instead you pay for outstanding loans."*

Struggling to survive

Unable to make ends meet, Zahra Um Anwar and her husband tried looking for work, anything that helped them earn some money. Ahmad's job applications were often rejected because he was considered too old for the kind of work that was available for refugee men, like being a porter in the vegetable market. He worked on and off, but the income was not reliable. Zahra Um Anwar worked as a housekeeper for a few months, work she felt sacrificed her dignity given her educational qualifications. Her family still does not know about this work. She had to leave after she faced harrassment from the employers.

"*In 2019 we started to look for everything or anywhere to bring assistance from, no lies*," she told us. She started attending several trainings and workshops where she used to receive

a transportation allowance. She would walk to and from the training centre and save the small sum of 3 to 5 JOD (~4 to 7 USD), enough to buy vegetables for a day for the family.

All of this and the dependence on aid and debt had serious psychological repercussions for the couple and their family. They started to distance themselves from their social connections. *"When we had money, we had many friends. My house was always open for people. I was known as the mother of Yemenis. But things changed as our financial circumstances became challenged.... I felt that I didn't want any relations with them because I don't want their pity. I don't go anymore to Yemeni weddings. I only have relations with poor Yemenis and Jordanians.... I will never ask my friends to give me money. It is impossible. I am proud. Even if I died, I would not ask. My true friends, they understand my situation. They would come and bring an amount of money without me asking."*

Growing fear and shrinking opportunities

During 2020, the pandemic and its economic impact took a toll on the family. Two of the men in the family who had been working in restaurants lost their jobs when inspections increased to crack down on illegal foreign workers working without permits. Zahra Um Anwar's son had previously been arrested and forced to sign a pledge that he would never work again without a work permit. They did not want to take a chance on a second arrest.

As labour laws got stricter, Yemenis were instructed by the government to legalise their stay in Jordan by obtaining a

work permit.* This process was not only expensive, but it also put their UNHCR protection at risk. *"My friend's husband paid 1700 JOD (~2400 USD) for a work permit and penalties for overstaying his visa. They are having trouble finding jobs and even lost their UNHCR status. We cannot cancel our UNHCR status because even if we do there is no guarantee of jobs in Jordan. Our future is unknown."*

Zahra Um Anwar and her family were depending on assistance and food boxes distributed by a few NGOs and the Yemeni Embassy, but this was not enough. The grocery store had stopped selling them on credit when they were unable to pay previous debts. They moved into a cheaper apartment, a small room at the top floor of a building. The rent was only 50 JOD (~70 USD) and the room was too small for the big family. It was cold and they had no heating. Thankfully, one of Zahra Um Anwar's Yemeni friends who were not in Jordan at that time lent the family their apartment for a few months.

Living in the unknown

Zahra Um Anwar's experience illustrates the story of a family from an educated and financially stable background upended by a precarious situation in Jordan. *"You cannot work. And you do not receive any assistance because there are working age men in the house. How do you manage then? Where do you get the money to buy food and medicine?"*

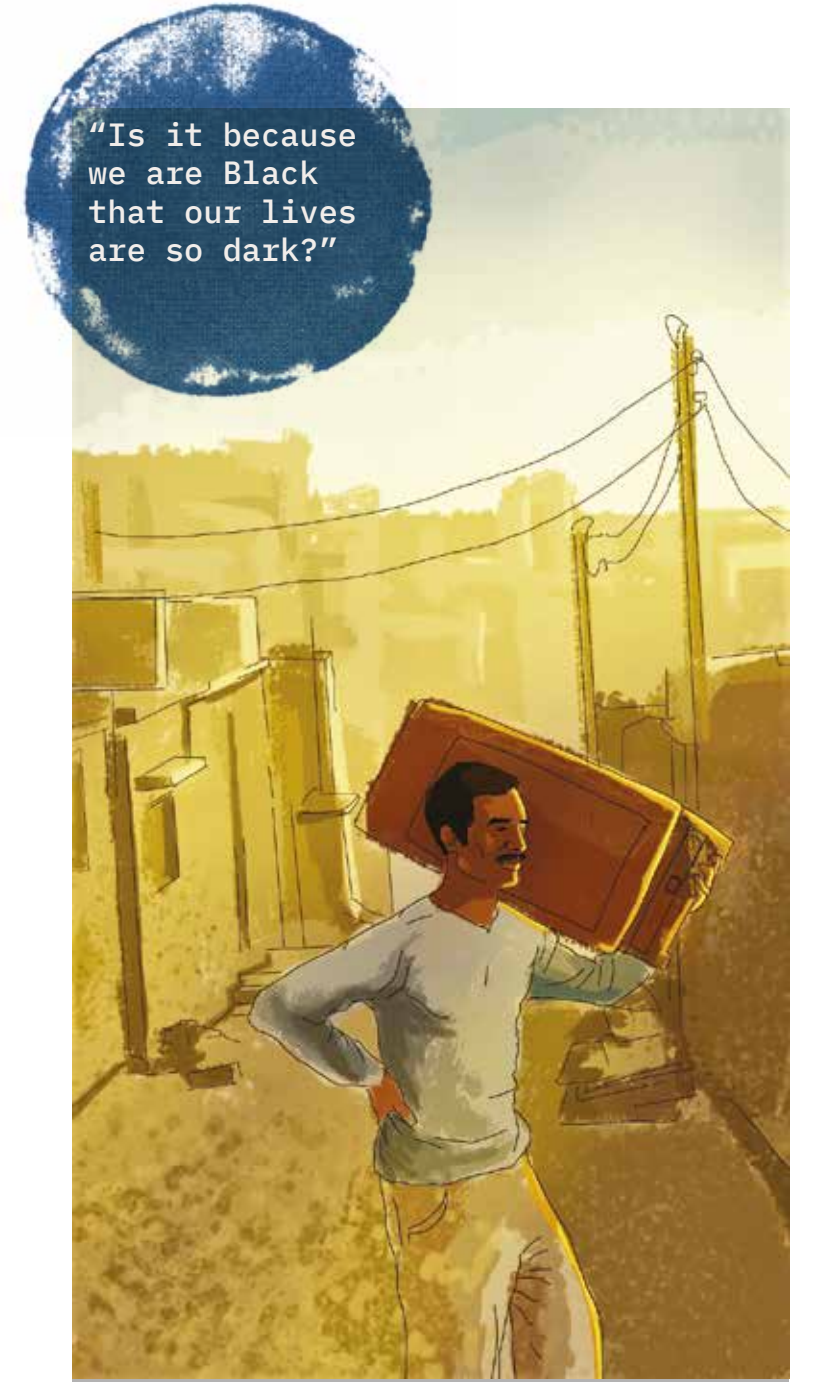
* Several other Yemeni research participants shared similar fears, the legitimacy of which has been confirmed by a recent report by Human Rights Watch that found Yemeni asylum seekers were deported after they applied for work permits to regularize their immigration status.

Their legal status is the biggest challenge they face. Zahra Um Anwar worries in particular about the education and future of her children in Jordan. Her elder son had received a scholarship from an international NGO to study abroad, but he could not travel as he did not have his refugee recognition certificate. He received one eventually, only after losing the scholarship opportunity.

She herself is motivated to set up a small business that could bring her some income. She attended online English classes during the Covid-19 lockdowns and has taken several trainings from NGOs. *"I feel alive when I learn. But those trainings do not help me. I do not have the capital to start anything of my own. For instance, I would love to make and sell pastries. But I cannot afford to buy the raw material."*

Zahra Um Anwar hoped that the family would receive refugee status and cash assistance from UNHCR. That is the only way they could manage to survive in Jordan and pay off their debts. She wishes to be resettled in a country where they can work, and most importantly, where her children can pursue their education. However, she has no control over their future.

She wishes to receive a clear answer from UNHCR about the possibility of these plans working out. If the answer is no, then they might have to think of other options. She has no idea what that would be though. Returning to Yemen is not an option, and they do not have the financial resources to migrate to another country. *"I only think about tomorrow. If I started thinking about the future, I would go crazy. Living in the unknown and waiting endlessly is difficult".*


“Is it because we are Black that our lives are so dark?”

Survival as an outsider

Ali, 42, Sudanese

If you spoke to Ali over phone, you would never be able to guess that he is not Jordanian. He speaks Arabic with a perfect Jordanian accent and knows the local slang quite well. But, his non-Jordanian features give it away as soon as you meet him. He is dark skinned, and that is the reason he feels he can never integrate in Jordan. As Sudanese, he faces double discrimination—both from the law that has forgotten him and from Jordanian people who will never accept him because of his colour.

Ali comes from the Nuba mountains in Sudan. He was raised by his mother after his father went missing while he was still young. He did not study much and learnt what writing and reading he knows much later in his life at illiteracy camps in Jordan. At a young age, he moved to Khartoum thinking that he might be able to find some work and earn a living. He stayed there for a few years but as security in the area worsened, his employer, a well-wisher, helped him flee Sudan.

Searching for stability

He landed in Jordan with absolutely no clue about his future in this country. He found himself in a taxi outside the airport in Amman. The taxi driver dropped him off at the eighth circle, and charged him 100 USD. Only later did he realise how

grossly overcharged he had been. At the time, that was all the money he had on him, which meant that he had to spend the night sleeping on the street in the unbearably cold weather.

The next day some men on the street guided him to a café in the city centre where he met other Sudanese men. As in the case of other Sudanese, he survived the initial months after his arrival thanks to the solidarity of the Sudanese community. The Sudanese men he met welcomed him to their shared apartment, hosted him for free for the first month, and helped him find his first job. He started working at a construction site, earning a daily wage. Like most other non-Syrian refugees, he worked without a permit putting him at the risk of being arrested. *"We had a system. One of the men would always watch the street and warned us of inspection visits. If there was one, then we would all just run away,"* he explained.

That's how Ali's journey in Jordan began. In the early years, from 2013 to 2015, he managed to find work on a regular basis. He used to get paid around 10 JOD (~14 USD) a day. He continued to live with other Sudanese men paying 60 JOD (~84 USD) as his share of the monthly rent. Later he worked as a guard at a second-hand car showroom for a few months. He slept at the showroom to save on rent expenses. He managed to save 2500 JOD (~3526 JOD) and could finally afford to bring his wife to Jordan. He had saved this money at home and once he had the whole amount, he sent it to his wife via a middleman.

He was feeling more stable in his financial situation. When the borders with Iraq closed, however, the market for second-hand cars was severely restricted, and the showroom's business went under. Ali had to go back to his previous daily wage jobs. This time around it was more difficult for him. Ali had a back injury from Sudan, and it had worsened due to the heavy lifting often required in his work. He started to work irregularly. *"I used to work for a week, and then I had to rest for a week. I could not keep going on."*

New life and new challenges

Life became more challenging when his wife joined him. Their expenses increased as they had to move to an independent apartment. They kept moving houses each time they could not pay rent. Every move costed them money, and they lost the friendships they made in the neighbourhood. One day when Ali was at the football field with other Sudanese men, one of them suggested they move to Marka and live near a Palestinian camp. They took his suggestion, now living far from the Sudanese community that had played an important role in his arrival phase.

It was during his initial days in Marka, that Ali met his Egyptian friend who remained a constant support for the family. Through his new friend, Ali found a job washing cars where he earned regular monthly pay. He also found small jobs helping other residents move furniture or other heavy loads, paid in tips. *"I know people take pity on me. They will*

pay me 20 JOD (~28 USD) for a small job because they know I will not take money without working first." He used to make around 120 JOD (~170 USD) each month and paid 80 JOD (~118 USD) in rent. The money was enough to meet his small family's needs. They accumulated debt but were able to repay with winter assistance.

He eventually had to stop working after he had a clash with another Egyptian worker in the area. There is a lot of competition in the kind of work Ali was doing, and it was mostly done by Egyptian workers. When this man threatened to call the police and complain that Ali worked without a permit, he had no choice but to stop working.
This coincided with the birth of Ali and his wife's baby. He was unable to pay for rent and was only able to buy food on credit. As more and more rent debt accumulated, they finally had to leave and were almost on street. His Egyptian friend took them in and hosted them for more than a year. When we last met Ali, he was still living with his friend.

Surviving with the help of friends

Living with his friend was not easy. They found it difficult to adjust with the friend's family. *"We have to ask for permission to use the washroom every time. I could not leave my wife alone at home when the friend's wife was not around."* Without money for rent, however, they had no option but to share the apartment. When we met Ali for third interview, they still had pending rent payments of 1100 JOD (~1550 USD) to their previous landlord.

They depended on credit from the neighbourhood grocery store for food, which they could now only partially pay with their winter assistance. They had 500 JOD (~705 USD) outstanding to the pharmacy in addition to the 100 JOD (~140 USD) outstanding to the grocery store. The debts to the grocery store had once reached 170 JOD. When the shop owner complained to Ali in front of everyone, a man helped him pay it off by collecting money from his networks.
Ali and his family could not have made it through this difficult phase without the financial support from the community. Ali said, *"Nobody dies of starvation. We managed to eat and drink. The neighbours sometimes send meals to my wife. I pay part of the winter assistance to my friend as a way to pay for the accommodation, but he does not ask for it."*

Still, they were far from comfortable. Ali's back pain continued to cause problems. Unable to afford medical care, he took herbal remedies to treat the pain. He showed his report to humanitarian NGOs, but they refused to cover it. He also suffered from irritable bowel syndrome due to his poor diet and financial stress. *"The doctor asked me to not eat bread and legumes. What else should I eat then? Shrimp?"* How could Ali stop eating the only food he could afford? His wife and son also needed medical attention, but they could not afford it. They had their second baby during the course of our research and his wife had not been well since then.

When we met Ali in June 2020, he recounted his fruitless calls for assistance. *"I went to UNHCR at least 20 times, asking them to give me the aid just to pay the rent for two months,*

so that I move on. Or pay for my medical treatment and I promise I will never ask for assistance again. But it was for nothing, I got no response." Finally, by the end of 2020 he started receiving monthly cash assistance. He was still living with the Egyptian family when we last met him. He was planning to stay until he had paid off all his debts.

An out-of-sight future

Things seemed more promising for Ali and his family as they started receiving cash assistance. At least they could secure their bare minimum needs. But they still did not see any future for themselves in Jordan. Even if they committed to staying, he would not be allowed to work to provide for his family. He spoke to us about how Syrian refugees can get work permits, a right not afforded to Sudanese. He wondered *"Is it because we are Black that our lives are so dark?"*

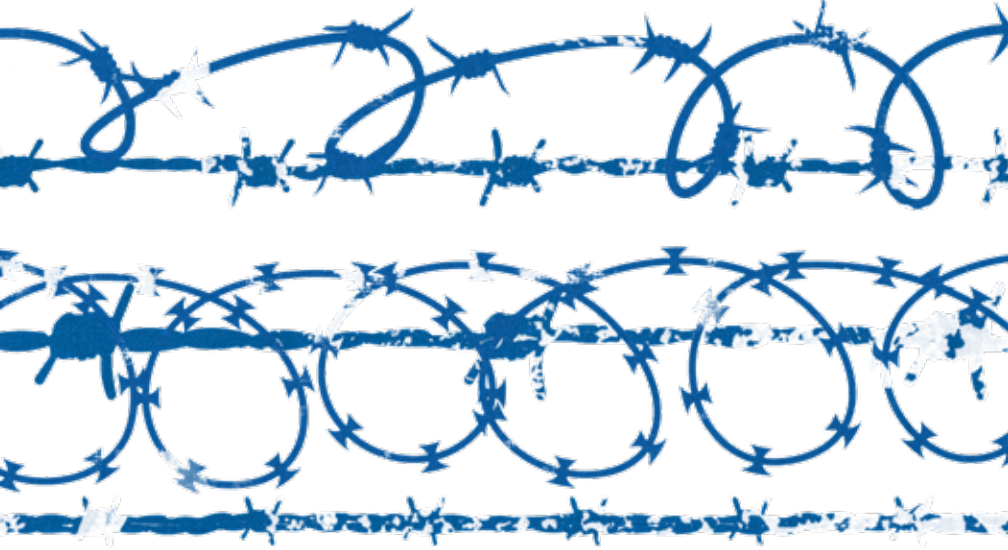
Ali had grown strong networks with Jordanians and Egyptians in his neighbourhood. Even with his perfect Jordanian accent, he was not accepted. "*As long as you are Black, you can never fully integrate. Some people deal with us in an ugly way. They would call to us with words like* 'Hey, piece of coal.' *We have received a lot of help from the community, but honestly such words cause a lot of suffering*." Such experiences had scarred Ali's perception of life in Jordan. Despite his best efforts he could never fit in.

There was a lot of anger built up inside Ali. He felt he could not make any decisions about his family's life. He could not go back to Sudan and staying in Jordan was difficult. When we asked him about his future, he said "*Future is a very big*

word! I cannot think of or see a future. I am just thinking about how to get food for the kids." This got better as they started receiving assistance that provided some relief in their financial struggles.

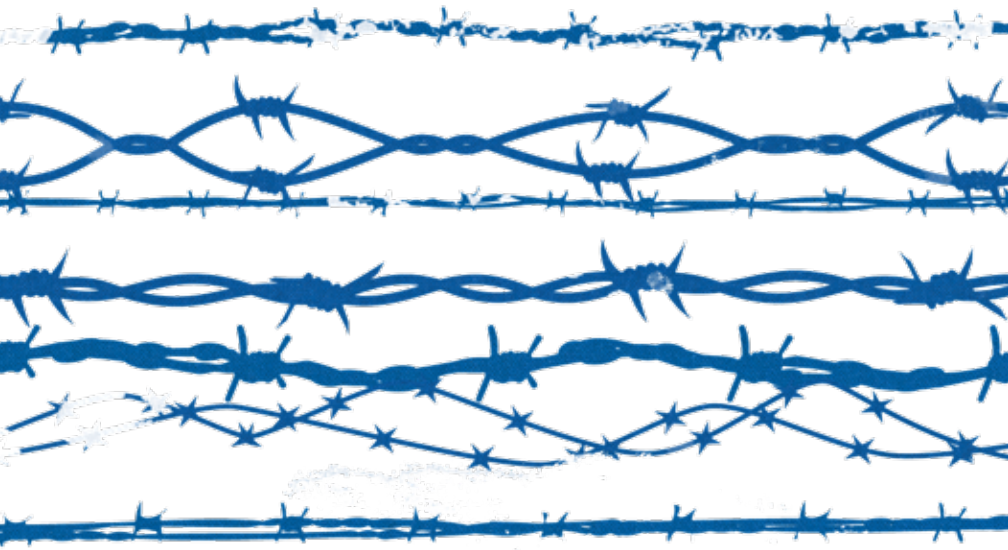
The only escape from his struggles, according to him, would be resettlement to a country where he would have rights to move and work. But he has been waiting for eight years now and there was still no hope in the near future. He had no way to speed up the process or prepare for it. He wanted to learn English or some other skill that could be useful in a third country. But without a clear idea about when he could be resettled, there is little rationale to invest. "*I have a lot of free time. I like to learn. But there is no money or opportunities.*"

Like other participants in our research Ali continues to wait in a limbo. In the meantime, he believes he is just running in circles, stuck in a cycle of debt as he tries to meet his family's basic needs.

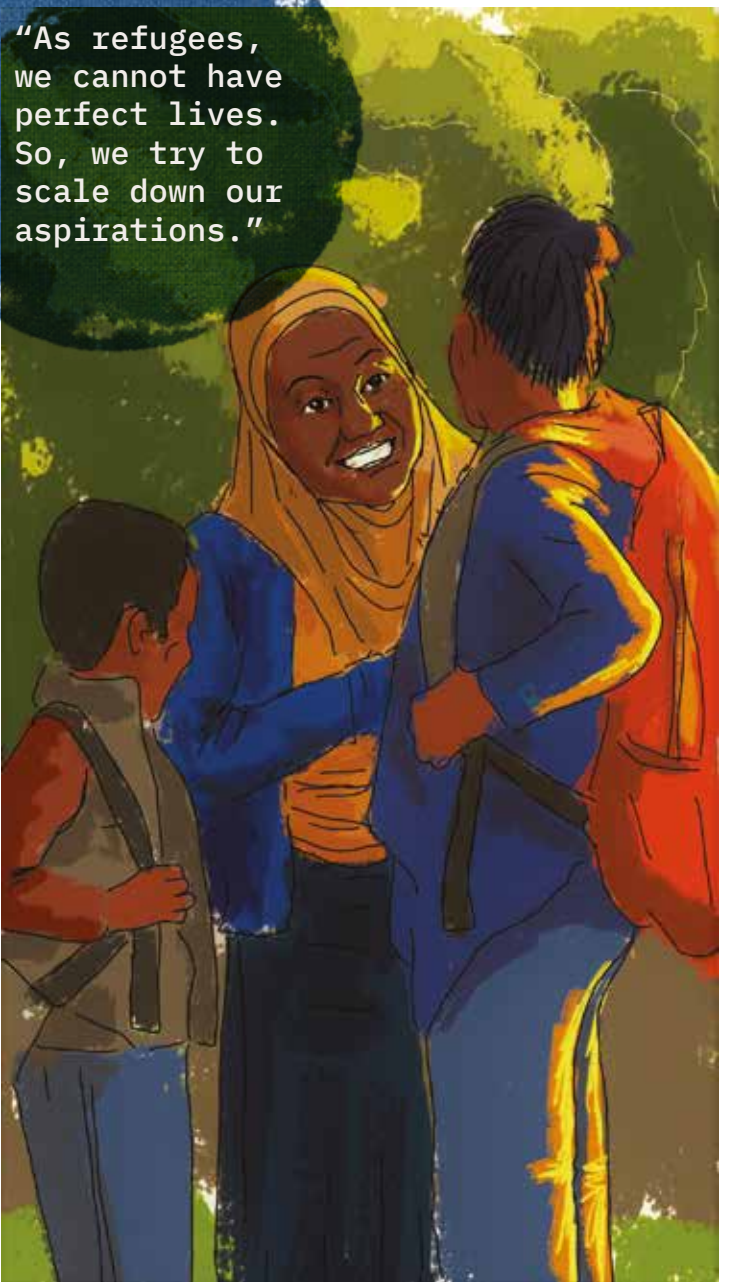


Striving but Stifled

Facing obstacles at each step



Despite the daily struggles of life as a refugee, a small group of research participants were able to make progress toward improving their livelihoods. Amina, Abu Samer, and Ismail are such exceptions. Amina and Abu Samer diversified incomes using their entrepreneurialism and social networks. Ismail's journey is representative of refugees who are highly educated but are deprived of the right to work in their preferred sectors like engineering or teaching. Although each of these participants moved forward, they were unable to break through the foundational barriers that prevent them from protecting their livelihoods. This insecurity stifles their progress and makes it fragile in the face of setbacks. Their ability to gather resources to restart with each setback could be viewed as a sign of resilience, but it is a necessity rather than a choice. Without the guarantee of a stable future in Jordan, they remain disempowered with their talents shackled.


“As refugees, we cannot have perfect lives. So, we try to scale down our aspirations.”

Entrepreneurship amidst displacement

Amina, 35, Sudanese

Amina, a Sudanese woman in her mid-thirties, and her husband Abdul were some of the few non-Syrian participants, and the only non-Syrian family, who had managed to grow their livelihoods. The few others who had managed to get where they were—improved skills and income overtime, diversified income streams, a little bit of savings, manageable debt levels, and a widened social circle—were all single men with fewer expenses and little to no childcare responsibilities.

An agricultural engineer by training, Amina, together with her family, decided to leave Sudan after her husband was targeted by the government. She knew about Jordan through her work relationships and had heard of the safety it offered for refugees. She heard it was better than Egypt—the other option they were considering—and that Sudanese who went there were resettled within six months. Much to her disbelief, the reality she found was far from that. *"When I first met people who told me they had been here for five years, I used to wonder, 'How? How have they been able to stay in this country for 5 years?' But now, we have been here for seven years with no path to leave the country."*

Dreams put on hold

The turning point in Amina and her family's life was not leaving Sudan and coming to Jordan, but when her resettlement process to the U.S. was put on hold after Donald Trump was elected president in 2017. They were supposed to travel to the U.S. and had plans to reunite with their extended family, who they had not seen in years. Their life was going to change for good, but a month before they planned to depart, everything came to a standstill due to the new American administration's policies. Overcoming this shock was tough initially, but with time Amina accepted that she would be staying in Jordan for longer than she had imagined. This gave her the focus and energy to make use of her time in this country.

Her optimism helped—she tried to see the positives, focusing on the things within her control. She proudly shared with us during our first meeting in 2019, "*In these two years, I have gained more experience. I was able to quit a full-time job where I was overworked and underpaid and start my own freelance work. I gained more confidence to be able to move around the country and work. I became stronger. I do not depend on the monthly UNHCR assistance anymore. I also learnt to work with people from different backgrounds and cultures in Jordan.*"

Striving against all odds

Amina started her career in Jordan working at different nail and beauty salons. She worked long hours at low wages without legal contracts. As a Sudanese she regularly faced

racist comments and discrimination at work. Ignoring all of this, she focused on improving her craft, working as an assistant in different salons and even paying out of pocket to take short training courses. As her skills improved over time, she began to find freelance work and was able to quit her job.

She built networks with the people around her, which helped her expand her client base. A few decisions early on made this possible. First, she decided to live in a traditional Jordanian neighbourhood where many low-income Jordanians and migrants lived, instead of living where most of the Sudanese lived. Second, she adapted her Arabic to the Jordanian dialect, helping her expand her local networks and gain more acceptance among Jordanians. *"My Jordanian neighbours were the first community I benefited from. My Jordanian neighbour, who was also the daughter of our first landlord, welcomed us when we first came. She used to invite me over for lunch, we would eat together, and share food recipes. We are still in touch. She suggested I start offering Henna art services. She connected me to people. I used to go to parties to do Henna and make little money. Then a lady told me to work in West Amman where the salaries were higher. And that is what I did. It was a struggle, but I learnt a lot from the work I did in West Amman. Now I work all over the city!"*

Most of Amina's clients were Jordanian and after the Covid lockdown, in an effort to support her, they promoted Amina and her work on social media. As the travel restrictions due to the pandemic eased, her work started to pick up again, although demand remained lower than it had been pre-pandemic due to the overall economic downfall in Jordan. She had strong networks with Ethiopians due to common

mixed marriages with Sudanese. She proudly showed her contact list on her phone saying how it is filled with contacts of people from different nationalities—people she meets on the bus or in the taxi, or at salons or at the parties where she offers Henna services.

Her inherent business acumen, ability to build networks, and her willingness to learn helped Amina expand her horizons. Working as a freelancer allowed her to work on her own terms, sometimes at higher rates, with less risk of exploitation. Her husband, Abdul had been working regularly as an electrician at a company, earning a monthly income. Their family also received UNHCR monthly assistance.

With these income sources they were able to secure decent housing for their family and at the same time invest in their children's education and their own capacity-building. Amina herself took a training in case management at an NGO and enrolled in two online courses in English and critical thinking. She would enrol her children in different learning activities. But this was not possible anymore, as their income reduced after Covid-19 the pandemic.

The way Amina and her family set their financial priorities has been an exemplar of financial prudence and household financial planning. Amina and Abdul learnt early on that they must support each other when one of them is not working. During these periods, they worked together to prioritize expenses and divide financial responsibilities. In 2019, Amina's in-laws joined them in Jordan, and they managed to support them financially in their initial phase. "*Whenever we receive our salaries, we first ensure that rent, electricity, and*

water is paid. We account for food and other expenses. If there is money left over, I enrol my children in activities so that they do not feel like refugees. We try not to take any loans. We do not need any problems while leaving the country or when stopped by the police on the street."

Amina did not speak a lot about absence of work permits and acknowledged the risks of working in the informal sector. She said that a work permit would not help her because that would only allow her to take up very basic and low paying jobs. That would not benefit her career and skills. She felt it would only be beneficial if she could get a work permit in her field of agricultural engineering. That would be very expensive though, so she does not even bother to pursue that path.

After work permits, documentation is the next big challenge for Sudanese. Amina's passport is no longer valid, and it is impossible to renew it given the estranged relationship with the Sudanese Embassy who does not accept them as refugees. She was arrested once in 2018 when she was working at a salon for not having adequate identification, but her husband was able to bail her out. She could not allow this risk to hold her back since she had to work to support her family.

Facing racism

Amina and Abdul's journey has not been easy, but they have learnt to adapt, especially to the regular racial discrimination. "*Until now there are people who tell their children, 'Do not go to Sudanese houses. They eat people.' This is the third house where we moved. Every time, we moved because of problems with the neighbours.*"

Amina knows that she will not be easily accepted in this country. She tries to figure a way around these realities. *"I know how and what people think of me. But I do not let that stop me. I do not hesitate to seek information and to ask for work or help. I try to ask very politely. I get embarrassed sometimes, but I still ask. Sometimes I cry, but I still ask. There are also very funny comments that we deal with, like children telling their mothers, 'Come see, they're not visible, only their teeth are because they are so white.' I do not let that stop me."* Her children also face bullying in school due to their race and she tries to help them adapt to it. She says that teachers play an important role here. Some teachers at the school are more sensitive and help her children, but others do not care.

While she has accepted the reality of racism in Jordan as part of their life, she said that racial discrimination by employees of humanitarian organisations is unacceptable. She insisted that these employees need to be trained to treat people from different backgrounds with dignity. Amina said that she doesn't like to go to organisations asking for aid. *"I do not trust these organisations. I prefer to earn and live with dignity*," she said. In fact, unlike many other refugees, they did not depend on aid during the initial three years after arrival. She had some savings and was supported by her siblings in the U.S. to set up their house in Amman. Amina and Abdul also started to work and earn a living early on. It was only after their resettlement was put on hold, that Amina proactively followed up with UNHCR to secure monthly cash assistance support.

Stay the course, do not give up

Although Amina accepted that her immediate future is in Jordan, she was not optimistic about staying here long-term. She found life here unaffordable, especially given her limited professional opportunities, leaving her with no savings. But she was determined to make most of this transitional phase in Jordan. She said *"I would not get these days or this age later. I try to learn new things or help people. Jordan had a role in shaping my character to what it has become now. I worked on myself, and I changed myself, and my view and perception of this society. I learnt that I need to accept all socio-economic classes, as I deal with all classes in my work. My time here in Jordan has been useful. But I cannot live in these conditions. I wish Jordan could offer us Jordanian nationalities to be able to work more and open businesses—to secure our future."*

She wished to have more clarity on the options available to her family. She asked around about travelling to Turkey and then moving on to another country, but she wants to first wait and see if a legal route could work out. She is willing to wait for a year. *"I always ask and look for alternative legal ways, but I am not able to find anything. Resettlement through UNHCR is the only way possible. But they do not provide a certain time frame. I have checked about family reunification through my siblings who live in the U.S. That would take ten years. There is no door I have not knocked on. I am not giving up. I am still thinking."*

Despite all these challenges, Amina remained determined to be successful. As she continued to discover the pathway to self-reliance she was met with many roadblocks, yet household unity, strong networks, and an entrepreneurial spirit tilt the odds in her favor. But these gains are fragile. Behind the confident woman, we saw her exhaustion. Her wish to secure a good future for her children kept her going. "*As refugees, we do not and cannot have perfect lives. So, we try to control and scale down our expectations and aspirations.*" Despite the limitations, Amina and Abdul have achieved a lot, supporting each other to keep their family together through all these struggles. She is not ready to rest yet, not until they are able to secure a future for themselves.


An entrepreneur in a constant battle with his refugee status

Fortitude and resourcefulness are not enough

Khalil (Abu Samer), 40, Syrian

Khalil, a 40-year-old Syrian man, was one among the most entrepreneurial participants that we met during this research. A husband of two and a father of twelve, he is fondly known as Abu Samer, named after his eldest son Samer ("abu" means father). He is responsible for a big family. All his children were still school-going age when we met him. They all lived in Irbid, a northern governorate of Jordan which hosts nearly twenty percent of refugees of the country.

Despite feeling integrated socially, Abu Samer was not optimistic about his family's future in Jordan. His business was not legal; he had already lost quite a bit of savings due to this informal status and had even been deported to a camp once after law enforcement learnt about his business. He was worried about his children not being able to work due to labour market restrictions for refugees. And he was tired of not being able to own assets and build a stable life, always being limited by this refugeehood. "*What kills you is that you cannot do anything legally here,*" he said.

When we met him last in 2020, he had already been approved for resettlement to Canada, a country where he thought he could make best use of his skills. But his resettlement was on hold due to the pandemic, putting his family's life on hold as

well, once again. The pandemic derailed the family far from the path of progression they were on.

Coming to terms with life as a refugee

Discussing the timeline of events between 2013 when the family arrived in Jordan and 2019 when we met him for the first time was like a puzzle. Abu Samer struggled to put together the chronology of events and was often befogged by the intensity of the experience and the impact it had on him. This difficulty was likely compounded by the fact that he was juggling multiple businesses and side jobs, navigating a restrictive legal and bureaucratic environment. He was focused on making ends meet and growing his businesses, hoping to reach the same standard of living they enjoyed back in Syria.

Abu Samer was always in the transportation business. In Syria, he owned a 50-seat bus which he drove for government officials. He also owned two cars that he rented out to other drivers. He enjoyed several perks working for the government, which, supplemented by income from his other work and car rental, allowed his family to afford what he described as a "lavish" lifestyle. He was even able to lend money to his family members free of interest. He never depended on anyone financially and said proudly, "*People needed me, but I never needed them [for money*]."

All of this changed when the political situation began to deteriorate in Syria. He and his family first moved from Damascus to Dara'a. Then, when bombings started in Dara'a, he decided to put his family in a car and head to the Jordanian

border. As they crossed the military checkpoints on what he called the "road of terror," he only prayed for his family to reach safety. They stayed at the Zaatari camp for three months where they survived with the bare minimum provided as humanitarian aid. Eventually, he found a Jordanian sponsor to bail his family out of the camp.[22] At that time, rents were skyrocketing, and his family struggled to find housing in the city.

Abu Samer had not imagined their life would turn out this way. Coming to Jordan, he had different expectations. but here, he found himself initially in a tent in Zaatari, then in a house that was in such a bad condition it "made [him] wish to go back to living in a tent." He recalled how he could not afford to buy groceries for his family. He suffered from depression. However, he managed to come to terms with the fact that this was now their reality. He stopped reading the news from Syria and let go of the thought of going back. "*I even forgot that there was a country called Syria*," he said during his first interview with us. This might sound like progress, but beneath this perspective was a feeling of distrust and disillusion as we uncovered over the next two interviews with him.

Rise and fall of a refugee entrepreneur

Abu Samer used the bus to ferry Syrian children to and from school in the evening and also rented it out to a school for the morning shift. He started to save and put aside money, spending wisely, and managing the money prudently. The owner of the bus agreed to sell him the mini-bus for 2000 JOD (~2820 USD) to be paid in monthly instalments. Abu Samer

took the opportunity to save on the rental expense and build his assets. He wanted to reinvest the profits back into the business like any smart businessman. However, he never could own the bus legally. Refugees are not allowed to own assets in their name. So, this agreement of sale between Abu Samer and the Jordanian seller was informal. He placed his trust in this Jordanian man and several other business partners moving forward. This was key to his ability to grow his business very quickly over the next few years. He bought a pick-up van later on, and rented it out, earning an additional 300 JOD (~423 USD) per month. He also invested in a school, which again, due to legal restrictions on refugees, remained under a Jordanian partner's name.

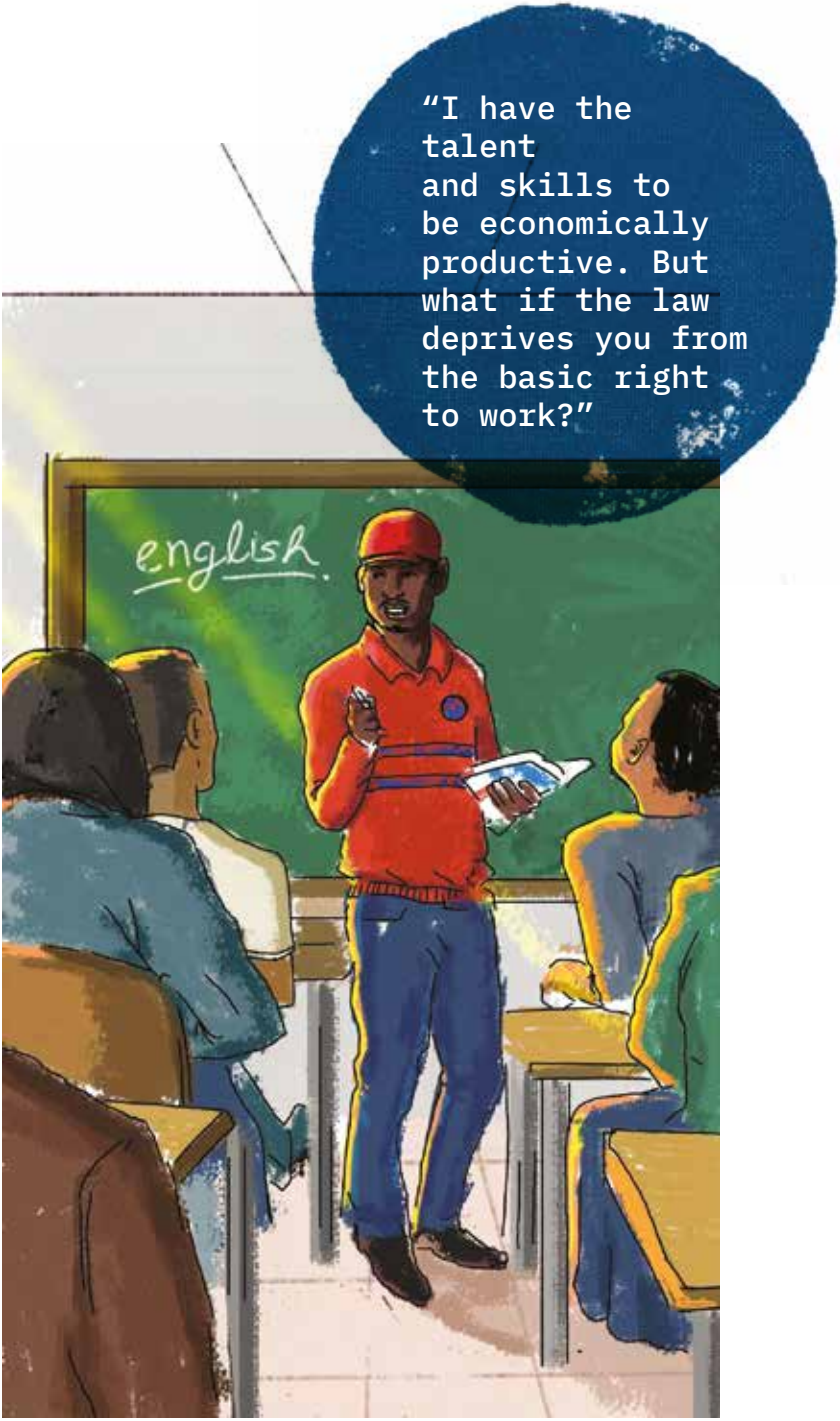
Despite his entrepreneurial progress, Abu Samer suffered financial setbacks because of his refugee status and his dependence on his Jordanian partners. He was once involved in an accident while driving and, because he did not have a Jordanian license (refugees are not allowed to), he had to pay a substantial fine of 1000 JOD (~1410 USD). His trust was violated, not once, but several times. The Jordanian partner who was the legal owner of the bus, sold it without giving Abu Samer his share. His Jordanian partners and co-owners of the school he invested in reported his illegal involvement to the police after a disagreement. As a result, Abu Samer and his family were deported to a camp. They managed to return using some of their contacts, but these setbacks scarred their ability to trust.

Still, he had no option but to start from scratch each time, heavily relying on the unwavering support from his family. His entire family worked together as a unit. For instance, his

wives ran a small canteen at the school and all of them worked on a farm during summer months. They lived in a simple house with minimal furnishings. The family saved diligently and invested a portion of their earnings back into their businesses or into furthering their education and skill development.

When we met with Abu Samer during our second interview, he said that things had been improving for him before the Covid-19 virus outbreak resulted in a strict, two-month lockdown. At the time, he had just finished paying off the last instalment on his pick-up van loan. The lockdowns and continued closure of schools severely affected his income. With the consequent economic crisis and the limiting environment for refugees, he has been losing hope about his family's future in Jordan. He is now waiting for updates on their possible travel to Canada, where he hopes for a better future for his children.

Refugees' stories of resilience often highlight their courage, self-confidence, and entrepreneurship. Abu Samer had plenty of that as we saw. He strived to do everything to provide for his family, yet he remained limited in his prospects for a better life in displacement. He wished that he could pursue his entrepreneurial activities legally, but this remained a distant dream given the current restrictions on Syrian refugees in Jordan.


“I have the talent and skills to be economically productive. But what if the law deprives you from the basic right to work?”
english.

Educated but blocked from opportunity

Ismail, 29, Somali

Ismail arrived in Jordan in December 2010 fleeing forceful recruiting of young men by the terrorist groups in Somalia. He had just finished high school but did not feel safe with threats on young boys like him mounting day by day. He had to leave, go to any place on earth where he could be safe and pursue higher education. Ismail was a top performer in school and through one of the formal education networks in Somalia managed to secure a scholarship to study in Jordan.

Ismail enrolled in one of Jordan's most respected universities. He was studying to become an engineer. When the situation back in Somalia started to deteriorate a year after his arrival, Ismail decided to register as a refugee with UNHCR in Jordan. Back then the process was quick, and he received his refugee certificate in a matter of days.

Ismail decided to double down on completing his education, the only way he imagined would change his life. Managing in Jordan as a refugee student with no permanent source of income was not easy. He requested financial assistance, but never received any. He depended on family members in Somalia and relatives and friends around the world. From time to time they would remit support so he could finish school.

Dreams stuck in 'refugee' status

In 2016 he graduated from the university, ready to start his professional journey toward financial independence. He had anticipated this moment for five years. He moved to the capital city of Amman, where he thought he would be able to find work. Living with five other Somalis in a small rundown apartment in Jabal Amman, a neighbourhood where most Somalis live, Ismail was able to save on rent. As a newly minted graduate, he felt certain he would secure employment and build a good career in Amman. However, this hope never turned into reality. Labour laws in Jordan do not allow refugees to engage in professional jobs such as engineering.

"I started applying for any employment that would allow me to put food on the table. Employers saw my refugee status and pushed my applications aside. Being a refugee is not a choice I made. I was forced to live under this status." Ismail was shattered when faced with the reality that he was prohibited to work in the career that he had pursued for so many years, not based on his talent, but because of his legal status. He did not see any light at the end of this long dark tunnel.

He had no choice but to work, anything that earned him some money to buy daily bread and pay the rent for his shared room, a total of 42 JOD (~60 USD). "*Seeking a job has become my job*," Ismail said. He found himself questioning, "*What is the other option to survive if you are not allowed to work in the country where you live? What if humanitarian organisations deny you assistance just because you are a single man and not 'vulnerable' in their eyes? What is the use*

of my education if I cannot find work with it?" Throughout all his years in Jordan, Ismail only received yearly winter cash assistance from the UNHCR in the amount of 200 to 300 JOD (~280 to 420 USD).

Making best of his new reality

Instead of sitting at home and doing nothing, Ismail started applying for volunteer opportunities to gain experience and put at least some of his education to use. Apart from being a university graduate, Ismail has language and computer skills. He speaks Somali, English, and Arabic fluently and was learning French when we met him. In 2017, he was accepted to work as a freelance translator with an international NGO to help other Somali refugees access the free legal assistance they provided. Later that year he found freelance work with another international organization and started to earn small amounts of money. But this work was never regular. The small number of Somali refugees in Jordan meant that translation jobs were limited.

Unlike many other Somalis in Jordan, Ismail came to Jordan legally with a student visa; His Somali passport contained the required entry stamps. This helps him deal with Jordanian authorities with more confidence than our other Somali respondents. For instance, with his documents, Ismail was able to open a bank account when he was a student, use international remittance services, and open a mobile wallet. He used his bank account to receive small payments for his freelance work. Using his own passport, he also helped other Somalis send and receive international remittances who lacked the required documents on their own.

However, when we met him last in 2020, he told us that his passport had expired, and it is not possible to renew it given that there is no Somali Embassy in Jordan. The only option is for a group of Somalis to collect the requests and send them to the embassy in Riyadh, Saudi Arabia, an arduous and time-consuming task. His bank account was still functional, but recently his bank asked him to update his personal data and documents. He feared that his account would be closed because he did not have a valid passport, work permit, or residency permit, the minimum required documents for a foreigner to hold an account in Jordan. If Ismail loses access to financial services, several others who depend on him would also suffer.

Never ending trap of life in refuge

Finding appropriate work remains the biggest challenge for Ismail, despite being highly skilled and qualified. In 2019, Ismail received a call-back for a job position at an international organization. He was asked to provide a work permit. After consulting with a legal aid organization, he learnt that it was next to impossible. Even if he could prove that the position could not be filled by a Jordanian, he would have to revoke his refugee status in order to receive a permit as a migrant. Ismail did not want to lose the protection that his refugee status provided for a job that was not permanent. "*UNHCR does not give us assistance if we can work. But the government does not allow us to have work permits. Still employers ask for permits as part of the hiring process. It is a never-ending trap.*"

As with several other respondents, Ismail does not think it is feasible to stay in Jordan, but he cannot return to his home country, given the weak security situation and lack of work. *"I have the talent and skills to be economically productive and contribute to the world. But what if the law deprives you from this basic right? I do not feel dignified depending on humanitarian assistance—as my religion teaches, the giving hand is more blessed than the receiving hand."*

When all doors are locked

Ismail considers resettlement to a third country as his only option. But he realizes that as a young, single man, he will never be prioritized. Two years ago, he registered with a program that helps Jordanians and refugees legally migrate to third countries based on their skills. But he has made no progress. He was told that while he has the required English language skills, he failed to meet the criterion for minimum professional experience in engineering. He will never be able to meet this benchmark as he cannot legally work. Hence, this door remains closed. He also tried applying for study scholarships (a few Somalis have gone to Canada) but learnt that he was too old to qualify.

In the end, stuck in Jordan, Ismail has decided to make the most of his time and capacities by supporting the Somali community in every possible way. He facilitates their interaction with humanitarian organisations, connects those in need of assistance, regularly follows up on their wellbeing, and even helps those who have been jailed. He is highly

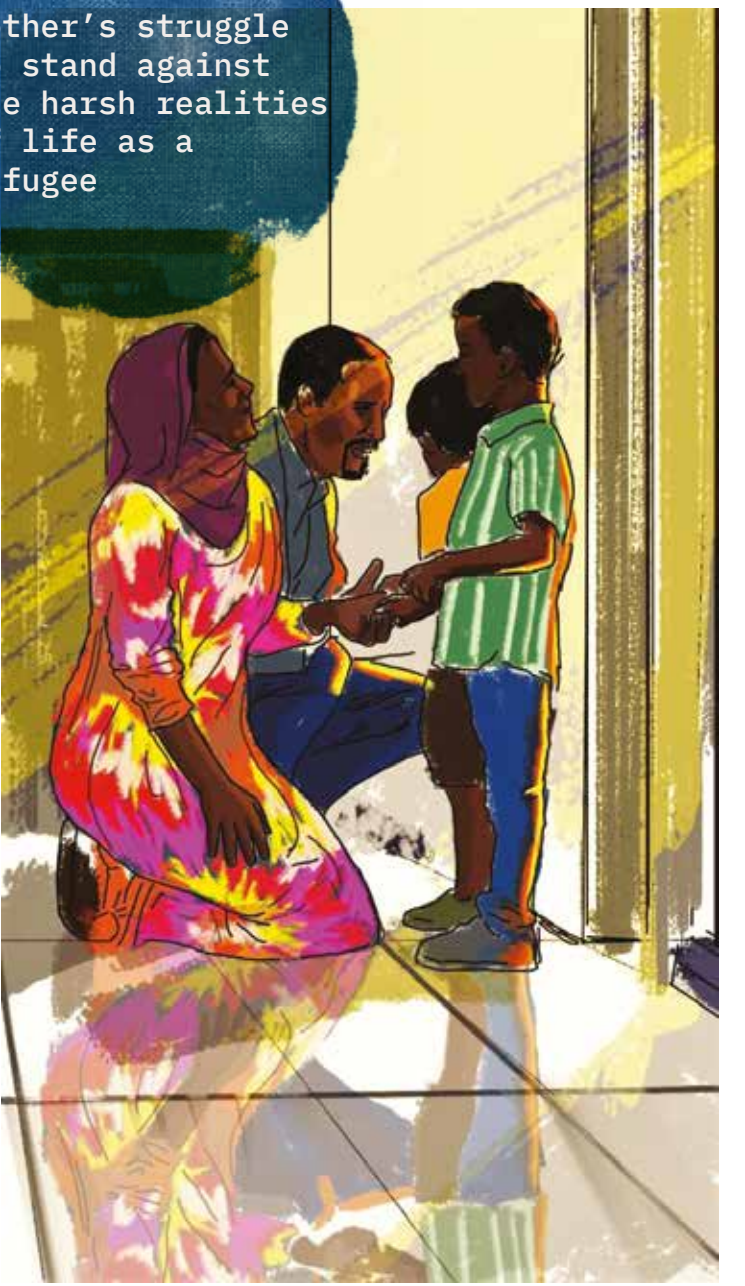
respected in the community and has Somali well-wishers across the globe in the form of Somalis whom he had once helped and later managed to move to a third country. Seeing this gives him inspiration to keep moving on with his life and hoping for a brighter future.

Palm Trees

The stories of resilience
of refugee women

Even in severe storms, palm trees might bend with the wind, but they will continue to stand with their roots firm in the ground. We saw similar resilience come to life through the stories of Fatima, Sahar, Amal, and Rima. As refugee women assume new roles and responsibilities in displacement, they start to move into the public sphere for work and institutional support. In the process, they are challenged by restrictive social norms, physical insecurity, limited social networks, and the dual burden of being a caregiver and the breadwinner for their families. Surviving on little income and depending on cash assistance, they focus just on making it through the day, the week, or the month. More than a sign of vulnerability, these challenges are a testimony to these women's fighting spirit. The following stories highlight what enables them to shift from vulnerability to resilience and how we can truly empower them to continue their achievement.

A Sudanese mother's struggle to stand against the harsh realities of life as a refugee



Bent but not broken

Fatima, 33, Sudanese

"My son drew a palm tree the other day, and told me, 'This is you mama, you are our palm tree.' I asked him, *'What do you mean?'* He said, *'You are strong. You work and you take us to hospital. You are this tree, standing on solid ground.'"*

When we met Fatima for the first time, we could see for ourselves how strong she was amidst the challenges she faced as her family's breadwinner. But we also observed that she looked much older than her age. She admitted that she was tired of living the life of a Sudanese refugee in Jordan.

There was a time, she told us, when her life in Jordan was slightly easier. She arrived in the country for the first time in 2007, had trouble adapting to her new surroundings, and returned to Sudan. But soon after her return, the internal security in the country worsened. Moreover, her mother passed away and her son whom she delivered in Sudan, also passed away due to lack of medical attention. That was the saddest day of her life. With no family left in Sudan, Fatima decided to reunite with her husband, still living in Jordan. So in 2009, she returned to Jordan, making a second attempt to settle in a place that continues to reject her, discriminating against her by virtue of her race and refugee status.

Fatima is from Darfur, but when the war intensified there, she sought refuge in Khartoum, Sudan. Her father had passed away when she was still young, and she worked with her mother preparing and selling meals in the market. Despite their dire financial circumstances, Fatima wanted to continue her studies. She finished her first semester of university-level courses in computer science but had to leave because they could no longer afford it. She married her husband, who was twenty-seven years older than her and moved to Jordan to begin their married life. Her husband had left Sudan in the mid-1980s to work in Iraq. When he was there, he was tortured—Fatima did not explain why—and sought refuge in Jordan. She said that he still suffers from the effects of that torture, and no doctor has been able to diagnose or treat his trauma.

Shifting sands

Their initial years in Jordan were manageable. At least Fatima's husband was able to find jobs that paid around 250 to 300 JODs (~353-423 USD) per month. He worked in Amman and Ma'an in the southern part of Jordan. In 2016, a medical condition prevented him from carrying out the kind of jobs refugee men were offered such as porting heavy goods in the market. It was the most difficult year for the family.

One year later, Fatima was forced to start working to provide for their family of five—the couple and their three children. Fatima started offering waxing services for women at local beauty salons, but the work was seasonal with demand mainly in the summer. Later, despite lacking a work permit—a document that is nearly impossible for Sudanese in Jordan to

legally secure—she found a steadier job at a beauty salon in Amman. She worked long hours for low pay. Worse, she felt "humiliated" because of the way customers remarked on the colour of her skin (if not verbally then through body language). She decided to quit. Her employer refused to pay her the last wages, but undeterred Fatima hired a lawyer, and the lawyer was able to convince the salon-owner to pay what was due.

After Fatima left the salon, she worked as a beauty freelancer, but, disappointingly, for little pay. With the onset of Covid-19, demand for such work declined. Today, she is at odds, and cannot think of other ways to earn a living. Because she did not complete her university education back in Sudan, Fatima had no formal training to fall back on. While UNHCR and the World Food Programme did provide monthly assistance of 245 JOD (~345 USD) Fatima's list of expenses is never ending.

The family's monthly rent is 130 JOD (~183 USD). To save on rent Fatima would like to move to a smaller apartment in the Sudanese neighbourhood with cheaper rent, but she fears clashing with neighbours, something rumoured to be widespread. *"I really want us to find work as guards (where they do not pay rent), so we can then save the cost, and save up to pay for my husband's medical care. But people do not want a family to live with them, they want a single man or at most one child, not three".*

Rent is only one of Fatima's challenges. Three out of five family members need regular medical attention, expenses that are not covered by UNHCR. Paying for their treatment out of pocket severely strains the household budget. "*We do not even have enough to pay for a doctor's visit. I do not sleep*

at night, always worrying about the future. What would I do without my husband with three kids?" Fatima said, sharing her worries.

In addition to these concerns, Fatima fretted about coming up with funds to treat her daughter's speech impediment, which cost 15 JODs (~21 USD) per treatment. Occasionally, a few acquaintances pitched in to help cover the cost of her visits. Their support, though kind, was cold comfort. Fatima worried that because the sessions happened sporadically, they were not doing much good.

On top of her concerns about her daughter, she also worried about her eldest son who suffered from a neurological disorder. UNHCR had been paying for his treatments, but the payments were not regular. Fatima, now waiting for UNHCR to renew her son's coverage, is paying for his treatment out of pocket.

Braving racism

Adding to the expense of rent and medical treatments, Fatima worried about her children's school fees. Because her children were bullied in public school, she sent them to private school. In fact, the family moved to the neighbourhood where they now live because they heard it had a good private school with more children of colour. They hoped that this would help the children integrate more smoothly. It was a difficult decision as they had to move away from the area where their Sudanese friends lived and all the support those friendships entailed. But Fatima believes they had no choice. Although the chidren were generally happier with their new school, they still faced

racial discrimination. Her husband even went to the school to sit with his children's classmates, trying to explain that colour should not be an issue, that his children were "foreigners" in the country, who should be supported, not bullied.

The racism did not stop at the doorstep of the school, but spilled out into their neighborhood, with neighbours regularly making racist remarks. Fatima keeps her peace by simply minding her own business. She does not interact with neighbors unless absolutely required to do so. She teaches her children to face such remarks with self-confidence, asking them to reply to racist remarks by saying, *"I like my colour."*

"We breathe, eat, and drink, but we are not alive"

With the outbreak of Covid-19, Fatima struggled to find work. When we spoke to her in June 2020, she had debt amounting to 560 JOD (~790 USD), as she had not been able to pay for rent or school fees, and had borrowed to meet other expenses. She was even considering taking her children out of school. Of course, this was not her first choice, but she could no longer afford to pay for private schooling and could not face returning them to the public schools. Their emotional well-being was her priority. She received private donations to pay off the outstanding fees and with remote education, Fatima thought she had caught a break when the school offered to reduce their fees by forty percent. Later, however, the owner of the private school denied he had ever made such an offer and demanded full fees. Unable to afford the full cost, Fatima had to send her children back to public school. She continued

to pay off the outstanding rent, little by little. In November 2020, when we met her last, she still had outstanding loans of 375 JOD (~530 USD). Ultimately, they had to move to a new home in the area when they were not able to pay rent.

With little support, no chances of integration, and the constant struggle for survival, the only solution that Fatima sees is resettlement in a third country. She said, "*We breathe, eat, and drink, but we are not alive.*" Fatima continues to follow up with UNHCR on the family's resettlement application. Prior to the outbreak of Covid-19, and the closure of UNHCR offices, Fatima used to pay them a visit every week asking for an update. The staff explicitly asked her "not to come back" until they called her and assured her that her application would be prioritised. However, there has been no progress since then. In the meantime, Fatima and her family have heard of other families being resettled and that has made them doubt the fairness of the asylum process.

Although Fatima appreciated that her son likened her to a "palm tree," she admits that she can no longer take all the stress. There are times when she just wishes to return to Sudan, regardless of the consequences. All she can do is to pray to God to keep her sanity and leave the rest to destiny.


Unbearable stress chips away at a fearless woman

“Mountains cannot take what I have endured”

Sahar, 36, Iraqi

Sahar arrived in Jordan in 2013 with her husband and three children. Following the murder of Sahar’s father, an influential tribal figure and Sunni leader, the family feared for their lives. Her brother was also shot and badly injured, further motivating the family to move from Baghdad to another governorate. But even there, they did not feel safe, and the family fled to Syria. Sahar remained in Iraq with her husband and children.

Syria offered its own perils and Sahar’s family once again moved, this time to Jordan. They chose to come to Jordan over Turkey, as it is Arabic speaking, and they knew some Iraqis living in West Amman, a tiny area where mostly wealthy Iraqis live. They lived there initially but could not afford the rent so moved to a lower-income neighbourhood.

Like most Iraqis, Sahar and her husband began investigating resettlement opportunities as soon as they arrived in Jordan. However, a few years later, Sahar and her husband divorced. She had been resistant to divorce given the stigmatization she knew would follow her decision, especially with regard to her social relationships. But after many years of her husband’s infidelity, she felt there was nothing left to do. Sahar’s life changed after her divorce. She had to reapply for asylum in

the U.S. with a revised application. She was eager to join her other family members there. She was also now responsible for providing for her children, as both their "mother and father."

Making ends meet

While many other refugees felt forced to take the risk and work without a work permit, Sahar could not afford to try. Getting caught working without a permit would bring about the possibility that she could become arrested and deported. So she keeps her work under the radar. She offers basic beauty and massage services from her home, a skill she developed on her own. She serves only women whom she trusts. The work provides very little income on its own, but although Sahar does not like to ask for any money beyond the cost of services she provides, some clients occasionally offer tips or gifts for her children. She feels awkward and embarrassed asking for additional support.

To make ends meet, Sahar receives monthly cash assistance from UNHCR and World Food Programme. Initially, she received 220 JOD (~310 USD), but the amount was later reduced to 120 JOD (~170 USD) when they started receiving food vouchers from the World Food Programme which was 23 JOD (~32 USD) per person. "*Without this monthly salary from UNHCR, we would be in a very bad situation. It helps me take care of the kids,*" she explained. However, this amount is not enough to cover the family's basic expenses like rent, electricity and water bills, food, school fees for her children, and medical needs. She tries to be a wise homemaker making good use of scarce resources. Occasionally, she borrows money from her family but does not keep a track of it.

Unlike other Iraqi respondents of the research, who belong to minority religions and arrived in Jordan immediately following the ISIS attacks, Sahar is well integrated into her community. She has many Iraqi and Jordanian friends and enjoys interacting with them. For example, she helps a Jordanian neighbour, who is married to an Iraqi, by sharing her Iraqi recipes. The two families share meals together.

Sahar appreciates the companionship and the chance to cut back on some expenses. Thanks to her network of neighbours and friends who have children the same age as hers, Sahar manages to secure clothes and books. Recently, she started organising trips for local tourists in exchange for a small fee. She learnt this from a friend who works as a translator. Sahar has had some success running this new business thanks to her networking skills, but the income is small, irregular, and not something she can depend on.

Although Sahar feels integrated in her social life in Jordan, she does not feel stable. She was married at a young age and did not get the chance to complete her education. She has taken numerous courses in Jordan such as in sculpting, programming, English language, women's empowerment, physiotherapy, and training-of-trainers. But because of her inability to secure a work permit, she cannot apply any of her new skills.

A dampening spirit

Despite the daily challenges of being a single mother in a foreign country, Sahar continues to fight and take her

misfortunes in stride. *"[Sometimes] I have mental issues, even full psychological devastation. For all the years I have been in Jordan, I have tried to commit suicide many times. After some years, I realized I am losing it. That my youth is gone. I thought, until when would I be buried alive? I must adapt. Whether I like it or not, this is my reality. So, I started to think positively. That tomorrow would be better. I switched on my ambition hormone and happiness hormone. Without these, I would be dead already."*

However, there are times when the stress becomes unbearable, especially after the outbreak of the Covid-19 pandemic. Sahar is hardly able to find any work. She could no longer share meals with neighbours as she and other people in her vicinity all worried about contracting the virus. They have been stuck at home and have been consuming more food than before.

With pressures piling up, Sahar has suffered from acute levels of stress and a hormonal imbalance. She noticed that the medicines her doctor prescribed made her very angry. She became easily agitated which affected her relationship with her children. Her underage son has been hoping to quit school to start working to help the family. But Sahar is completely against the idea.

"What to tell you. You know they are kids and they have needs. I keep telling them to be patient and that things will become better one day. My son started to tell me that he is sick of hearing that we will be resettled one day, and that I will do everything they want. Sometimes when they pressure me, I cry, and then they apologize and promise never to do that

again. But it is their right to be happy. I cannot afford to give them everything. I barely provide for the basics".

Failing to cope

With such pressing daily challenges, Sahar continues to struggle. She says, *"If you are not feeling well, if your morale is so low, how can you even think?"*

While she managed to attend some psychological support sessions before, it only granted a short-lived relief. It gave her a chance to leave home and distract herself from the daily struggles, at least for a while. But it did not solve the source of her stress. Now with the restrictions concerning Covid-19, she could no longer access such support sessions.

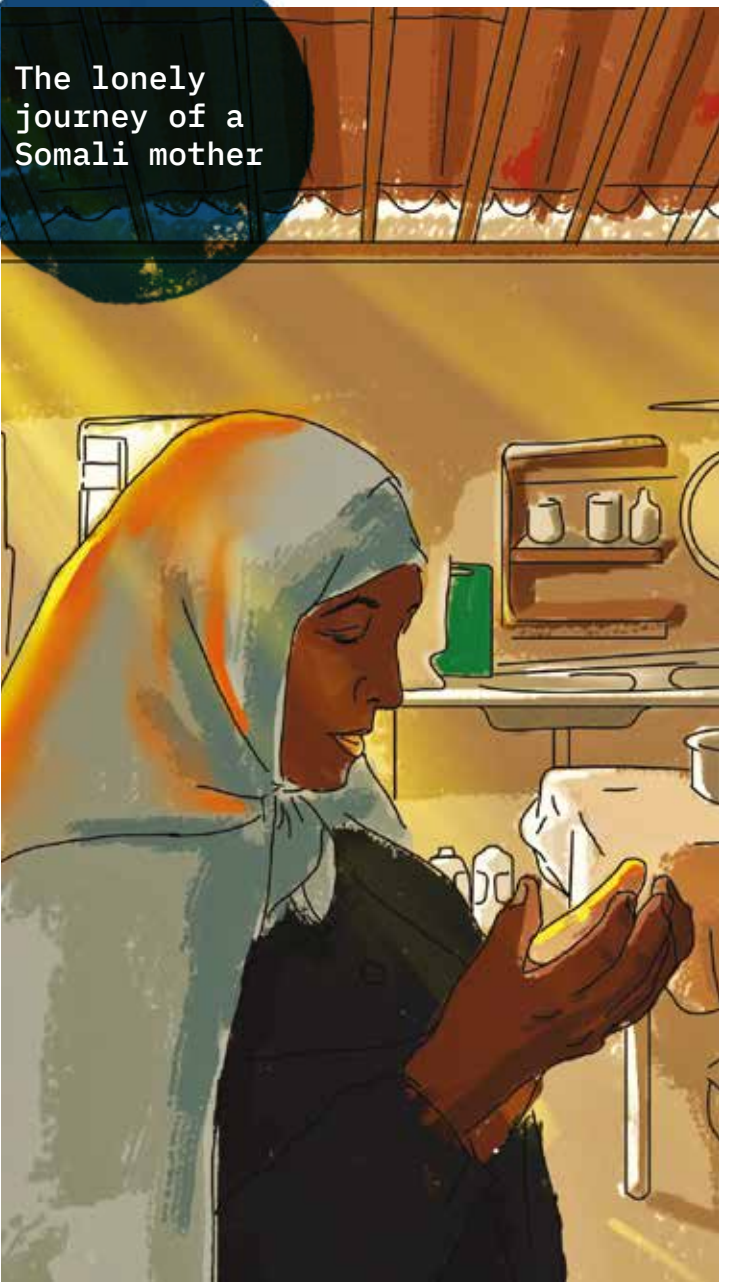
The only thing, according to her, that would help her is a simple answer from UNHCR regarding their resettlement application. *"If only they could give us a timeframe, then we would be able to think and manage our life until that date,"* she said. She does occasionally petition UNHCR for an update on her resettlement application, but she never gets the answer she wants. She hangs up the phone and feels as though she were drowning in uncertainty.

For Sahar, going back to Iraq is out of the question. She has no family left back there. In Jordan, she thinks that her situation cannot improve without a residency permit. Such a document would allow her to buy cheaper medicines and visit her

family outside of Jordan. *"My goal is to get to the shore safely. I just want my children to reach the U.S. After that my responsibility is over."*

Life has become increasingly arduous for Sahar. We saw through the course of one year of knowing her, how she was in a relentless struggle to maintain her fighting spirit. She shared how "*mountains cannot take what I have endured,*" a common phrase in Arabic to refer to remarkable persistence.

The lonely journey of a Somali mother



A broken heart

Amal, 42, Somali

At first glance, Amal looked hopeful to meet us. She could finally share her story. Hers was not a pleasant one, but rather one filled with dark moments, hardships, pain, and disappointment as she moved from Somalia to Yemen, and then to Jordan where we met her. In the course of her journey, she married twice and divorced twice. For most of the time, she has been both mother and father to her three children, one boy and two girls.

Amal is from Mogadishu, Somalia. She was forced to flee to Yemen in the mid-1990s as Somalia succumbed to civil war. She registered with the UNHCR in Yemen where she received refugee protection but no humanitarian assistance. She could, however, work without restriction. She worked as a housekeeper to provide for her family. Life in Yemen was much more affordable than in Jordan. The rent was much cheaper and the family she worked for provided her with food. Only one of her children attended school. Her salary of 100 USD per month was enough to cover rent and other basic expenses. She also had good relationships within the Yemeni community and received their support when she needed it. She had few financial worries.

Adapting to double displacement

But, in 2013 as full-blown war broke out in Yemen, her situation changed dramatically. At the same time, she was attacked by one of her ex-husbands and sustained a serious head injury. She decided that it was not safe to live in Yemen. With no option but to leave, she was helped by her Yemeni employer who not only secured a passport for her but funded her family's journey to Jordan.

With nothing more than the taxi fare to the city, Amal and her children arrived in Amman, Jordan. She did not know a single person in the entire country. When she landed at the airport, she had no idea where to go. The taxi driver told her about the Jabal Amman area where most of the Somalis lived. So that is where she headed. A few Somali women hosted her for free in their home for the first two months. With the help of her hosts, she registered with UNHCR within the first two days after arrival. She could not have managed those initial months without the support of the Somali community. *"I live my life with the fact that Somalis are connected. I would not survive in Jordan without the Somali people,"* she told us.

After two months, Amal had to leave her hosts' home as the other women sharing the house did not want to live among children. She was on her own, in a new city, with no income and no idea of how to manage all by herself in her new environment. She struggled to pay the rent and always seemed on the verge of being evicted. She and her children were not prepared for the harsh Jordan winters and fell ill. Amal's financial situation worsened. Luckily, the UNHCR and World Food Programme intervened, and Amal was able to

receive monthly cash assistance in the amount of 150 JOD (~210 USD). She still depended on this assistance when we spoke with her.

In January 2020, the UNHCR assistance was reduced from 150 to 125 JOD per month. Amal was shocked: "*It was barely enough before, and now it is even worse.*" Humanitarian aid has continued to decline in Jordan, putting families like Amal's at the risk of losing their only source of income.

With the limited financial resources, Amal began to adapt to her new life in Amman. To save on rent, she shared the house with a single Somali woman. She also received a one-time gift of 200 JOD (~280 USD) that helped her family substantially. However, in 2018 when her Somali roommate moved out, things started to deteriorate. Her rent expenses increased and at the same time her children started going to school, further adding to her expenses. The monthly cash assistance she received was hardly enough, just covering for rent and food. With the little money they had, they could not afford secure housing. Over the years, they changed houses more than three times.

The turning point

In 2019, Amal had an accident while cooking in her kitchen. A part of the ceiling fell and the hot oil on the cooking stove spilled on her. She sustained severe burns requiring immediate medical treatment. She did not have the time to wait for the bureaucratic approvals for her request for medical assistance and paid for her treatment herself, which cost 10 JOD per day for two weeks for the medication and change of

bandage. These costs were enough to set Amal back. In addition to her medical care, she still needed to pay for rent, electricity, and food that month. All her cash assistance went toward treating her wounds.

This is when Amal's cycle of debt began. She had to delay rent payments, buy on credit from the grocery store, and borrow from her Somali friends. The monthly assistance she received was not enough to pay her debts and cover her current expenses.

This incident was a turning point for Amal's financial journey. Amal has remained in debt. In our most recent meeting, she had 400 JOD (~560 USD) outstanding to the landlord and the neighbourhood grocery store. With no other source of income, the only option was to wait for winter cash assistance, but even that will not be enough to provide for her family's needs and clear their debt. Moreover, this assistance is not guaranteed every year and depends on available funds. Amal fears that if she does not pay off her debt to the landlord and the grocery store owner, both of whom are Jordanian, the police might become involved.

Throughout the course of our research, we saw how Amal's situation declined. First with her burn accident and then with the Covid-19 pandemic. She suspects her daughter suffers from anaemia due to the poor nutrition she gets. At one point, she was admitted to the hospital for three days to receive a blood transfusion. Much to Amal's relief, UNHCR approved her case and paid for the hospitalization. Still, Amal bore half of the cost of medications, a total of 90 JOD (~126 USD).

To add to this burden, she is now required to pay her children's school fees and buy their school supplies, like books, on her own—an 80 JOD per child expense for her three school going children. Earlier, UNHCR would pay these fees. When Covid-19 struck, her children needed to access schooling through the internet in her home, adding ~20 JOD to her monthly expenses. To Amal, her children's future is all-important. "*Their needs are increasing as they are getting older. I do not think I am able to manage. Life is becoming harder and more unbearable.*"

Disconnected and rejected

Amal, like most of the other Somali refugees, has limited social networks. She mainly depends on the Somali community to help her out of tough binds. The perils of life as a single caregiver with limited resources hardly leaves her with any energy to think beyond the present day. Language barriers further isolate her. She has little information about organisations that could support her, outside of UNHCR, UNICEF, and WFP. "*I do not have sufficient information about who could help me. No one has introduced me to such organisations.*"

Amal and her children also face severe forms of racial discrimination. Her children have been bullied, and in one incident her daughter was beaten up on the street by a Jordanian neighbour. Her son has received death threats. In both cases, Amal did not receive any protection from the police authorities, which she believes is due to her precarious

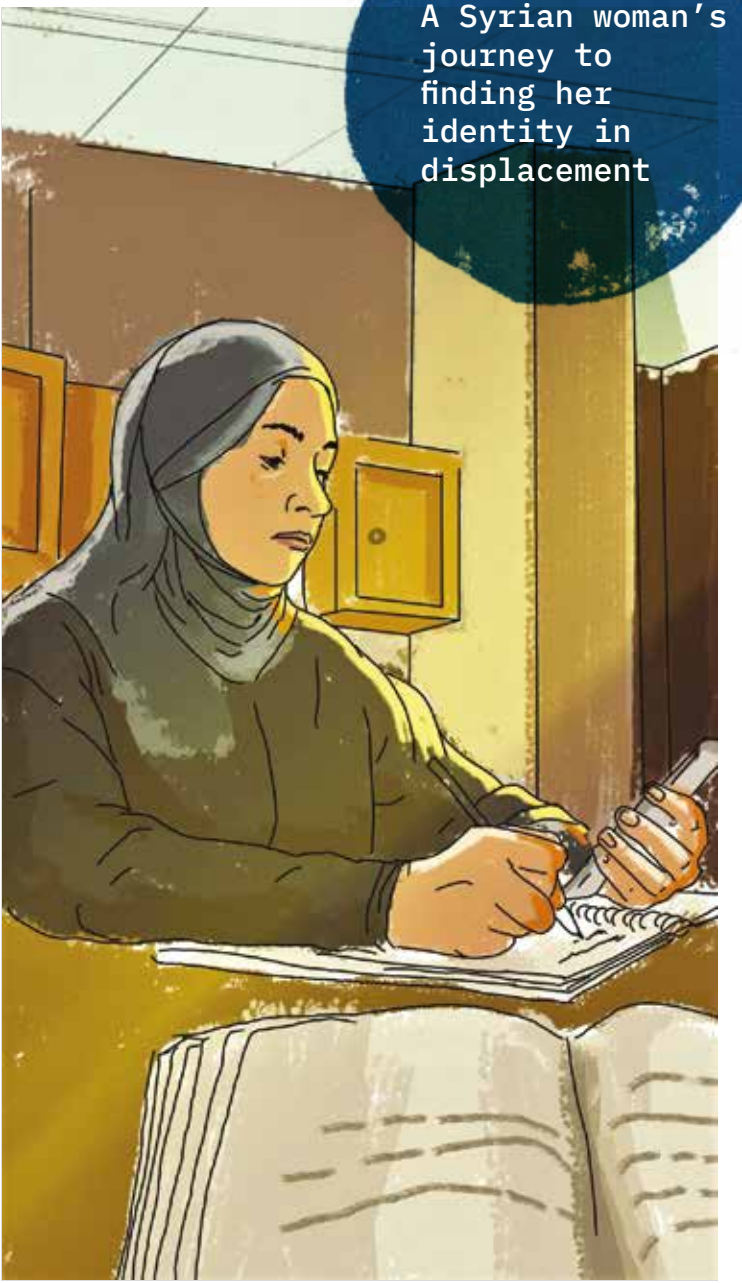
legal status and language constraints. She reported her children's trauma to UNHCR and was referred to a psychologist for support sessions with her son. This has helped a little, but Amal and her children still hesitate to socialize with others. "*We want to stay out of trouble. So, we try not to talk to many people around us.*"

Amal's own psychological situation is delicate. Being alone and isolated, she does not have much support to care for her psychological needs. "*I cry alone sometimes and feel relieved. I cry without my children knowing. There is nothing else I can do.*" She does not have a lot of friends in whom she could confide, apart from the flatmate who lived with her for a year. She turns to God in such situations, reading the Quran and praying for Allah to heal her problems.

Amal knows that her future in Jordan is grim. Like several others, she continues to wait for resettlement through UNHCR. She cannot think of any other alternative. Going back to Somalia is too dangerous, so she continues to wait and live with the hope of being settled to another country.

When we met for our final interview in 2020, she seemed disappointed. She said, "*UNHCR broke my heart. I do not have any hope to travel anymore. I tell myself that I might not get anything and that I might spend my whole life in Jordan.*" She wishes the Jordanian government would allow her to gain legal residency. Maybe then she could build a better future in this country. But she was not hopeful. "*Life has had no mercy on me,*" as she said, concluding our final conversation.

A Syrian woman's journey to finding her identity in displacement



Conflicting sides of change

Rima, 32, Syrian

When we met Rima, she had just been divorced. The scars of this event, which changed her life completely, were still fresh. "*We were working together, hand in hand, to build our life.*" This was Rima's second marriage. Her first husband had passed away after four years. She was then married to a Jordanian who lived in Syria and worked in Lebanon. Her brothers forced her into this marriage, and to date she is not on good terms with them. *"I only sacrifice in this marriage. I am still suffering,"* she told us in our first conversation in 2019. Rima's mother and brothers live in Syria. She moved to Jordan with her husband in 2014, and since then life has been a struggle with a few happy moments. One of these moments of reprieve was the birth of her son in 2017. But, when she and her husband separated, he took her son, a piece of her heart with him. She was emotionally broken when we met her. She still hoped for her husband to come back, for their son to live with his mother. But life took a different course in the next year as we continued to meet her.

In 2012, five days after Rima got married to her second husband, the shelling started in Dara'a where she lived. Her husband worked in Lebanon at a toy shop. As the war started, the entire family decided to move. "*Life was better in Lebanon, compared to here. I could work and earn money. Not like here.*

I could manage my living expenses." Rima tried several odd jobs in Lebanon. She worked in different restaurants and took a hairdressing training. She used to buy clothes in Beirut and sell them to Syrians and Lebanese living in low-income areas.

After eighteen months, they decided to move to Jordan. Her husband is a Jordanian national, although he always lived in Syria and had worked in Lebanon for many years. In Lebanon, he had to renew his permits every three months which cost 200 USD each time. This was depleting their finances, and they thought life would be easier in Jordan.

"*Jordan is a good country. But it was not good for me.*"

Life in Jordan turned out different from what she hoped. When we asked her how stable she felt in Jordan, she replied saying "*I wish to die after all that happened to me. I would die in peace instead of thinking how I lost my son and how I will manage all by myself here. I am confused. I do not know what to do.*" Rima showed us a bald spot in her hair, saying that all the stress was causing alopecia.

"*When we came to Jordan we were lost. There was no money for food or rent. My husband worked at a barber shop and earned 5 JOD (~7 USD) a day. What can you do with 5 JODs?*" The first year in Jordan was difficult for them both. They did not receive much humanitarian assistance because her husband was a Jordanian. But they worked together and managed through. After a while, Rima started working as well and things got better. She was trained as a nurse in Syria and had experience working as an assistant to dentists. Initially, she worked in odd jobs at a restaurant and a ketchup factory.

But the work was physically demanding and paid not more than 200 JOD (~280 USD) a month. She struggled to continue. Soon she found a job as a dental assistant which paid the same amount but was less physically demanding. She learnt how to do waxing through online videos and started offering this service to women. She earned around 20 JOD (~28 USD) each time. She used to also clean buildings for low rates. She was focused on saving money for fertility treatment or for when there was an emergency.

One of the happiest days of her life was when she got pregnant and delivered her son. Along with the happiness also came many struggles. Their expenses increased with the newborn and with childcare responsibilities, Rima could not work anymore. She sometimes took up odd jobs that she could manage from home such as cooking meals, waxing, and cleaning the building where they lived. Things were manageable as her husband was working.

Her husband then started a shop in 2017 and took a huge amount of loan from his networks. The business was not successful and soon he lost his investments. "*He was living off debts,*" she said. From that point on, their marriage started to weaken and eventually they separated. When her husband left, he took their son with him. She was left with nothing—no family, no job, no savings, and no financial support. "*Jordan is a good country. But it was not good for me. I feel like people get lost in Jordan. My husband was not like this in Lebanon. Something happened to him after we came to Jordan,*" she said.

Building and healing

As time healed her scars, we saw her resolve to improve her life getting stronger in our subsequent meetings with her. During our second meeting, she seemed much better, more in control of herself. She had received some assistance from an international NGO which helped her cover her expenses for a few months. She used this time to think and make plans for the future. She seemed excited to learn new things. She was thinking of selling clothes online. She was also keen to learn eyebrow tattooing as she saw a lot of demand for this. She was no longer waiting for her ex-husband. Instead, she was thinking of remarrying.

Eventually, she managed to open a small business selling clothes. She rented a shop but did not register the business because she thought it would be sufficiently small, not requiring cumbersome formalities. She invested 1200 JOD (~1700 USD) in the business. She had 700 JOD (~990 USD) in savings which she had kept for her son's kindergarten and no longer had a use for it. She raised 500 JOD (~710 USD) from her networks. She felt proud of being able to own a business. She painted the store herself and prepared everything. This was a new start to learning new things and financial independence.

Finding security

However, this entrepreneurial journey was soon cut short. She received a marriage offer from a Jordanian man on the

condition that she must not work after getting married. She agreed and closed her shop after only twelve days of opening it. As required for their marriage, Rima began the drawn-out process of requesting security clearance from the Ministry of Interior. Her husband-to-be lost patience with the bureaucratic process and gave up. Now, they would not be married, and she had lost her business. The man she was supposed to marry offered her a compensation of 1000 JOD (~1400 USD) for the loss but that could not be enough. She had lost both her business and the prospect of financial security through marriage.

The tendency to rely on marriage makes sense. Getting married provides the prospect of not just financial security but also safety and social acceptance. *"In our culture our parents want us to get married not because we want money but because we want to secure ourselves,"* she had said in our first meeting.

Although her efforts had failed, she was proud of what she had learnt in the process. She was excited about some of her plans but still lacked a stable income. In the year before the pandemic started, she earned only 140 JOD (~200 USD) by offering simple beauty services. The rest of her income came from a combination of several one-off cash assistance and donations–around 1200 JOD (~1690 USD) in the year, barely 100 JOD a month. Later that year, she was relieved by a message that she would receive monthly assistance for eight months from an international NGO.

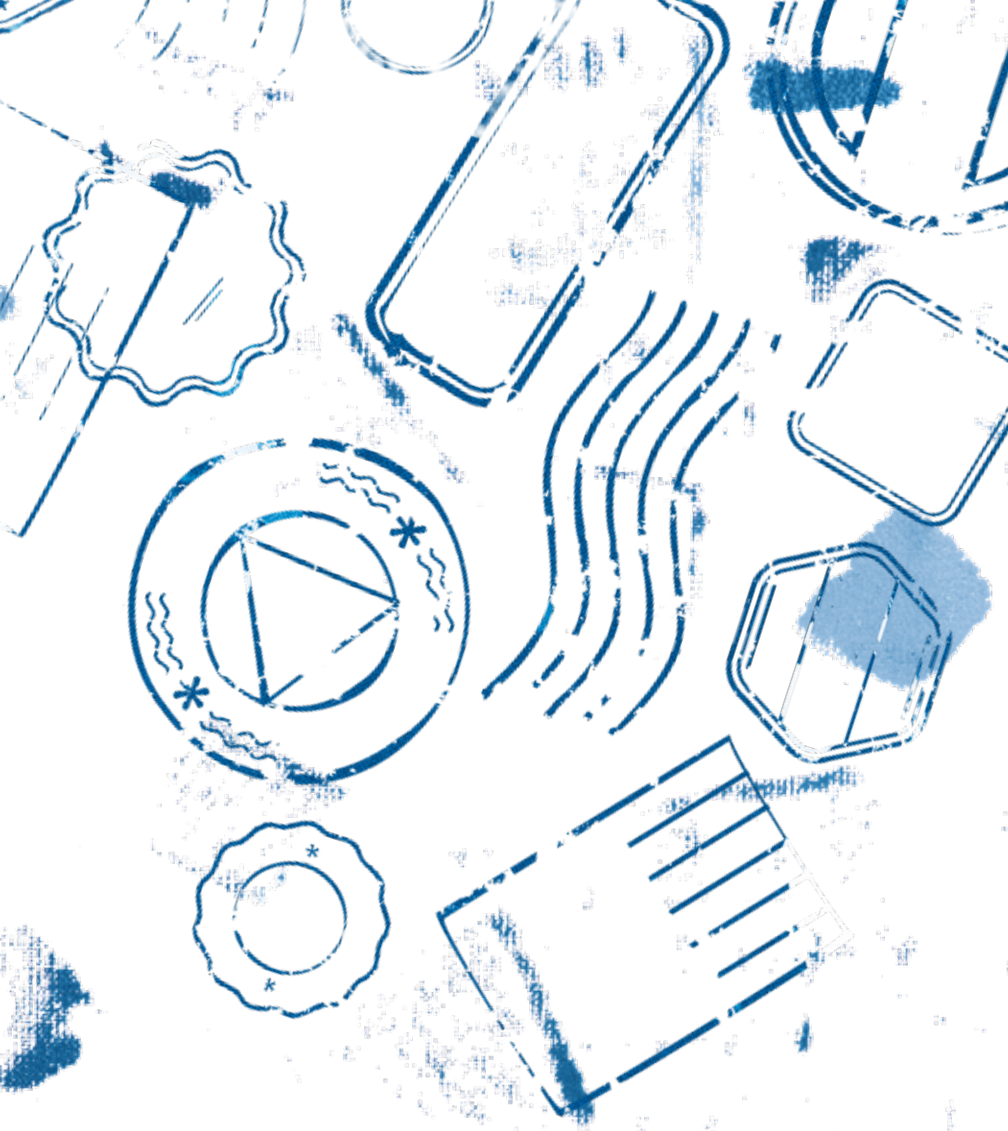
Rima was brimming with ideas to improve her life and was trying to work around her limitations. She would love to train

in tattooing but does not have the capital to pay for the necessary training and equipment. Another profession she thinks could be suitable for her is to work as a sales representative selling dental products. She has experience in this field, and the margin for these products is good. However, she would need to get a driver's license and buy a car to be successful—both things Syrian refugees are not allowed to do.

She is also hoping to get married. But she is cautious this time around as she might again face the same issues regarding her security clearance. She thinks that if she could be granted Jordanian citizenship, it would make her life way easier, especially when it comes to getting married.

Rima's journey highlights the innate conflict between the changing role of women in displacement. On one hand, she is gaining more confidence as she strives for economic independence, and on the other hand, she hopes that marriage would bring more stability to her life.

Her future remains unclear at this moment. She feels at home in Jordan and does not mind settling here. But with the limitations of her refugee status, she is worried about having a reliable income source. She doesn't mind being resettled to a third country, but she has not spoken to UNHCR about this. Not knowing about her future, she is unable to prepare much for what is to come. She thinks the tattooing course would help her earn an income no matter where she lives. That's all she thinks she can do right now to prepare. In our first meeting she told us, "*I love to learn and I am willing to take risks.*" It is this spirit that has helped her sustain despite the hardships she has faced, all alone.

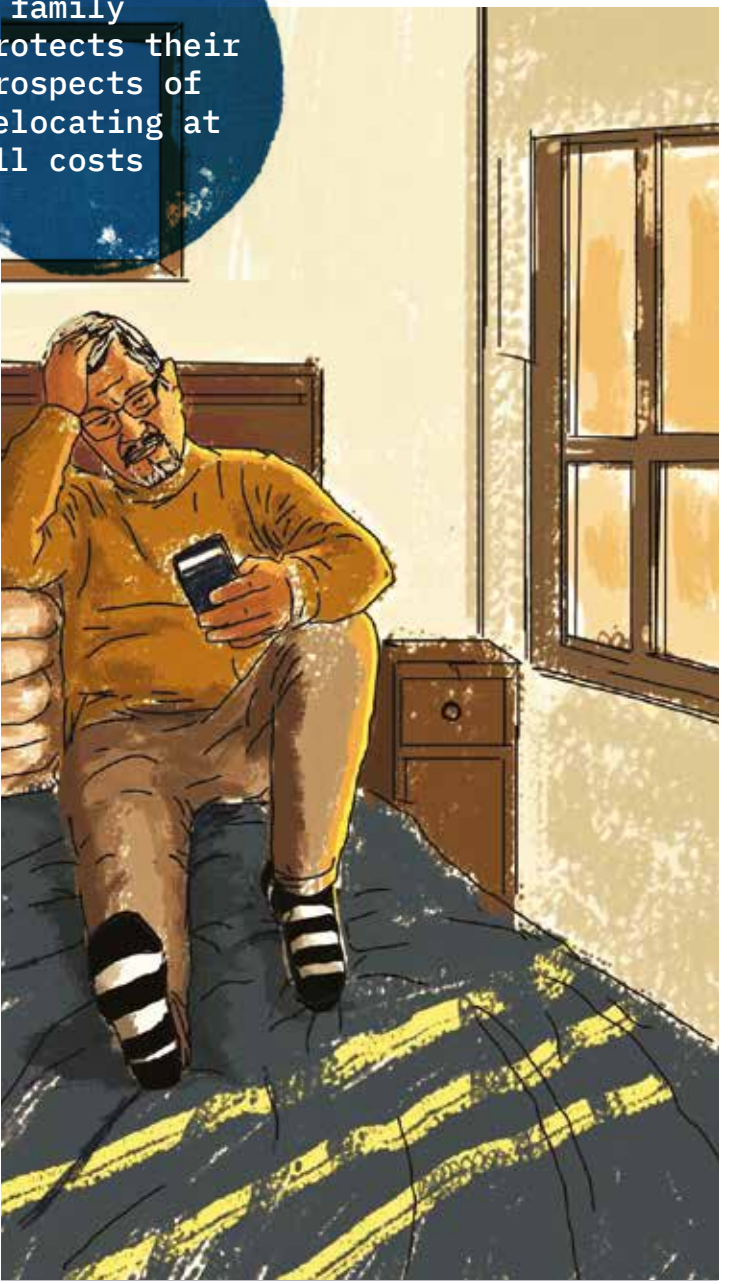


Journeys Within and Beyond

From transit to the destination

So far, we have seen how refugees are prevented from building a livelihood in Jordan while also unable to return to their home countries. Many of them remain in flux as they hope for resettlement to third countries. Resettlement is Plan A, and it is the only viable path they see forward. However, this dream will not turn into a reality for most. Still, the uncertainty leads most to live in transit, not really living their lives, but only waiting to reach their next stop. Samer's story is a testimony of the perils of living life in transit. Unable to move ahead with his plans, he remains in limbo. The stories of Khaled and Abbas lend some hope. Both have managed to reach their dream countries where they can build a future, afforded the legal right to work. However, this phase of their journeys has only begun as they face a new set of challenges in their new homes.

A family protects their prospects of relocating at all costs



Stuck in transit to a better life

Samer, 65, Iraqi

"I do not want to adapt here, honestly. We want to go abroad." We met Samer for the first time in 2019, three years after his arrival in Jordan. In his opinion, integration in Jordan is neither possible nor desirable for his family. The traumatic experiences he faced in Iraq had made it hard for him to trust people around him. He was not interested in making friends with Jordanians or anyone else for that matter, not even Iraqis.

Sitting in his temporary home in Amman, Samer, an Iraqi citizen in his sixties, recalls a time when life was relatively comfortable for his family. Samer has a bachelor's degree in physics and worked as a teacher in his home country. The family, which includes his wife and eight children, managed to live a decent life, especially after the fall of Saddam Hussein in 2003 when teachers' salaries increased.

Their entire life turned upside down when the Islamic State attacked their hometown of Mosul in 2014.* Forced to flee for their lives, Samer's family sought refuge in Erbil, in the Kurdistan region of Iraq. He tried to work as a teacher in Erbil, but the living expenses became more demanding making it

*The Islamic State also known as ISIS or ISIL captured Mosul in June 2014. Due to the con ict, thousands of residents were internally displaced within Iraq, while some ed to neighbouring Jordan.

difficult to make ends meet. They felt that they had no future in Iraq as they saw that the return to their home in Mosul was next to impossible.

Leaving home forever

"The lessons that we have learnt with the conflict in Iraq were very harsh. We started thinking, 'What if we go back home and something bad happens again?' At the moment, there is ISIS, but maybe later there would be other invasions. What could we do then? Should we keep building houses, working and saving up only to have other people come and take everything overnight? Or maybe getting killed? Would I allow this to happen to my family again? No, never!"

Traumatized by the conflict in Iraq, Samer's family decided to move to Australia where some of their close family lived. For this to be possible, they had to move to another country where they could register as refugees and apply for resettlement at the Australian Embassy through the sponsorship route. They had the option to go to either Jordan or Turkey. They decided to come to Jordan because they heard from others who came before them that the process would be easier and faster there.

Samer explained that the decision was final, and so the family arrived in Jordan in 2017. Ever since, they have been focused on arranging everything for their move to Australia. However, it has taken much longer than they expected. As they waited to move to their final destination, they remained "stuck" in Jordan which was just meant to be a transit country. Unable

to work, they struggled to cover their basic expenses of rent, food, and medication.

Stuck in transit

"Living expenses in Jordan are very high, even Jordanians are having a hard time, let alone refugees." All Samer could think of was moving to Australia where he believed his family could lead a decent life and enjoy the safety and freedom that would enable them to move around, study, and work without fear.

But the process to apply for the visa to Australia has not been easy. Their application was already rejected five times by the Australian Embassy. The first time it was rejected because Samer's son had returned to Kurdistan. Kurdistan was a safe area in Iraq where his son hoped to find some work and finally support the rest of the family who stayed in Jordan. They had no idea that the effort to earn a little money to support themselves could jeopardise their future. Samer decided that no one in the family would travel to Iraq going forward, even if that meant they had to live with financial hardships until the time they left for Australia. Samer even needed to go back to Iraq to complete the paperwork for his pension, which could have supported their financial situation, but decided against it out of fear of jeopardising their applications a second time.

In the next attempts they applied through agents and got rejected every time due to incomplete documents. The rejection of their visa applications had been really hard on the family. Not only did it delay their plans, but also caused a

huge financial burden as they had to pay substantial processing fees for their big family with each application submission. One of his sons has developed diabetes due to the continuous stress, further adding to their financial pressures.

Waiting for "magic" to happen

Each time their application was rejected, they had no choice but to apply again and hope for some "magic" to happen the next time around. Until that time, they had to find money to pay the rent, put food on the table, buy medicines, and of course pay for the visa application submissions. The family did not receive any regular humanitarian assistance. They were supported in the initial months by the church, but that stopped due to limited funds.

As a result, the family felt forced to look for other sources of income, no matter how unstable or meagre they may be. Samer's two sons would find daily wage work with a catering company whenever there were events. The work was never regular, and events came to a complete halt with the Covid-19 pandemic. Samer's wife, Reem, also worked with a local NGO sewing clothes, bags, and other craft products with traditional designs. She hoped to earn money and support her family. The income she could earn hardly helped. She used to receive only 1.5 JOD (~2 USD) per hour worked, and even this was paid only once the products she made were sold. She said she had earned 27 JOD (~38 USD) in the four months before we met her. She could not depend on this money but thought that at least she had a chance to get out of the house and meet other women at the workshop.

With highly irregular and insufficient income, the family had to depend on assistance from family members abroad. They insisted that these amounts were "debts" that they had to pay them back once they settled in a third country and started working there. This burden of debt deeply troubled Samer and also affected the relations with his family members. But he had no other option.

Searching for a dignified life

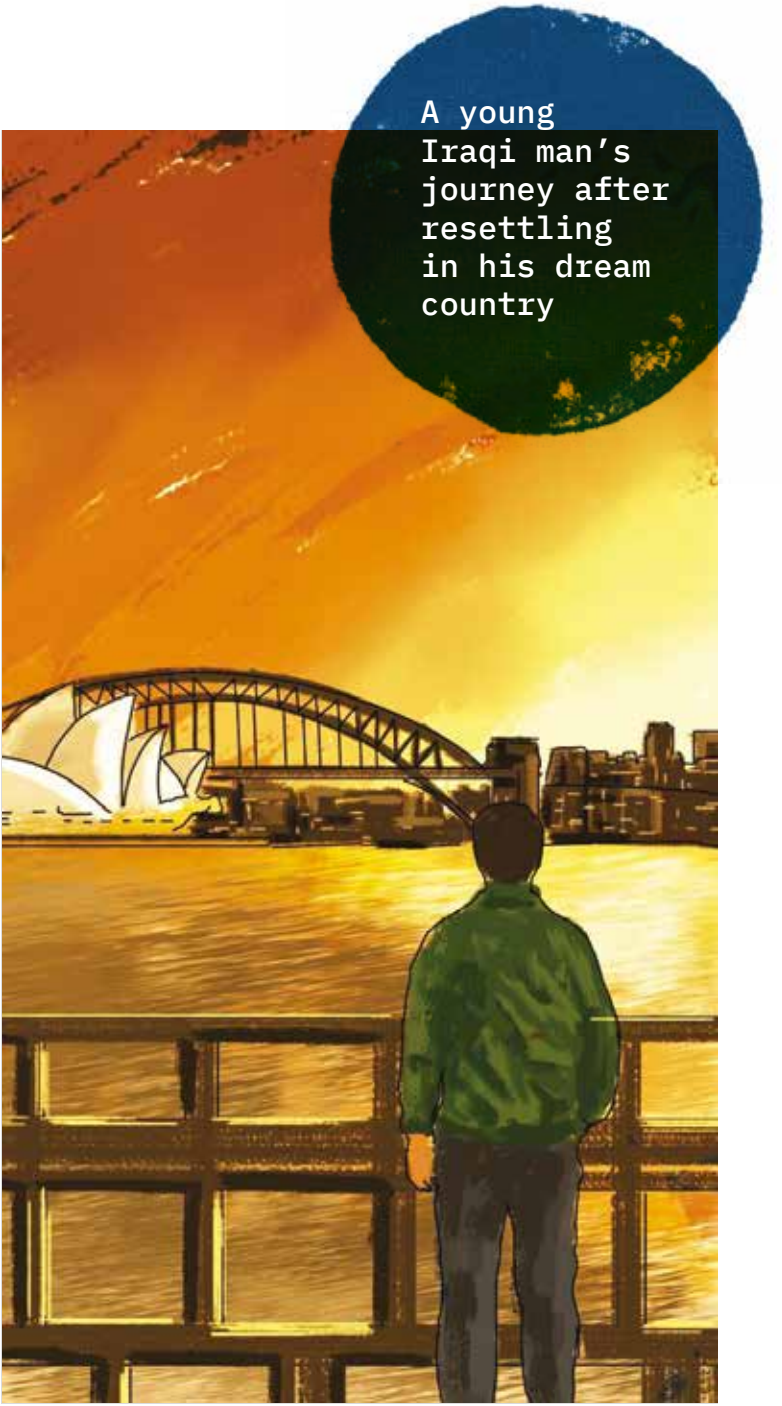
Throughout our conversations with Samer, it was obvious he was deeply frustrated with humanitarian organisations and the way they distributed aid. He felt the systems were unfair and had established hierarchies among refugees based on the country of origin. He thought that people, including other Iraqi refugees he knew, would manipulate social workers, and convince them that they qualified for assistance even though they did not.

"I can leave this apartment and go live in a place with poor conditions, one that is damp and mouldy with broken furniture. But I cannot compromise on my dignity to qualify for assistance." Samer insisted that such a compromise would be against his principles. He simply needs some monthly assistance to help his family survive until the time they can leave for their final destination—a country where they can work and earn their living, and live self-sufficient, dignified lives.

In the meantime, while this dream remains unrealised, Samer and his family are barely getting by. They often have to resort to survival strategies such as cutting down on daily meals,

buying from second hand markets, keeping a diligent watch for discounts, and using home remedies when someone is sick in the family. Reem needs a surgery that they cannot afford. At best, Caritas, an international NGO, will partially cover the costs, but that is not enough. There is no way they can afford the remaining expense. The only thing they can do is to wait to either find enough money or move to Australia where Reem could be treated.

For many Iraqis, especially those who came from the Mosul area in 2014-2015, Jordan can never be their home. Samer feels the same but the seemingly endless wait for resettlement has taken a toll on their financial and psychological situation. His family has not found proper jobs or made any friends. They have lived “in transit” for half a decade, which isn’t really living at all.


A young Iraqi man's journey after resettling in his dream country

When dreams come true

Khaled, 26, Iraqi

It is stories like that of Khaled that give hope to the countless asylum seekers waiting for years in Jordan with the dream of moving to a country that offers them legal pathways to citizenship, that allows them to work and build their skills, and presents the prospect of a better future.

Khaled is a young Iraqi man belonging to the Mandaean community* from the city of Basra in South Iraq.[25] After the war in 2003, life changed forever for Khaled and his family. They lived in a neighbourhood with others from their religious community, which was singled out by extremists. Feeling unsafe, Khaled like many others in his community, could not complete his education and had dropped out permanently in the ninth grade in 2013. He was already 20 years old at this point due to the intermittent gap years he had previously taken in response to insecurity in Iraq. This time, the leave was permanent. *"Everyone behaved differently. The students, the teachers. I could not go to school any longer."*

After receiving a threatening letter from extremist groups, Khaled's family decided to send him to Jordan where his

* Mandaeans are an ethno-religious group which originated in Southern Mesopotamia and is still surviving in Iraq and Iran. Since the Iraq War of 2003, several Mandaeans have le the country due to religious persecution and settled in nearby Iran, Jordan, and Syria. Over the years, a large number have migrated to Australia. In the middle-east, a er Iraq and Iran, Jordan hosts the biggest numbers of Mandaeans at around 2500.

maternal grandmother and uncle had moved and were waiting to be resettled in Australia. At that point, his family only had enough money to send Khaled to Jordan. His father was a jeweler before the 2003 war, but ever since the violence, finding work had been difficult. The family was surviving on little income and support from relatives living abroad.

Khaled arrived in Jordan in 2015 and lived with his relatives until they left for Australia. His family—his parents and siblings—followed him to Jordan later in 2017. When we met Khaled in late 2019, he was busy taking English classes that would help him in the transition he had long waited for since his arrival from Iraq: His entire family was waiting for the final decision on resettlement to Australia where they would join their paternal and maternal family.

Our interview with Khaled was one of the most difficult ones. Trauma from the years of hostility he faced in Iraq had a deep impact on his personality. He was hesitant to share information about his life, family, and activities in Jordan. This is something we saw across our Iraqi participants, but even more notable for Khaled, possibly because he spent most of his adolescent years in a hostile, dangerous environment. After all, he was only ten years old when the war started and left for Jordan at the age of 22.

Life in the transit

Khaled never felt comfortable in his four years spent in Jordan as well. Through that time, he was just preparing for and waiting to move to Australia, which was their final destination. Jordan was merely a stop in between and he never thought he

would stay here this long. He did not mingle with people or make many friends, anticipating his departure. Most importantly, he stayed away from people to avoid getting into any trouble that could affect his resettlement application. *"I do not like to form relationships. We are...I do not know...how would you say it? We are being careful. I only mix with a few friends from Iraq. But it is not like we always meet. I prefer to be alone."* The only place where he interacted with other people was at the English classes, and even then, he restricted that to fellow Iraqis.

When we asked him how stable he felt in Jordan he said, *"Stability? Honestly, there is no stability here because we do not live our normal daily life here, like studying and working. Jordan is a transit country. We are waiting here until we leave. Until that time, the idea is to avoid getting into any trouble."* Iraqi asylum seekers in Jordan are not allowed to work. No one in his family ever worked in Jordan.They could not imagine doing anything that might jeopardise their prospects of resettlement.

For the four years that he and his family lived in Jordan, they were financially supported by their family living in Jordan and abroad. It is not that they did not wish to work, but the possibility of doing so did not exist since the risk of doing so outside the law could end their chances of getting to Australia. *"If there was work, we would work. Why would we not? But this is not possible. If we work, then the authorities will catch us. The resettlement process will stop. They might send us back to Iraq. With this situation, I am forced to be patient. It means I am forced."*

Despite trying several times, the family of six was not able to secure any regular assistance from humanitarian organisations. Three members of the family, including Khaled's father, mother, and one of his brothers were in need of regular medical care that was not fully covered. His anger of being repeatedly ignored by the organisations was apparent. He recalled how he once argued with a UNHCR staff member who said the family did not qualify for assistance, and threatened to "call the security" to get Khaled off of the premises. "*I was very angry: why would you take me out? Is this not an international organization? Are you not supposed to be here to protect me? I left my UNHCR card right there with him and left. When I went back to the UNHCR later with my family, I told them I did not have my card, and that I had left it because the employee had talked to me in an inappropriate manner. They renewed it, but I never went back again.*"

Luckily, Khaled and his family could secure sufficient support from their relatives abroad. They could survive the high costs of living in Amman despite not having humanitarian cash assistance or income from work. However, this is often not the case for other Iraqi families who continue to live in poor conditions, unable to work, depending on one-off charity from individual donors or the church.

Resettling into a new life in Australia

In December 2019, Khaled and his family finally arrived in Sydney, Australia. While the Australian government covered the cost of their flight, their relatives helped them cover other expenses such as the application fees and transportation

costs when they had to undergo medical tests before traveling. According to his estimates, the whole process cost them between 400 to 500 JOD (~560 to 700 USD).

We spoke to him twice again after he had moved to Australia. He sounded much more relaxed and excited to speak about his plans. Though he still had a long journey ahead of him to feeling settled and integrated in his new home, at least all of the financial stresses they had in Jordan were addressed. All of his family members received regular monthly assistance from the Australian government. In addition, they no longer needed to worry about his father's medical care. He received the best treatment, and the at-home care was also covered by the insurance.

The family was fully supported in their transition to the new home. A case manager was assigned to them, who helped them to coordinate with the government departments to register their presence with city authorities, enrol for medical insurance, open bank accounts and bank cards, learn how to use public transportation, and even enrol in language courses. The case worker also helped him understand what skills he could learn to enter the labour market and how he could go about doing this. Since childhood, Khaled dreamt of joining the police or armed services. He was hoping to pursue the same in Australia. One of his Iraqi friends from Jordan had come to Australia before him and Khaled relied on him for advice to figure out his new life in Australia. His friend suggested he consider a driving course to become a truck driver, in case he does not make it to the defense forces.

On the social front, the biggest barrier Khaled faced was language. The English language classes he took in Jordan did not seem to be enough. In addition, he had to adjust to a very different accent of English in Australia. He committed to a language course in Australia that he hoped would help him integrate in the country. "*My English language is limited. It did help me during my travel here. I am the only one in the family who could speak English. But here, after a point in the conversation, there are topics that I cannot talk about in English.*" Although he is still hesitant to mingle with people and prefers to keep boundaries, it is mainly his lack of language skills that prevent him from forming deeper connections with the people around him. On the professional front as well, he needs to become proficient in the language as well to be able to work. Even though he is supported by the state, he feels that he can do better if he works and earns a living independently. He plans to buy a car and a house–key milestones in his journey to resettling in Australia.

Although Khaled still believes they made the right decision by traveling to Australia, he admitted in a later interview that he had had different expectations. As soon as he arrived in the country, he began to learn about the different laws, conditions for work in the country, and the language barrier. For instance, he learnt that if he does not speak good English, he may end up working as a cleaner or construction worker, which are not jobs he had expected or planned on doing. He also learnt that those with degrees from other countries must do additional courses in Australia and that certain jobs require minimum experience without consideration given

to experience in other countries. For Khaled, he understood that after learning English, he would have to finish his high school, as that is the minimum requirement to enter the defense forces.

Khaled's transition to Australia might have been smoother if he had more knowledge about what skills he needed once he got there and been able to use his time in Jordan to build them. But unsure if and when his dream of being resettled would turn into a reality, the thought seemed more like a fantasy than reality.

We spoke to Khaled again after the Covid-19 pandemic had started. He was not affected financially, as he was still supported by the state. However, during that time he had been in a motorcycle accident. Due to the injuries he sustained, he had to attend physiotherapy sessions every day, which interfered with his online language classes. This derailed him from his plans. He was also worried about not being able to clear the physical requirements to enter the defense services. The accident also taught him more about Australian laws the hard way. For instance, he learnt that he should have had insurance when he bought the motorcycle–a mistake he will not repeat again.

He says after the accident he no longer thinks about the distant future because everything can change in a split second. He set his horizon on the next three years, a time period in which he expects to improve his language, study, and find some work. He understands that the beginning is the hardest, but at least after the initial hardship, he will be able

to truly settle. In the meantime, there are organisations that are helping him and his family, especially with his father's medical care. His life has changed for the better, compared to what they experienced in Jordan–a country that allowed him to stay but not to settle.

Interestingly, despite the hardships he faced in Jordan, he said that he really wants to come visit Amman and meet the people he spent time with. However, he is not allowed to enter Jordan as he did not pay the visa overstay fines and cannot return for at least five years. *"Only if I get Australian citizenship and change my name, would I be allowed in Jordan!"* he said laughing.

A young man's quest for stability from Yemen to Greece via Jordan

Desperate times call for desperate measures

Abbas, 32, Yemeni

Abbas, a Yemeni man in his early thirties, was full of energy when we met him at the office of a local NGO supporting Yemeni refugees. He came all the way from Sahab, an industrial town sixteen kilometres outside of Amman, to meet us. He is one of the few from Sahab who reach out to such organisations. He explained, *"Ah, this area (Sahab). Rarely any news or information reaches here. There are no people telling us about organisations helping refugees or about trainings. Some people do not even know about UNHCR."*

Abbas is from Sana'a, the capital and largest city in Yemen. Soon after finishing high school, he started working as a government employee, earning a stable income. He even used to save with a local savings group. Life was secure until the political turmoil began in 2011 with the Yemeni Revolution. He lost his job but was still receiving part of his salary for a year. He decided to complete a diploma in cell phone software maintenance and hardware, thinking that the skill might help him find an income.

Searching for stability

As the political situation worsened, he faced threats and harassment as he was viewed as a supporter of the current government regime. He thought it would be better to leave the country for a few months. That is when he came to Jordan for the first time in 2012 and stayed for three months. He had a Yemeni friend in Sahab who hosted him. He could only find work for a few days, and the rest of the time relied on the savings he brought from Yemen.

After returning to Yemen, he opened a cell phone repair shop. He had already quit his government job. This was in 2013 when the Houthi insurgency was making its stronghold. He realised that it would not be possible to run the shop amidst the volatile situation in Yemen. But he bore the financial responsibility of providing for his family. He is the eldest of eight siblings. He is married, and his wife helped him meet his family's needs. In early 2014, Abbas decided to move to Saudi Arabia. He went there illegally, without a visa and worked there for a year. He was able to work regularly, earn a good salary, so he could send money to Yemen to his family. He even accumulated savings to the tune of 5000 USD. After a year he returned to Sana'a and, with his savings, he opened a shop and bought a car.

However, by this time there was a full-blown civil war in the country. In late 2017, there were increasing airstrikes and violence in their city. He decided to sell the shop and his car and left Jordan with his wife. The airports in Sana'a were already closed but they managed to reach another city, crossing Houthi check points using his wife's medical reports.

They were able to reach an airport and took a flight to Amman which cost them 1500 JOD (~2100 USD).

Running in circles

When Abbas arrived in Jordan again in 2017, this time with his wife, he came back to Sahab, to the same friend who hosted him in 2012. Abbas did not find any work in the first month and borrowed money from his friend. He found work at a factory but left after eight months. The work was too high-risk and there was no protection gear. He found work at a gas station far from the city in a rural area where the employer arranged accommodation, groceries, and transportation for him. He appreciated such an arrangement because he did not have to worry about rent.

"*We live a simple life in Sahab. If you earn three or four dinars in a day you can manage the food and other expenses. Rent is more difficult, or god forbid if someone gets sick.*" Abbas liked living in Sahab, as long as he could find work. When we met him, he was staying in an apartment that cost him 120 JOD (~170 USD) per month. Without regular work, paying this was difficult and sometimes they had to wait to pay outstanding rent and bills until they received a larger lump-sum through winter assistance from humanitarian organisations.

Any time Abbas could manage to save, had to be remitted to support his family in Yemen. He always used one specific remittance shop because it was trusted and had lower fees. But recently they stopped sending to Yemen due to the exchange rate fluctuations. His only option now was to send money through Western Union which was much more

expensive. Abbas used his passport which was valid, but the remittance shops often asked refugees and migrants for a work permit to be able to transfer. There were some informal channels to send money to Sana'a which were way cheaper but could be trusted only with small amounts.

Abbas was one of the more well-connected Yemeni participants we interviewed—both in terms of information and jobs. He even found a small job to install solar panels in different parts of the country through a gig economy platform. But he was not paid fully for the job and could not do anything to recover compensation due to his legal status. *"I just put up an ad online saying, 'Yemeni looking for any work'. But I only found work in the Dead Sea and other faraway places. I worked with a man in January 2020 for five days to install solar energy panels in Aqaba, Karak, Irbid, and the Dead Sea. He was paying me 25 JOD (~35 USD) a day. But he paid me for only two days. I could not do anything about this."* When we met him the final time, he was working in the storage room of a shop in Sahab where no one could see him, including the labour inspectors.

Abbas got to know about UNHCR a few days after his arrival in Jordan in 2017. He went ahead and registered. Within a month he received his asylum certificate. But this certificate does not offer him anything apart from protection from deportation. He does not receive any cash assistance, nor is he allowed to work as a Yemeni asylum seeker. "*I requested a UNHCR home visit. They came and conducted their assessment and told me that I do not qualify for cash assistance. I wrote letters to them three times asking for the*

reason but there was no response." Living in Sahab, he had limited information about UNHCR processes and his rights as a Yemeni refugee. He depended on other Yemenis in the area for this information which may not be accurate or complete.

Tension between being Yemeni migrant and refugee

When we met him in late 2019, he spoke about a deadline from the government to have work permits issued. Working without a permit, he was always fearful of deportation. So he applied for a work permit in January 2020 and received an approval notification from the Ministry of Interior. He was asked to go to the Directorate of Residency and Borders to pay the overstay fines which were 1100 JOD (~1550 USD). The Ministry of Labour asked him to show the permits for the last two years that he had been in Jordan, or pay 750 JOD (~1057 USD) for each year, in addition to 750 JOD for the current year. So he needed to pay a total of 3350 JOD in order to get a work permit. That totalled around 4700 US Dollars. *"I just took my application and went home. How will I ever have such money? If I have the money, I will get the permit and residency on the same day. But that is not possible."*

There have been many cases of deportations since 2019, when specifically Yemeni or Sudanese refugees go to apply for work permits. There is much fear in refugees' decision between being a 'migrant worker' (by applying for a work permit) and remaining an 'asylum seeker' (with UNHCR protection and chances of cash assistance or resettlement). It's not possible

to have both. Abbas was informed about this dichotomy by the ministry, but there is no formal written communication about it.

Without the ability to work, it is not feasible to stay in Jordan, especially with fewer job opportunities and stricter labour market rules since the Covid-19 pandemic. Going back to Yemen is expensive with flight costs and visa overstay fees, not to mention dangerous. "*No one comes to Jordan unless they are forced to run away from war and violence,*" he said. Abbas's cousin, who came to Jordan shortly after him, was deported to Yemen in 2020. It took two days for UNHCR to answer his cousin's request to intervene. He was forced to sign a pledge that he would book his tickets to Yemen and leave Jordan. "*He made the mistake of going to the ministry. He wanted to legalise his stay by getting a permit and paying the visa overstay fines. But he was instead deported back.*" Another one of his friends, again a single man, was also deported to Yemen.

Like many other Yemeni refugees, Abbas too wished for a pathway to legal work and residency in Jordan. He wished to work and learn new skills—anything that has demand such as maintenance of modern electronic devices, barber, English language—anything that he can use in Jordan or when he moves to another country. He wished to use his previous experience in cell phone repair and solar panel installation. He wished for more clarity on what he allowed as a Yemeni refugee.

Turning to Plan B

Abbas was one of the very few participants who had a plan B and that remained consistent throughout our year and a half of interactions. His plan was to go to Turkey and then head to Greece. After we spoke with him for a third interview in 2020, he finally left Jordan, and travelled to Turkey. His wife had already returned to Yemen. He was able to leave with a short-term visa for Turkey. He later risked his life, starting his journey to Greece on foot. Four days into the journey he was too tired and had injured his feet from all the walking. He decided to go back to the city and remained at home for weeks, unable to walk. He attempted to make the same journey again but faced violence in a gang attack.

Finally, he paid a smuggler to reach Greece by sea. He sought asylum upon his arrival to an island in Greece. Luckily, twenty days after his refugee status determination interview, he received an approval for his refugee claim. He spent a month in a refugee camp and received a residency permit. He is supposed to receive his refugee travel document (blue passport) soon. With that he will be able to travel and work somewhere else in Europe as the opportunities in Greece are very limited.

The absence of durable solutions is driving many to embark on such dangerous journeys like Abbas did. Fortunately for him things worked out, but many lose their lives on the way or remain stuck at the camps in Greece.

Closing thoughts

We all hope for fairy-tale endings. For most of the people whose stories we discussed above, there might be no happy ending. The endless struggle of daily life in refuge—putting bread on the table, buying medicines, paying rent, and providing education for their children—takes its toll. Where income is secured, the future in Jordan remains a concern. None across nationalities thought that it was safe to go back home to their countries which are still at war or not recovered from the devastation.

Not knowing what their life will become, refugees continue to live in a limbo with their hands tied by the law. We saw a ubiquitous frustration among participants with the inability to work and earn a living to support themselves and their families.

There is no denying that the economic situation of low-income Jordanians is deteriorating, especially after Covid-19 which has resulted in high rates of unemployment. However, refugees face certain additional barriers that make it more difficult to rebuild their lives, meet daily needs, build a cushion against financial shocks, and plan for and invest in their future. Non-Syrian refugees face even higher barriers. They must pay high fees for work permits and even jeopardize their refugee status and the attached benefits if they decide to work legally. Refugees from Sudan and Somalia in particular face high levels of racial discrimination and are less readily accepted into Jordanian society.

The financial biographies we gathered revealed that when refugees stay in the host country long-term without adequate safety nets and ecosystems to promote self-reliance, their social and human capital is diminished. In Jordan, various programmes of humanitarian agencies seek to develop the human capital of refugees in protracted displacement through education, capacity building, skill training, and job matching.[26] While such investments are essential, there is evidence that these classic development approaches have low welfare returns in the context of refugees because of limited economic opportunities accessible to them.[27] The stories in this book are testimony to the shortcomings of these humanitarian and development approaches. Despite plenty of innovation happening across displacement contexts, the truth is that these are not transforming the lives of those displaced. Many of these offer only quick fix solutions, delivering marginal, short-lived improvements.

What is needed most urgently is to truly understand the outcomes that refugees desire. Although we never directly asked this question to our research participants, it was easy to identify recurring themes throughout the discussion on their challenges, coping strategies, and plans for the future. They said they want to build robust livelihoods and generate sufficient income to reduce dependence on debt. They want access to dignified work or be able to set up businesses without the fear of detention or deportation. They are seeking better education and futures for their children. They hope to meet the health care demands of their families. They are looking for a stable legal status in Jordan or resettlement to a country where they are afforded legal rights to work and

move freely. They want to be able to build assets and invest in their stable future.

Reality is at odds with these dreams. With all these challenges and no clear path to stability in the long-term, there is increasing anxiety among refugees. Depression is real. It is not only about post-traumatic stress due to the war they saw in their home countries. It is compounded by the financial trauma and uncertain future they face in displacement. This trauma is equally high for men and women, and both remain vulnerable. Without anywhere to settle, refugees can only find home on the road.

It is high time to put refugee rights back on the national and global agenda and remain steadfast to the rights-based approach. This entails that refugees be considered as right holders rather than beneficiaries of aid or programmes. Such an approach calls for the removal of any barriers blocking refugees' access to their rights such as the right to food, health, education, information, and participation and building capacity of the government to provide these rights. It also calls for holistic programmes that address a wider range of intersectoral issues—political, social, economic, and legal barriers—that limit refugees' capacity to build livelihoods and achieve self-reliance in protracted displacement.

We acknowledge that this is not easy to achieve. Jordan is struggling with its domestic economic situation and there is increasing precarity among the host population. The international community has stood by Jordan and its people to cope with all this. The Jordanian public has adapted,

working and living with refugees as we saw in several of these stories. But there is no denying that we can do more.

We hope that this book helps Jordanians and humanitarians to be able to look at the lives of refugees through their eyes. We hope that these stories become a voice for the thousands of refugees in Jordan who want to be heard and seen wholly. Their words reflect suffering and deep outrage, but also earnestness to live a life of value, a hope for a better future, and trust in God.

At last, we hope that each of them can find their home, where they are free to build a life they dream of.

References

1. Dobbins, James, Natalie Kitroeff, Anatoly Kurmanaev, Edgar Sandoval, and Miriam Jordan. “How Hope, Fear and Misinformation Led Thousands of Haitians to the U.S. Border.” The New York Times, September 18, 2021, sec. U.S. https://www.nytimes.com/2021/09/17/us/haitians-border-patrol.html; “Denmark Asylum: The Syrian Refugees No Longer Welcome to Stay.” BBC News, May 19, 2021, sec. Europe. https://www.bbc.com/news/world-europe-57156835.

2. European Commission. “Protection.” Accessed November 24, 2021. https://ec.europa.eu/home-affairs/pages/glossary/protection_en.

3. “UNHCR Global Report 2017 - Building Better Futures.” UNHCR. Accessed November 24, 2021. https://www.unhcr.org/publications/fundraising/5b30bb307/unhcr-global-report-2017-building-better-futures.html.

4. Kibreab, Gaim. “Displacement, Host Governments’ Policies, and Constraints on the Construction of Sustainable Livelihoods.” International Social Science Journal 55, no. 175 (2003): 57–67. https://doi.org/10.1111/1468-2451.5501006.

5. Mehta Dhawan, Swati, and Hans-Martin Zademach. “Financial Journeys of Refugees in Jordan: Empirical FINDings I.” Katholische Universität Eichstätt-Ingolstadt, Professur für Wirtschaftsgeographie, 2020. https://edoc.ku.de/id/eprint/25874/1/MDW_28_%282020%29_FIND_Jordan_R1.pdf.

6. Fallah, Belal, Caroline Krafft, and Jackline Wahba. “The Impact of Refugees on Employment and Wages in Jordan.” Economic Research Forum (ERF). Accessed November 24, 2021. https://erf.org.eg/publications/the-impact-of-refugees-on-employment-and-wages-in-jordan/.

7. Dr. Rochelle Johnston, Dina Baslan, and Anna Kvittinge. “Realizing the Rights of Asylum Seekers and Refugees in Jordan from Countries Other than Syria with a Focus on Yemenis and Sudanese - Jordan.” ReliefWeb. Accessed November 24, 2021. https://reliefweb.int/report/jordan/realizing-rights-asylum-seekers-and-refugees-jordan-countries-other-syria-focus.

8. UNHCR Operational Data Portal (ODP). “Jordan: Factsheet (September 2021).” Accessed November 24, 2021. https://data2.unhcr.org/en/documents/details/88696.

9. UNHCR Operational Data Portal (ODP). “Jordan: Factsheet (September 2021).” Accessed November 24, 2021. https://data2.unhcr.org/en/documents/details/88696.

10. Maira Seeley. “Jordanian Hosts and Syrian Refugees: Comparing Perceptions of Social Conflict and Cohesion in Three Host Communities.” Generations for Peace Institute Research, 2015. https://www.generationsforpeace.org/wp-content/uploads/2016/11/OX-2015-MS-Report-02.pdf; “A Challenging Market Becomes More Challenging: Jordanian Workers, Migrant Workers and Refugees in the Jordanian Labour Market.” Report, June 12, 2017. http://www.ilo.org/beirut/publications/WCMS_556931/lang--en/index.htm.

11. ReliefWeb. “Jordan Refugee Response - Vulnerability Assessment Framework Baseline Survey May 2015 - Jordan.” Accessed December 31, 2021. https://reliefweb.int/report/jordan/jordan-refugee-response-vulnerability-assessment-framework-baseline-survey-may-2015.

12. Refugees, United Nations High Commissioner for. “Refworld | Protection, Mobility and Livelihood Challenges of Displaced Iraqis in Urban Settings in Jordan.” Refworld. Accessed December 31, 2021. https://www.refworld.org/docid/4c9721dc2.html.

13. Davis, Rochelle, Grace Benton, Will Todman, and Emma Murphy. “Hosting Guests, Creating Citizens: Models of Refugee Administration in Jordan and Egypt | Refugee Survey Quarterly | Oxford Academic.” Accessed November 24 2021. https://academic.oup.com/rsq/article-abstract/36/2/1/3855760?redirectedFrom=fulltext.

14. Alexandra Francis. “Jordan’s Refugee Crisis.” Carnegie Endowment for International Peace, September 2015. https://carnegieendowment.org/files/CP_247_Francis_Jordan_final.pdf.

15. Achilli, Luigi. Syrian Refugees in Jordan : A Reality Check, 2015. https://doi.org/10.2870/821248.

16. “Jordan Overview: Development News, Research, Data | World Bank.” Accessed November 24, 2021. https://www.worldbank.org/en/country/jordan/overview#1.

17. UNHCR Operational Data Portal (ODP). “The Final and Endorsed Version of the JRP.” Accessed November 24, 2021. https://data2.unhcr.org/en/documents/details/77969. ReliefWeb. “The Jordan Compact: A New Holistic Approach between the Hashemite Kingdom of Jordan and the International Community to Deal with the Syrian Refugee Crisis - Jordan.” Accessed November 24 2021. https://reliefweb.int/report/jordan/jordan-compact-new-holistic-approach-between-hashemite-kingdom-jordan-and.

18. Lenner, Katharina, and Lewis Turner. “Making Refugees Work? The Politics of Integrating Syrian Refugees into the Labor Market in Jordan.” Middle East Critique 28 (April 30, 2018): 1–31. https://doi.org/10.1080/19436149.2018.1462601.

19. International Rescue Committee. A Decade in Seach of Work: Paniel Discussions after 10 Years of Conflict in Syria, 2021. https://rescue.app.box.com/s/qqqqz9lxk44fzfaq8prhsco2we28ngzk.

20. Fallah, Belal, Caroline Krafft, and Jackline Wahba. “The Impact of Refugees on Employment and Wages in Jordan.” Economic Research Forum (ERF). Accessed December 31, 2021. https://erf.org.eg/publications/the-impact-of-refugees-on-employment-and-wages-in-jordan/.

21. Human Rights Watch. “Jordan: Events of 2019.” In World Report 2020, 2019. https://www.hrw.org/world-report/2020/country-chapters/jordan.

22. “Memorandum of Understanding Between the Government of Jordan and UNHCR,” April 1998. http://mawgeng.a.m.f.unblog.fr/files/2009/02/moujordan.doc.

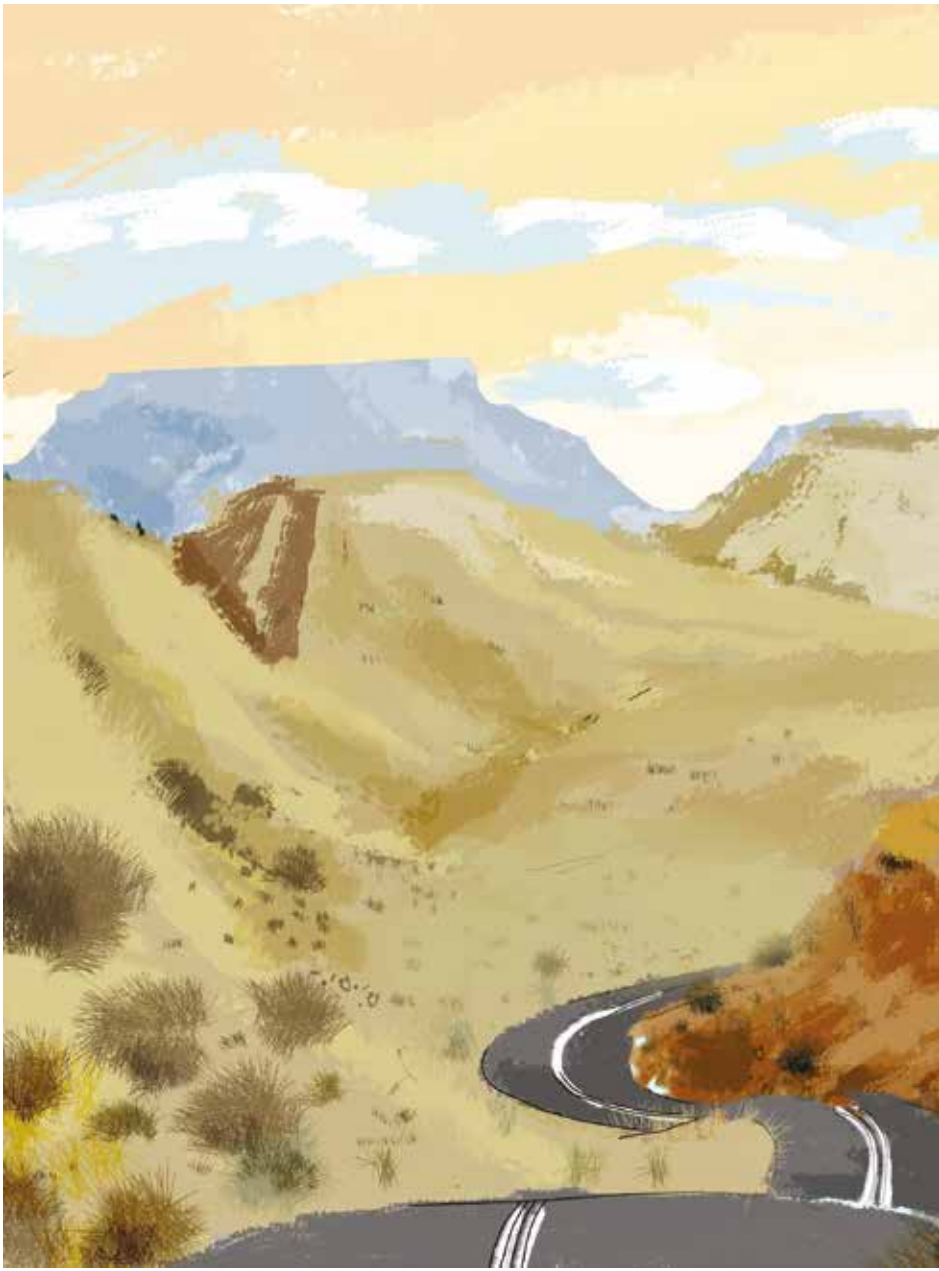
23. “Syrian Refugees in Jordan, A Protection Overview.” Jordan INGO Forum, January 2018. https://reliefweb.int/sites/reliefweb.int/files/resources/JIF-ProtectionBrief-2017-Final.pdf.

24. Sana’a Center for Strategic Studies. “The Struggle Far from Home: Yemeni Refugees in Cairo,” December 18, 2020. https://sanaacenter.org/publications/main-publications/12286.

25. “This Ancient Religion Has Brought Its Baptisms to Australian Rivers.” ABC News, July 21, 2017. https://www.abc.net.au/news/2017-07-21/meet-the-mandaeans-sydneys-followers-of-john-the-baptist/8727720; “Are Iraqi Mandaeans Better off in Jordan? - Al-Monitor: The Pulse of the Middle East.” Accessed November 24, 2021. https://www.al-monitor.com/originals/2018/02/jordan-iraq-mandaean-refugees-religion.html.

26. Huang, Cindy, and Kate Gough. “The Jordan Compact: Three Years on, Where Do We Stand?” Center For Global Development. Accessed November 24, 2021. https://www.cgdev.org/blog/jordan-compact-three-years-on.

27. Verme, Paolo, Chiara Gigliarano, Christina Wieser, Kerren Hedlund, Marc Petzoldt, and Marco Santacroce. The Welfare of Syrian Refugees: Evidence from Jordan and Lebanon. Washington, DC: World Bank, 2016. https://doi.org/10.1596/978-1-4648-0770-1.

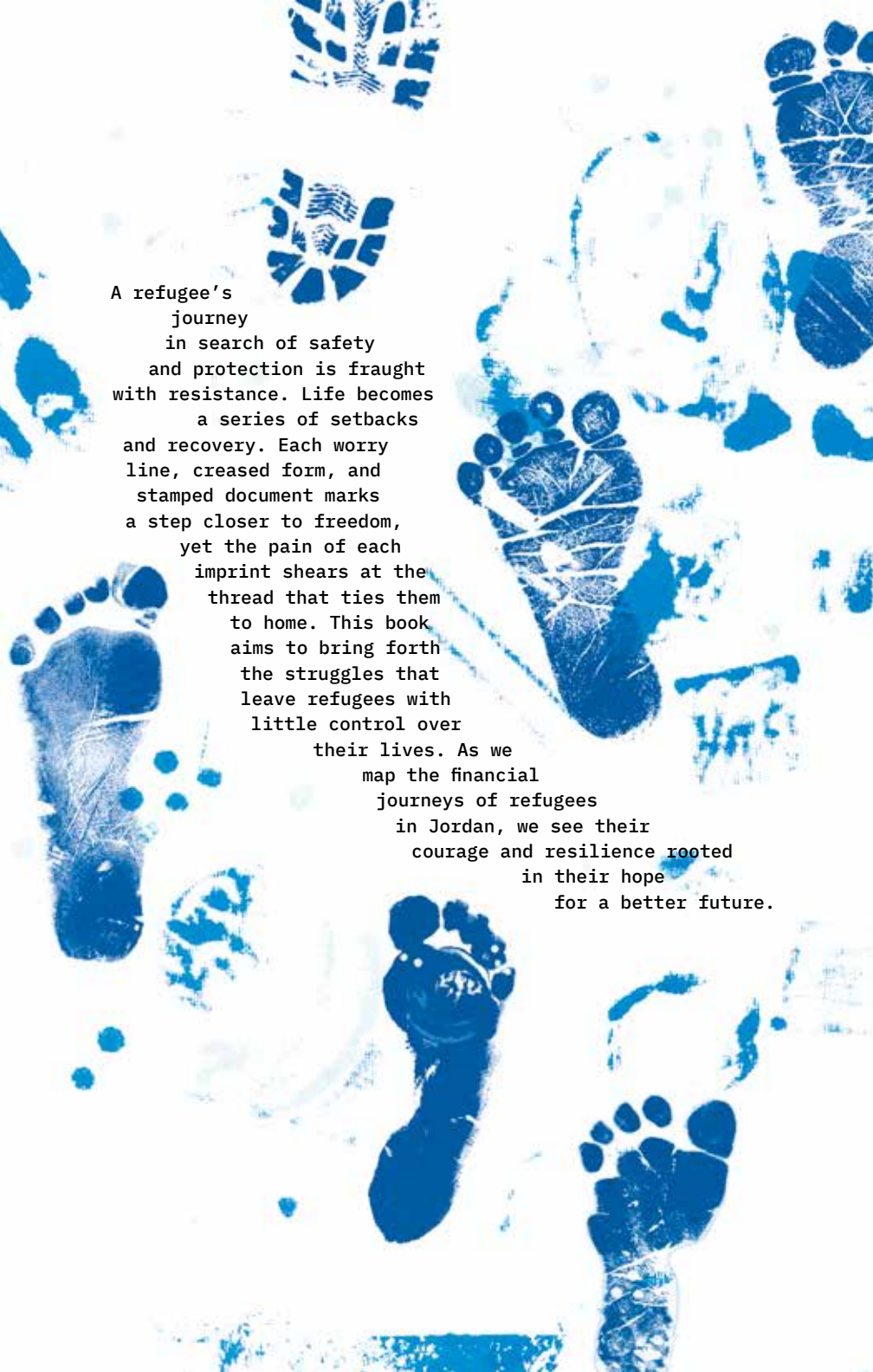


About the Editors

Swati Mehta Dhawan is a Research Associate at the Department of Economic Geography at the Catholic University of Eichstätt-Ingolstadt. She was the lead researcher of the Finance in Displacement (FIND) research project in Jordan, an initiative that aims to better understand how refugees manage their livelihoods and financial lives. This research is the basis of the financial biographies discussed in this book.

Hans-Martin Zademach is a Professor of Economic Geography at the Catholic University of Eichstätt-Ingolstadt. In his current research, he is interested in the fundamental processes shaping social and spatial inequalities and sustainable development with a particular focus on the issues of finance and financialisation. Hans-Martin has been co-principal investigator of the FIND project.

The FIND project was facilitated by the German Federal Ministry for Economic Cooperation and Development (BMZ).



A refugee's journey in search of safety and protection is fraught with resistance. Life becomes a series of setbacks and recovery. Each worry line, creased form, and stamped document marks a step closer to freedom, yet the pain of each imprint shears at the thread that ties them to home. This book aims to bring forth the struggles that leave refugees with little control over their lives. As we map the financial journeys of refugees in Jordan, we see their courage and resilience rooted in their hope for a better future.