

10-1-2010

# Economic Coping Mechanisms of Iraqi Female Headed Households in Jordan

Sophia Moradian

SIT Study Abroad, [sophiemoradian@gmail.com](mailto:sophiemoradian@gmail.com)

Follow this and additional works at: [http://digitalcollections.sit.edu/isp\\_collection](http://digitalcollections.sit.edu/isp_collection)



Part of the [Economics Commons](#), and the [Human Geography Commons](#)

---

## Recommended Citation

Moradian, Sophia, "Economic Coping Mechanisms of Iraqi Female Headed Households in Jordan" (2010). *Independent Study Project (ISP) Collection*. Paper 908.

[http://digitalcollections.sit.edu/isp\\_collection/908](http://digitalcollections.sit.edu/isp_collection/908)

This Unpublished Paper is brought to you for free and open access by the SIT Study Abroad at DigitalCollections@SIT. It has been accepted for inclusion in Independent Study Project (ISP) Collection by an authorized administrator of DigitalCollections@SIT. For more information, please contact [digitalcollections@sit.edu](mailto:digitalcollections@sit.edu).

# **Economic Coping Mechanisms of Iraqi Female Headed Households in Jordan**

Moradian, Sophia

Academic Director: Al Tabini, Raed

Advisor: Washington, Kate

Boston College

International Relations and Islamic Civilization & Societies

Amman, Jordan

Submitted in partial fulfillment of the requirements for Jordan: Modernization and Social Change,  
SIT Study Abroad, Fall 2010

Copyright Release

(Note: AD must complete this form for every student's ISP. A signed copy of this form must accompany any ISP selected as outstanding and sent to the Brattleboro office.)

The author hereby **does/does not** grant the School for International Training the permission to electronically reproduce and transmit this document to the students, alumni, staff, and faculty of the World Learning Community.

The author hereby **does/does not** grant the School for International Training the permission to electronically reproduce and transmit this document to the public via the World Wide Web or other electronic means.

The author hereby **does/does not** grant the School for International Training the permission to reproduce this document to the public in print format.

**OR**

The author hereby grants to the School for International Training permission to reproduce either electronically or in print format this document in whole or in part for library archival purposes only.

Student (please print name): Sophia Moradian

Signature:

Date: 4 December 2010

**Table of Contents**

I. Abstract.....	4
II. Acronyms and Abbreviations.....	5
III. Acknowledgements.....	5
IV. Introduction.....	6
V. Literature Review.....	10
VI. Methodology.....	17
VII. Findings.....	22
1. Remittances.....	24
2. Volunteer Positions.....	25
3. Travel Stipends.....	27
4. Self-Employment.....	29
5. Informal Work.....	32
VIII. Conclusion.....	34
IX. Limitations of the Study.....	36
X. Recommendations for Further Study.....	37
XI. Bibliography.....	38
XII. Appendices	
1. Informed Consent Form.....	41
2. Tables 1 & 2: Typical Income and Expenses for Iraqi FHHs.....	42
3. Sample interview questions to Iraqi Participants.....	43
4. Sample Case studies of Iraqi Women .....	44
5. Interview questions for non-Iraqis.....	47

## Abstract

As a host country for displaced Iraqis since the 1991 Gulf War, Jordan has received waves of Iraqi forced migrants for the past twenty years, with the greatest number of displaced Iraqis arriving after the 2003 Iraq war. Due to its own limited resources, Jordan has faced the difficult task of hosting these refugees. The Jordanian government still does allow the majority of Iraqis to work in Jordan; thus, the majority of Iraqi households in Jordan lack a stable source of income. Through Iraq's past three decades of war, Iraqi women have disproportionately suffered. In Jordan, Iraqi female household heads are among the poorest within the Iraqi population and are categorized as vulnerable peoples according to the IOM and UNHCR.

This study aims to look at the informal ways in which Iraqi female household heads are coping economically within Jordan. In order to develop an understanding for the economic situation of Iraqi female household heads on the ground, Iraqi women fitting these criteria were interviewed, as were case workers and program coordinators of local NGOs. Individual cases of Iraqi women were compiled to create a general consensus on the main coping mechanisms of Iraqi female headed households in Jordan.

After presenting the main economic coping strategies reported, the researcher concludes that remittances, travel stipends, and volunteer positions are the main ways in which female household heads in Jordan generate informal income. Continued international support, channeled through funding for UNHCR and NGOs in Jordan, supporting self reliance among Iraqis is strongly recommended.

## **ISP Topic Codes**

Gender Studies 507

Economics 511

Regional Studies: Middle East 521

Peace and Social Justice 539

## **Acronyms and Abbreviations**

CBO- Community Based Organization  
 FHH- Female Headed Household  
 IDP- Internally Displaced Person  
 IOM- International Office of Migration  
 IRD- International Relief & Development  
 JD- Jordanian Dollar<sup>1</sup>  
 MENA- Middle East and North Africa  
 NFI- Non Food Item  
 NGO- Non Governmental Organization  
 UN- United Nations  
 UNHCR- United Nations High Commissioner for Refugees  
 UNOCHA- United Nations Office for the Coordination of Humanitarian Affairs  
 WFP- Women's Federation for World Peace  
 WRC- Women's Refugee Commission

## Acknowledgements

I would like to acknowledge, first and foremost, all the Iraqi women who gave their time and generously shared their stories. My advisor, Kate Washington, helped to develop the theoretical framework for this study; her continuous support and advice have been invaluable throughout the course of this research. I would also like to thank Patricia Giffoni, Mai Roumi, Batool Maraqa, and Shahad for providing me with contacts at CBOs and for assisting me in translation. Fusayo Irikora provided me with a wealth of information and insight, from her extensive experience working with Iraqis. Without the assistance of WFP volunteers, who assisted me with fieldwork and informal interviews with Iraqi FHHs, I would not have developed insight for the situation of Iraqi FHH in Jordan. Special thanks are also due to CARE, WFP, and SIT in Jordan for their continuous assistance and encouragement.

*As a woman I have no country. As a woman my country is the whole world.*  
*Virginia Woolf*

---

<sup>1</sup> 1 JD= \$1.40 USD

## Introduction

As a woman whose ancestors have been displaced by war and internal conflict, I have always had a concern for vulnerable and displaced peoples. During the late nineteenth century and early twentieth century, under Ottoman control, Armenians and other minorities within the Ottoman Empire were massacred by the Turkish army during WWI and forced from their homes; my ancestors were part of these deportations, and took refuge in northern Iran. I grew up with second hand anecdotes from my grandmother, regarding the experience of her aunts and uncles, who suffered the Ottoman deportations of Armenians and other minorities during WWI. Therefore, my interest in the experiences vulnerable peoples within the MENA region has been highly affected by stories of own family history.

Worldwide, women hold less political, economic, and social rights than men; this is especially true in the greater MENA region. In recent decades many nations have made great strides towards improving women's rights; however, in times of conflict or political unrest, women have seen a reversion in these rights.<sup>2</sup> From previous research with a microfinance program working in rural Armenia, my findings indicated the statistical significance that female-headed businesses have at higher risk of failing than those of men. This disparity emanates from the complex ramifications of the breakup of the Soviet Union, as well as women traditionally being expected to stay at home.

My recent academic interests have been in rights for vulnerable populations in the Middle East. When I decided to spend six months in Jordan and take on an internship with CARE International in Amman, my goal was to expand my knowledge on forced migrations and rights for those who are greatest at risk. Vulnerable populations in Jordan comprise those who are financially insecure, in that they fall at or around the poverty line as well as those who lack legal rights. In 2008, the poverty line in Jordan was set at JD57 per person per month and JD3,876 per household per year

---

<sup>2</sup> Nadjé Al Ali and Nicola Pratt, *Women and War in the Middle East* (London, New York: Zed Books, Inc, 2009), 4.

(based on a household of 5.7 people).<sup>3</sup> FHH are often labeled as vulnerable members of the population, as they are often the poorest in society.<sup>4</sup>

While the situation of Iraqi refugees in Jordan is extremely difficult, the position of Jordan as a host country must also be taken into consideration; it has been a host country for refugees since the creation of the state of Israel in 1948. Notably, Jordan is not a signatory of the 1951 Geneva Convention on Refugees; thus it lacks laws for refugees or those seeking asylum in Jordan.<sup>5</sup> The Hashemite Kingdom of Jordan has a unique role in the region, having the highest ratio of refugees to population: one quarter of all Jordanian residents are considered refugees.<sup>6</sup> As a country, with a lack of natural resources, security issues, and an economy that has been highly affected by the global economic crisis, Jordan is struggling as a host country to support these refugees. As expressed by Hanin Odeh, “Jordan has adopted ‘semi protectionist’ policies toward Iraqi forced migrants, i.e. letting them in, but depriving them of livelihood means to become settled, therefore ‘encouraging them to move forward’”.<sup>7</sup> A gap exists between the demand and supply for labor, and Jordan’s high fertility rates foreshadow economic difficulties for future generations. Furthermore, Jordan’s water insecurity is a (national) concern, as by 2025, analysts expect the per capita share of water to decrease from 140 to 90 m<sup>3</sup> per year.<sup>8</sup> It is then, understandable why the Jordanian government does not grant work permits to Iraqis, thereby encouraging local integration into Jordanian society. A paradox exists in Jordan: it is considered one of the safest countries in the Middle East; however, it is one of the most resource poor countries in the region and in the world.

---

<sup>3</sup> Yusuf Mansur, "Poverty in Jordan," *The Jordan Times*, August 3, 2010, <http://www.jordantimes.com/index.php?news=28869> (accessed December 3, 2010).

<sup>4</sup> Schinina Guglielmo, Elena Bartoloni and Rocco Nuri, *Assessment on Psychosocial Needs of Iraqis Displaced in Jordan and Lebanon*, Assessment (Amman, Beirut: International Organization for Migration, 2008), 12.

<sup>5</sup> Guglielmo, 46.

<sup>6</sup> Hanin Odeh, "Policy Responses to Mass Refugee Influx: The Case of Iraqi Refugees in Jordan" (London: London School of Economics and Political Science, September 2007), 6.

<sup>7</sup> Odeh, 29.

<sup>8</sup> Odeh, 25.

According to recent statistics released in July 2010 by UNHCR, there are currently 30,700 Iraqis residing in Jordan.<sup>9</sup> Iraqis in Jordan are not considered refugees, but rather temporary “guests”.<sup>10</sup> Most significantly, Iraqis are not legally allowed to work in Jordan, depriving them of a source of income and livelihood. Aside from wealthy businessmen who have the financial means to keep JD50,000 in the bank, the overwhelming majority of Iraqis residing in Jordan are not legally allowed to work. While there are few Iraqis who obtained work permits before the mass influx of Iraqis to Jordan in 2007, the number of Iraqis with official work permits in Jordan is 1,700.<sup>11</sup> It is widely known, however, that Iraqis engage in informal work in Jordan in order to provide an income for their families.

The current war in Iraq is not a completely new phenomenon for Iraqis. Over the past three decades of war, women have endured losing husband, sons, and brothers and other male family members. These losses, coupled with slowly being denied rights by Iraq’s previous socialist regime, have made them vulnerable—both inside and outside Iraq as displaced persons. Under current circumstances, they have lost even more social freedom and mobility- both those in Iraq and those who have fled to neighboring countries such as Jordan. Women have played an important role in shaping the politics and direction of their country in the past, and Iraqi women, both IDPS and those living abroad, must take on this role again in rebuilding their country.

There is very little current information on the ways in which Iraqi households are coping financially in Jordan. Traditionally, with Iraqi families, the household head is a man. From my experience in working with Iraqi refugees in Jordan this summer, married women had very little knowledge or were not involved managing the finances of their house. However, Iraqi FHH in Jordan must take on the role of the traditional father, by providing a source of income for the family, as well as being a mother and caretaker of the house. This presents a difficult situation for many Iraqi women in Jordan, as many have not taken on the role of household head before coming to Jordan.

---

<sup>9</sup> UNHCR, *UNHCR - July 2010*, Press Release (Amman: UNHCR, 2010).

<sup>10</sup> Odeh, 32.

<sup>11</sup> Odeh, 33.

Furthermore, like other displaced Iraqis in Jordan, Iraqi FHH in Jordan are not granted work permits, and are thus forced to rely on non-formal sources of income. While some families receive both food and non-food aid from UNCHR and other international organizations in Jordan, there are still families who are not registered with UNCHR and therefore do not receive formal aid. Iraqis today face the issue of depleting financial resources, namely savings from Iraq, and have been forced to enter into informal employment in Jordan. Many of these individuals are estimated to be women as it is easier for women, than for men, to work in the informal economy.<sup>12</sup> This situation often results in both men and women being exploited by their employers, as they are not officially 'employed' and therefore cannot seek justice with higher authorities. In addition to working in the informal economy, I predict that many Iraqi FHHs are utilizing aid from local organizations as well as or remittances from abroad to support their day-to-day activities in Jordan. I estimate, though, that Iraqis in Jordan today are less reliant on remittances from Iraq, due to the worsening economic and security conditions in Iraq. Thus, over the past few years, it is expected that Iraqis households in Jordan have been forced to generate their own income in Jordan, or to rely on remittances from relatives who have been resettled and have the financial means to send funds to relatives in Jordan. This study will highlight the ways in which Iraqi FHHs are coping economically in Jordan, in order to provide recommendations on how to better serve the most vulnerable group of displaced persons in Jordan.

## Literature Review

---

<sup>12</sup> Fusayo Irikora, interview by Sophia Moradian, *Jordan Representative, WFP*, (November 9, 2010).

In a society that used to pride itself as one of the leaders of the Arab world, Iraq today is considered one of the focal points of conflict in the Middle East. The story of Iraqi women can be seen as an integral part of the history of Iraq, especially after the formation of an Iraqi Republic. After the 1958 coup and the formation of an Iraqi Republic, Nadjé Al Ali argues in her book, *Iraqi Women: Untold Stories from 1948 to the Present*, that women's rights and mobility in society and in the work force increased.<sup>13</sup> This was due to both the increase in popularity of organizations such as 'Rabitat' (The League for the Defense of Women's Rights) and the Communist party's liberalization of social relations.<sup>14</sup> For example, in 1959 the Personal Status Code was passed in Iraq; it stated that women must have equal inheritance to men, made polygamy and unilateral divorce extremely difficult, and a women's consent to marriage compulsory. The rule of the Arif brothers from 1963 to 1968 was seen as a period of progressive social policies and relative freedom in the newly formed Iraqi Republic.

This push towards social modernization was also present during the first decade of Ba'ath rule. Despite Saddam Hussein's notorious oppressive regime, after his coming to power in 1979, urban women experienced more social freedom and opportunities to and to an education. The 1970's and early 1980's are fondly remembered by Iraqi women and as the "Days of Plenty" and the "Golden Age".<sup>15</sup> Iraq's thriving economy during this period was a result of a global increase in oil prices as well as the Ba'ath party's domestic policies, which promoted human capital at home and promoted the development of Iraq's infrastructure. Iraq's growing economy demanded a larger labor force, and instead of importing foreign labor, women's participation in the work force was seen as necessary to the economic development of the country. Women were "perceived to play a crucial role in the development and modernization of the country".<sup>16</sup> The Ba'ath regime invested in human capital (both men and women), and in 1974 declared that all university graduates would have jobs after

---

<sup>13</sup> Nadjé Al Ali, *Iraqi Women: Untold Stories from 1948 to the Present* (London, New York: Zed Books, Inc., 2007) 96.

<sup>14</sup> Al Ali, 96.

<sup>15</sup> Al Ali, 127.

<sup>16</sup> Al Ali, 127.

graduation.<sup>17</sup> By 1980, urban women worked in government, as teachers, university professors, doctors, lawyers, and engineers. The state provided free child care services to ease the burden of working women. The regime even worked to support vocational training and literacy programs for rural women, namely through the General Federation for Iraqi Women. The Ba'ath party's policy towards women, can be represented in the words of Saddam Hussein in 1981:

The complete emancipation of women from the ties which held them back in the past, during the ages of despotism and ignorance, is the basic aim of the Party and the Revolution. Women make up one half of society. Our society will remain backward and in chains unless its women are liberated, enlightened and educated... We are all—in the Party and the Government, and in the social organization—expected to encourage the recruitment of more women to the schools, government departments, the organization or production, industry, agriculture, arts, culture, information and all other kinds of institutions and services.<sup>18</sup>

While Saddam Hussein's motives for empowering women were a means through which he aimed to create a new generation loyal to his regime, this progressive policy towards women was significant for women's participation in the workforce and in public life. Nadjie Al Ali describes the Ba'ath party's actions as a means by which to ensure that the "state became the main patriarch and patron of the country".<sup>19</sup> Power was shifted from the male figure of the house to that of the state. While political oppression was rampant during the Ba'ath regime, women experienced greater freedom through their increasing educational level and increased participation in the work force. As Al Ali asserts, "Iraqi women became among the most educated and professional in the whole region".<sup>20</sup>

However, when political and economic conditions changed during the Iran-Iraq war and after the 1991 Gulf War, the state changed its discourse and rhetoric regarding women and women's role in society. After the 1991 Gulf War and era of sanctions in the 1990's, economic conditions declined and the Iraqi regime urged women to return to their homes to care for their families, in order to allow

---

<sup>17</sup> Al Ali, 132.

<sup>18</sup> Al Ali, 131.

<sup>19</sup> Al Ali, 146.

<sup>20</sup> Al Ali, 138.

men to be the 'breadwinners' of the family.<sup>21</sup> Before 1991, women's employment in Iraq was at the highest in the region; over 23% of women were active in the work force.<sup>22</sup> After the 1991 Gulf War and resulting economic sanctions, women's workforce participation drastically changed: in 1997 only 10% of women were formally employed.<sup>23</sup> Despite this decrease in formal work, Iraqi women continued to work informally in order to contribute to household income, which had fallen drastically during the period of economic sanctions. These informal activities mainly consisted of: sewing, cooking, baking pastries, cleaning houses, raising chickens, and in some cases, prostitution. This experience with working informally translates to Iraqi women's working in the informal economy in Jordan. Iraqi women, while not fighting in Iraq's wars over the past three decades, have suffered substantially from the ramifications of these wars. Many husbands, brothers, sons, and uncles were killed or severely injured during these wars, thus leaving many women as widows or alone during wartime to provide for their families.

Role reversal in the Iraqi home, due to a lack of male presence in the home, or the male's physical inability to provide, financially, for the family has led to male frustration at losing the role of the 'breadwinner' of the family. Since the outbreak of the 2003 Iraq war, gender based violence, both at home and in public has increased. Iraqi women have also been forced to abide by a conservative dress code, out of fear of threats from Islamic militants. Women who held notable positions in government, or as doctors, lawyers, and academics, and especially any individual who has had previous relations with the American government, have received threats by such religiously conservative groups to return home or to leave the country.<sup>24</sup> Women have thus, out of safety and societal pressures, been pushed back to the home and out of the public sector.

Stigmas for divorced, widowed and single women exist in Iraq, and are especially present now in Iraq's increasingly conservative society. Traditionally, a woman who is single, divorced, or

---

<sup>21</sup> Al Ali, 186.

<sup>22</sup> Al Ali, 186.

<sup>23</sup> Ibid.

<sup>24</sup> Nadje Al Ali, "Contextualizing the Plight of Iraqi Women," *ISIM Review*, 2007.

widowed in Iraq would either live with her family or her in-laws; however in light of the ongoing conflict in Iraq, many women have fled Iraq, either alone or with their children.<sup>25</sup> The researcher interviewed Iraqi women who had left Iraq upon divorcing their husbands, after accounts of domestic violence or threats from ex-husbands and fathers after the divorce.

Al Ali and Pratt call for increased attention to women's informal economic activities, especially in the face of war and conflict. They assert that inequalities such as gender hierarchies usually "perpetuate conflict and impede post-conflict reconstruction."<sup>26</sup> Women are also disproportionately affected by conflict, as they must bear the burden of increasingly difficult living standards at home and managing familial affairs.<sup>27</sup> All but one Iraqi women interviewed in this study had lived through the Iran-Iraq war, the Gulf War, and subsequent economic sanctions, which forced educated women in the workforce to return to the home. This loss of human capital in Iraq is similarly occurring in Jordan. With Iraqi FHHs being socially discouraged from working in Iraq, and their not being allowed to work in Jordan, FHH are faced with the difficult situation of providing economically for their families, both at home and in Jordan.

Large migrations of Iraqis happened largely after the 2003 Iraq War. After 2006, due to increasing sectarian and internal violence in Iraq, waves of Iraqi migration increased to surrounding countries.<sup>28</sup> Furthermore, due to Jordan's easing restrictions on Iraqis migrating and living in Jordan, many more Iraqis arrived after 2007, not only from Iraq but from neighboring countries such as Syria and Lebanon as well. Therefore, UNHCR in Jordan became active in 2007. It is estimated that among the 30,700 active Iraqis registered with UNHCR in Jordan today<sup>29</sup>, 20% of Iraqi households are female headed and typically comprise the poorest sector of the population.<sup>30</sup> UNHCR also

---

<sup>25</sup> Kate Washington, interview by Sophia Moradian, Amman (December 1, 2010).

<sup>26</sup> Al Ali and Pratt, 57.

<sup>27</sup> Al Ali and Pratt, 46.

<sup>28</sup> UNHCR, *UNHCR - July 2010*.

<sup>29</sup> *Ibid.*

<sup>30</sup> Guglielmo, 12.

reported that in 2010, 50% of females “at risk” in Jordan are receiving cash assistance.<sup>31</sup> Iraqi FHHs fall under the category of “at risk” females in Jordan. While monthly cash assistance from UNHCR is beneficial source of income for those families receiving this support, it is usually only enough to pay rent each month; thus families are forced to rely on material assistance from organizations such as UNHCR, IRD, CARE, and IOM. Conclusions from the 2007 Fafo report suggest that those from poorer households depend on income from informal employment in Jordan, while households that are financially better off receive transfers from Iraq or from self-employment.<sup>32</sup> Middle-income families are also dependent on remittances from abroad.<sup>33</sup> Overall, 42% of those surveyed in the Fafo study were receiving financial assistance from relatives in Iraq.<sup>34</sup>

The Fafo report also highlights the disparity between employment levels of Iraqi men and women in Jordan. Overall, about 20% of Iraqi population reporting being employed, with just over 40% of males employed and fewer than 10% of women employed.<sup>35</sup> This disparity may be due to expectations by the male head to provide a source of income for his family, while the woman is expected to take care of the home. Statistics for employment among female-headed households was stated at 7.8%<sup>36</sup>; additionally, the report asserts that, “female headed households are more often found among poorer households and among households where the education of the household is relatively low.”<sup>37</sup> Furthermore, the report suggests that poorer households, a large percentage of which are female headed, are more dependent on employment as a source of income, as compared to wealthier households, which are dependent on remittances from Iraq.<sup>38</sup>

The future intentions of Iraqis in Jordan are important factor in how they perceive their current economic situation. The International Office for Migration (IOM) published an assessment on

---

<sup>31</sup> UNHCR, *Cash Assistance to Registered Refugees in the First Quarter of 2009*, Summary (Amman: UNHCR, 2009).

<sup>32</sup> Fafo, *Iraqis in Jordan 2007: Their Numbers and Characteristics*, Assessment (Fafo, 2007) 13.

<sup>33</sup> Ibid.

<sup>34</sup> Fafo 12.

<sup>35</sup> Fafo, 24.

<sup>36</sup> Fafo, Appendix I, 5.

<sup>37</sup> Fafo, 10.

<sup>38</sup> Fafo, 13.

the “Psychosocial Needs of Iraqis Displaced in Jordan and Lebanon” in 2008, which elaborated on previous research conducted by Fafo in 2007. 80% of respondents in IOM’s survey reported that they plan to leave Jordan and see their current living situation as temporary.<sup>39</sup> This notion has been problematic among Iraqis in Jordan, especially when dealing with their finances: many Iraqis do not expect to stay in Jordan for more than a few months. Iraqis arrive in Jordan with the expectation that they will be able to live off of savings from Iraq. The UNHCR still maintains that resettlement is the “primary durable solution” for Iraqis in Jordan, but recognizes the decrease in acceptances of Iraqis to third countries.<sup>40</sup> The United States is currently and has been the largest recipient of Iraqi refugees, but has been decreasing its number of acceptances over the past three years: in 2008, 6,700 Iraqis departed for the United States from Jordan while in 2010, 2,600 Iraqis have departed for the United States from Jordan.<sup>41</sup> Return to Iraq is uncommon, largely due to safety concerns.

Conclusions from a report commissioned by UNHCR Jordan, concerning the social capital of Iraqis in Jordan, state that the social capital of adult Iraqi refugee women have greater social capital than that of men and of other refugee communities in Jordan.<sup>42</sup> Noel Calhoun, primary researcher in a study on social capital of refugees in Jordan, states that the social bonding capital for Iraqi women is the higher than that of men.<sup>43</sup> Furthermore, within the Iraqi community, there is a general sense of trust with borrowing and lending money.<sup>44</sup> While it is highly likely that Iraqis trust each other more than their host community, the researcher of this study does not fully agree with the assertion that Iraqis are completely trustful of others in Iraqi the community. Without legal rights and in a situation of economic uncertainty, Iraqis may not feel safe lending money to others and in many cases do not have the luxury to loan extra funds to others.

---

<sup>39</sup> Guglielmo, Bartoloni and Nuri, 8.

<sup>40</sup> UNHCR, *UNHCR - July 2010*.

<sup>41</sup> *Ibid.*

<sup>42</sup> Noel Calhoun, *With a little help from our friends: a participatory assessment of social capital among refugees in Jordan*, Assessment (Amman: UNHCR, 2010), 20.

<sup>43</sup> Calhoun, 7, 15.

<sup>44</sup> *Ibid.*

Previous research has shown that significant factor in the advancement of a developing country is the inclusion and empowerment of women in society results in a healthier, better educated, more peaceful and more prosperous society.<sup>45</sup> One of Jordan's current challenges to development is its need to include women in the work force. Therefore, by developing a deeper understanding of how Iraqi women live in Jordan, I intend to illuminate mechanisms by which to women are coping, financially, in Jordan. As one of the leading scholars on Iraqi women and their history, Nadjé al Ali has spent years working in Iraqi and in Iraqi communities across the globe, documenting their stories and experiences. I plan to adopt her method of documenting the experiences of Iraqi women as personal anecdotes. "In the context of the aftermath of the invasion in 2003, the escalating violence and sectarian tensions, contestations about power and national identity, history becomes a very important and powerful tool...They relate to claims about rights, about resources, about power".<sup>46</sup> While Al Ali is describing here, the ever-changing role of Iraqi women in society over the past century, I plan to use her method of anecdotes from Iraqi women whom I interview in order to shape larger generalizations about how Iraqi women are coping economically in Jordan. I will begin with a brief history of Iraqi women, within Iraqi to their journey to Jordan.

## **Methodology**

Data for this study was collected through two main ways: seven informal interviews with Iraqi women who are household heads in Jordan as well as seven formal interviews with representative from local NGOs, such as case workers and program managers. This primary research was supplemented by books background research on the history of Iraqi women, both in Iraq and as

---

<sup>45</sup> UN News Centre, *When Women are Empowered, All of Society Benefits*, November 16, 2007, <http://www.un.org/apps/news/story.asp?NewsID=24698&Cr=women&Cr1>. (accessed November 18, 2010).

<sup>46</sup> Nadjé Al Ali, *Iraqi Women: Untold Stories from 1948 to the Present*, 4.

refugees, as well as from reports on Iraqi refugees in Jordan. Iraqi FHHs were chosen based on their previous or current affiliation with Women's Federation for World Peace. Contacts at local NGOs were provided by the researcher's affiliations at CARE International. Furthermore, only women who are heads of their households in Jordan were interviewed for this study. This includes women who are divorced, widowed, or who have husbands living abroad. All Iraqi women interviewed did not have a male figure (older son, brother, or father) residing in the house, who provides an income. Therefore, women included in this study have, as the head of their house to provide income for her family's daily needs. Iraqi women interviewed had varying family sizes<sup>47</sup>, various education levels, and varying amounts of time spent in Jordan. Such diversity in subjects is necessary for generating an appropriate sample group. Women were between the ages of 20 and 60, and thus had varying experiences growing up in Iraq. All were from the Baghdad.<sup>48</sup>

The sample of Iraqi FHH interviewed all had, at some point, received aid from CARE International, UNHCR, or WFP. These organizations provide cash and non-cash assistance to Iraqis in need—regardless of age, gender, or legal status. All FHHs interviewed are beneficiaries of WFP and comprise the most financially vulnerable Iraqis in Jordan who often do not have enough economic resources to buy blankets and warm clothes.<sup>49</sup> Iraqis in need of aid either contact WFP directly, through recommendations by friends and neighbors, or local organizations send their contact information to Fusayo Irikora, Jordan Representative of WFP. Women interviewed resided in the areas of Hashmi Al Shemali, downtown, Jabal Hussein and Sweileh. Informal discussions with these women were conducted in their homes, and were accompanied by two male volunteers from WFP. Because interviews were conducted with individuals who receive financial and material aid from WFP, biases in the data collected may be present, as individuals may have over-exaggerated their financial needs and under-reported sources of informal income, so as to seem more in need of

---

<sup>47</sup> Mean number of individuals in FHHs interviewed was 2.3.

<sup>48</sup> See Appendix 4 for four case studies of FHHs.

<sup>49</sup> Irikora.

financial assistance. All interviews with Iraqi FHH were conducted with two male WFP volunteers present, who acted as translators.

While Iraqi women interviewed resided in and around Amman, program coordinators in both Irbid and Zarqa, who have direct contact with Iraqi women residing in these cities, were interviewed. Outside of Amman, the cities of Irbid, Zarqa, and Marqa contain large concentrations of Iraqi refugees. Therefore, while the researcher did not have direct contact with Iraqi FHH in cities outside of Amman, data was collected from secondary sources regarding Iraqi women in Irbid and Zarqa.

The researcher's close affiliation to CARE must also be noted. Contacts for formal interviews with non-Iraqis (case workers and program coordinators at local organizations) were recommended through employees of CARE as well as the primary researcher's advisor. Interviews with program coordinators in Irbid and Zarqa both required a translator. However, because of ready availability of a translator, the Arabic-English language barrier did not create significant limitations for the pool of subjects interviewed.

Rather than dealing with hard facts and analyzing hard data, this research study follows a qualitative approach. This method was used due to recommendations from the researcher's advisor, as well as from experienced researchers in the area of human rights and refugee crises. A former editor for *JO Magazine* explained that often with self-administered surveys, particularly among vulnerable populations, individuals tend to answer the questions in such a way that will attract more attention from UNHCR or organizations providing services to Iraqis.<sup>50</sup> Iraqis in Jordan are often hesitant to talk about household finances, and sometimes often exaggerate the costs of monthly expenses in order to portray their situation as more difficult than in reality. Also, it is widely known in the Iraqi community that those with more dramatic and tragic stories are more likely to get aid and be resettled; therefore, interview subjects may tell personal stories, which they feel will directly benefit them in being resettled or obtaining aid. Individuals want to ensure that they are not perceived as

---

<sup>50</sup> Nicholas Seeley, interview by Sophia Moradian, *Journalist, Author*, (November 20, 2010).

receiving too much aid and having enough money, as they are afraid of their UNHCR stipends being cut. There was a consensus among representatives from local NGOs that Iraqi families underreport informal funds received, in order to seem at greater need for assistance. Case workers interviewed explained that Iraqi families are afraid to report receiving funding from relatives abroad, in fear of UNHCR funding being cut. Iraqis interviewed repeatedly expressed confusion as to how UNHCR decides eligibility for monthly cash assistance, as well as for other services provided by CBOs. Among many factors, decreased international attention to the war in Iraq has contributed to a decrease in international funding for UNHCR.<sup>51</sup> As a result, funding directly to Iraqis from UNHCR, as well as secondary funding to NGOs in Jordan that provide services to Iraqis has experienced diminishing funding.<sup>52</sup> While the method of conducting informal interviews through personal anecdotes leaves room for embellishment and an individual's skewing of the truth, individual perspectives are considered a part of the experience of collecting personal narratives.<sup>53</sup> Al Ali cites a question posed by Jeremy Black: "Do people who live through dramatic events feel that their experiences give them special knowledge and understanding and therefore what they say when recalling them is the plain unvarnished truth?"<sup>54</sup> This is not to say that researchers should accept all they hear as fact, but it is important to recognize the unique situation of Iraqi women, who have not only been displaced by the current war in Iraq, but have also endured the loss and hardships of three decades of war.

It is also significant that many Iraqi women experience a strong nostalgia for the past, especially during the 1970's and 1980's when Iraq's economy was booming and Iraqi women were among the most educated and were urged to join the workforce. This gap between Iraqi women's livelihoods in Jordan and their lives in Iraq is significant in how women describe their former lives in Iraq. However, after interviews with case workers and reading UNHCR, IOM, and similar reports,

---

<sup>51</sup> W. Khuzai, *UNHCR News Story: UNHCR Sees Deepening Needs Among Iraqi Refugees Even as World Interest Wanes*, (UNHCR).

<sup>52</sup> Dana Nasser, interview by Sophia Moradian, *Social Worker, CARE*, (November 25, 2010).

<sup>53</sup> Seeley.

<sup>54</sup> Nadjé Al Ali, *Iraqi Women: Untold Stories from 1948 to the Present*, 3.

one can develop a more accurate and deeper understanding of the situations of Iraqi FHH and their economic coping mechanisms. Individual stories will add to this aggregate knowledge and have the advantage of providing the researcher with insight in to how women interpret their situation as refugees.

Informal interviews with Iraqi women participants were conducted in the form of discussions and while a core set of questions were asked to each participant, the order in which the questions were asked varied, as did the depth to which each question was answered.<sup>55</sup> These discussions lasted no more than half an hour. Before the beginning of formal interviews with non-Iraqis, interviewees were given a summary of the research study and why he/she was being asked to participate. Individuals were informed of their right to not participate in my study and their right to refrain from answering any questions, which they did not feel comfortable asking. No Iraqi participants names are mentioned in the study and all interviewee's names are replaced with arbitrary pseudonyms. Before their interviews, some non-Iraqi interviewees gave permission to the researcher to use their name in researcher's final report; thus, some interviewee's names are preserved. Participants were sometimes unwilling to sign consent forms, which they explained was due to possible legal ramifications from their respective affiliations with organizations. While all interviewees gave consent for the information discussed during the interview to be used in the study, about half did not want their name or affiliation used. Rather, interviewees gave consent to participate in the study, either through email form or through verbal consent. Translators acted as witnesses for those who gave verbal consent. Written consent forms were not signed as many individuals were hesitant to give their name and are wary of signing documents from unknown individuals; this is due to the mistrust of authorities, their limited rights in Jordan, and their desire to remain completely anonymous.

While most challenges occurring during the research study were not drastic, these unexpected changes affected the intended timeline and general research capacity. The researcher had planned to

---

<sup>55</sup> See Appendix 3 for questions asked to Iraqi FHH.

conduct formal interviews during the first and second weeks of the study, and interview Iraqi women during the second and third weeks. However, due to both delayed responses on behalf of those who were contacted for interviews, as well as the Eid holiday during the second week of research, the majority of formal interviews did not materialize until the third week. This forced the researcher to spend the first and second week, as well as part of the third week visiting Iraqi FHH in various areas of Amman. This change in the schedule and the week of the Eid holiday worked to the advantage of the researcher as she was forced to begin interviews with Iraqi women earlier than expected. Since interviews with Iraqi FHH proved to be harder than expected to obtain, this research study benefited from beginning interviews with FHH during the second week of research; a larger than expected sample size of Iraqi FHH was obtained. Furthermore, conducting interviews with Iraqi FHH before holding formal interviews with non-Iraqis gave the researcher deeper insight into the financial situations of Iraqi FHHs. Thus, during formal interviews with case workers and program managers of NGOs, the researcher was able to ask more meaningful and more in depth questions regarding her personal observations of and core issues raised by Iraqi FHH regarding their financial situations.

The researcher encountered minor obstacles, mostly relating to cultural differences between the United States and Jordan. It is more typical of Americans to plan interviews and formal meetings at least one week in advance, and to use email correspondence to arrange these meetings. The researcher generally experienced that meetings are easier to arrange through calling a prospective interviewee directly. Also, most interviews were confirmed less than one day before the arranged date, which often made scheduling each day difficult for the researcher. Nevertheless, this informal and “last minute” planning resulted in the researcher obtaining a greater and more geographically diverse sample size with NGO representatives. Originally, the researcher had planned to only interview persons from NGOs in Amman, but after a CARE employee provided contact information for her associates in Zarqa and Irbid, the researcher organized day trips to each city. These unanticipated interviews gave the researcher information regarding programs for Iraqis living in cities

outside of Amman; thus, research conclusions were drawn based on Iraqis living in both Amman and other areas of Jordan and the similar and different ways in which Iraqi women were coping economically in these cities.

## Findings

In total, fourteen individuals were interviewed: seven were Iraqi FHH, while seven were individuals who have experience working with Iraqis in Jordan, and often times in the greater MENA region. All Iraqi FHHs interviewed had arrived in Jordan after 2006, aside from one family that had arrived in 2000. The researcher held informal interviews with Iraqi women within Amman in the areas of Hashmi Al Shemali, Wast Al Balad, and Sweileh. While certain questions were asked to each Iraqi FHH, the interviews followed more of a discussion format and were intended to be relaxed and informal.<sup>56</sup> Non-Iraqis were interviewed in Amman, Zarqa, and Irbid and were asked a series of questions relating to their experience working with Iraqis and how they perceive Iraqi FHH to generate a source of income.<sup>57</sup> These individuals comprise a diverse cross section of those working with Iraqis in Jordan: these included case workers from CARE International, a local representative from WFP, a local journalist, and IOM Amman employee, representatives from Khawla Bint Al Azwar organization, and a program coordinator for the Princess Basma Foundation. The researcher has compiled the data collected from Iraqis and non-Iraqis to develop a general representation of how Iraqi FHHs are coping economically in Jordan.

All Iraqis interviewed were receiving aid from UNHCR; thus, UNHCR cash assistance is not included in the informal ways in which Iraqi women are generating income. Recipients of UNHCR monthly cash assistance receive debit cards, to which their monthly stipend is deposited each month.<sup>58</sup> This amount varies depending on number of individuals in the family. Many Iraqi women reported

---

<sup>56</sup> See Appendix 4.

<sup>57</sup> See Appendix 5 for questions asked to non-Iraqi participants.

<sup>58</sup> Debit cards are distributed to Iraqi families, rather than them being required to collect actual cash assistance from UNHCR Jordan each month.

receiving amounts from UNHCR that are less than official reports. A single man or woman receive JD75/ month, two individuals receive JD110/ month a family off three receive JD195/ month, a family of four receive JD210/ month, and a family of five receives JD220/ month.<sup>59</sup> The average number of individuals residing in FHHs interviewed was 2.3, but the most common number of individuals in a FHH was 3. Because women and FHH are considered to be a vulnerable group, it is typically easier for them to receive cash assistance from UNHCR.<sup>60</sup> Iraqi women reported that this stipend is usually enough for rent, utilities, and some food. However, it is not enough for other living expenses such as phones, clothes, and education costs, particularly if children in the family are attending a private school.<sup>61</sup> Local organizations such as Khawla Bint Al Azwar and CARE provide non-cash assistance, such as clothes, food, and home goods to families who demonstrate need; provision of non-cash assistance effectively decrease a family's budget. However, as a representative from Khawla Bint al Azwar stated, "This is very hard for the Iraqi women; they used to give away their children's old clothes, and now they are receiving old clothes from others."<sup>62</sup> CARE International provides one-time cash assistance to new families between the amounts of JD200-300; usually the UNHCR Amman office emails the names of newly registered and eligible families to CARE to receive cash assistance.<sup>63</sup> CARE gives additional assistance to individuals with special cases, such as severe injuries or debt; however, this assistance is received only after the individual or family represents their extreme need.

The researcher concluded that there are five main ways in which Iraqi FHH are coping in Jordan: remittances, volunteer positions, travel stipends, self-employment, and informal work. These coping mechanisms will be discussed in depth below.

### *Remittances*

---

<sup>59</sup> Women's Refugee Commission, *Living in Limbo: Iraqi Young Women and Men in Jordan*, (Amman: Women's Refugee Commission, 2009), 3.

<sup>60</sup> Ibrahim, interview by Sophia Moradian, *Program Assistant, IOM Amman*, (November 25, 2010).

<sup>61</sup> See Appendix 2 for Tables on UNHCR cash assistance and expenses for Iraqi FHH.

<sup>62</sup> Zeinab and Aya, interview by Sophia Moradian, (November 23, 2010).

<sup>63</sup> Fosayo, interview by Sophia Moradian, (November 14, 2010).

All Iraqi FHH interviewed had extended family in Iraq, the United States, and in one case, in Sweden; however, not all reported to be receiving financial assistance from their relatives abroad.<sup>64</sup> Four out of seven interviewees stated they were receiving funds from mothers, sisters, or sons in the United States and in Iraq. Three out of these four families had two or more children attending school; they reported that most of the funds received by family abroad were allocated towards the children's education.<sup>65</sup> In one family, it was reported that funds from family in Arizona were especially for the education of her daughter, who is attending a private university in Jordan.<sup>66</sup> Her son, in secondary school, also attends a private school. This indicates the importance of education among Iraqi families—even the most financially vulnerable within the Iraqi population in Jordan. In August 2007, the Jordanian government opened up Jordanian public schools to Iraqi children, even if their parents did not have official residency in Jordan.<sup>67</sup> While this has provided Iraqi children the chance to continue their education, the additional expense of uniforms, books, and exam costs is a burden on Iraqi FHHs who already have limited financial resources.

Nadia, a widowed Iraqi woman living alone, came to Jordan with her son and his family in 2007. He returned to Iraq in 2009 with his wife and children, as he was not able to work in Jordan. He now sends her money each month. While she does not have the added expenses of providing for children and educational costs, she explained how she worries everyday for safety of her son and his family's safety in Baghdad. Nadia, like other respondents receiving remittances, did not state the exact amount sent by their family and were generally uncomfortable with discussing exact amounts of sources of income. Therefore, it is difficult to ascertain the extent to which remittances affect the livelihoods of Iraqi FHHs interviewed. The researcher observed, however, that for all but one of the households receiving transfers from abroad, their living situation seemed fairly stable, and their lives generally more comfortable than that of other FHHs interviewed.

---

<sup>64</sup> Nadia, et all.

<sup>65</sup> Rheema, et all.

<sup>66</sup> Rheema.

<sup>67</sup> Géraldine Chatelard, Kate Washington and El Abed Oroub, *An Assessment of Services Provided for Vulnerable Iraqis in Jordan*, Assessment (Ramallah: AustCARE, 2007), 24.

The researcher gathered, therefore, that remittances can be seen as a supplement to UNHCR cash assistance received each month. Results from interviews did not indicate a clear consensus of the effect of remittances, except that they were not as common as other economic mechanisms described below.

#### *Volunteer Positions through Local NGOs*

Although Iraqis in Jordan are not allowed to work in the formal economy, many NGOs have begun to allocate funding for volunteers. These assistants, usually women, take on these positions for two to three months and are provided a monthly stipend, for transportation and their time, of between JD100-200. Representatives interviewed from a CBO in Zarqa, Jordan explained that some women take two of these positions at once, and thus generate twice the amount for their work.<sup>68</sup> In these positions, women work as translators, program coordinators, and often help facilitate programs with the local Iraqi community as well as the local community. Some of these organizations have volunteers work with local NGOs as teachers, and help with correspondence between the NGOs and partnering CBOs. However, because of decreased funding for UNHCR and for NGOs working with displaced Iraqis in Jordan, it is estimated that the number of these volunteer positions may decrease from the annual budget; thus, less volunteers will be hired.<sup>69</sup> Also, because these NGOs seek to provide this opportunity to many different individuals, volunteers are usually not hired for more than two or three months. These positions, then, do not provide long-term solutions for generating a source of income; rather, they are a way for volunteers to generate a small amount of extra income for a limited amount of time. It must be noted that for FHH who have children, taking on these volunteer positions, which often involve working in an office or traveling within or outside Amman, is not possible, as they must take care of their children. From Iraqi FHHs interviewed, the only woman who had taken on a position at a local NGO was living by herself.

---

<sup>68</sup> Zeinab and Aya.

<sup>69</sup> Hiba, interview by Sophia Moradian, (November 25, 2010).

In an interview with Nadia, an older Iraqi woman living alone, who had worked with a local NGO for three months, expressed that the funds generated during these three months had allowed her to save money for the future. The financial compensation was not the only aspect of working with this local organization that she benefitted from, though. She expressed her pleasure in being able to work and interact with other Iraqis during the day, rather than staying home for the majority of the day.<sup>70</sup> Program assistants of local CBOs mentioned similar insights into the two-fold benefits of these positions. First, volunteers have the opportunity to leave their homes and socialize with other women and members of the community.<sup>71</sup> Second, generating a source of income, while a modest amount, gives the beneficiary a sense of self-importance and allows them to be productive members of the local community. Because of the emphasis on education, especially for women, during the 1980's many Iraqi women hold Bachelors and Masters Degrees.<sup>72</sup> Four of the seven FHHs interviewed held at least a Bachelors degree. Iraqi women who take on these positions are, more often than not, overqualified for the work they are doing, as many were former professors, accountants, or worked in administrative positions.<sup>73</sup> A recent report by UNOCHA states that before the 2003 invasion, 40% of employees in the public sector were women.<sup>74</sup> Furthermore, Iraq's education sector used to be almost completely comprised of women.<sup>75</sup> By taking on these positions, women can attain a sense of normality by feeling productive in society. These volunteer positions benefit both the Iraqi woman volunteer and the local Iraqi community: they allow Iraqi volunteers to directly work with fellow Iraqis in the local community, while receiving a small stipend for their time.

### *Travel Stipends*

Vocational training courses for women have become increasingly prevalent among NGOs and CBOs as ways for them to provide useful programs to Iraqi women in Jordan. Along with skills

---

<sup>70</sup> Nadia.

<sup>71</sup> Hiba.

<sup>72</sup> Irikora.

<sup>73</sup> Ibid.

<sup>74</sup> UNOCHA, *Iraq: No Country for Women*, November 2010, 2010, <http://www.reliefweb.int/rw/rwb.nsf/db900sid/LSGZ-8BMDJH?OpenDocument&query=iraqi%20refugees> (accessed December 1, 2010).

<sup>75</sup> Ibid.

training courses, CBOs such as Khawla Bint Al Azwar and the Princess Basma Foundation provide social activities, English language classes, and psychosocial counseling sessions targeting Iraqi women and youth, as well as local residents.<sup>76</sup> Such services are provided at no cost to participants, and each individual enrolled in programs receives a travel stipend of JD2-3. Therefore, a mother who attends a training session with her two children would receive a travel stipend for three people (between JD6-9). Lunch and sometimes breakfast and dinner are served to all participants. While these courses provide valuable services and skills to participants, there is speculation as to whether individuals participate to benefit from the services provided from the course itself, or to simply profit from the travel stipend.

Among interviewees, there were conflicting views as to the rationale of Iraqi women for attending these sessions and courses. Representatives from a CBO in Zarqa explained that, from their experience, women sign up for many of these courses in order to use the cash provided from the travel stipend for other day-to-day expenses. However, Hiba, a program coordinator from a CBO in Irbid, was more highly optimistic about women's participation in these courses. She discussed her observations of Iraqi women's enthusiasm for these programs, and how they would ask for more (higher level) courses after one course had ended.<sup>77</sup> Her organization has worked specifically to provide hair salon courses, computer skills training, and cooking classes. These courses provided a place for women to collaborate with business ideas, as well as common space to socialize. After attending these courses, women receive a start up kit, so that they begin their own businesses, which are usually from their own homes. Hiba explained that some Iraqi women who have graduated from these classes, now own successful businesses in their local communities.<sup>78</sup>

All but two Iraqi FHHs interviewed reported having attended such training courses, as well as attending psychosocial counseling sessions. Iraqi FHH interviewed reported receiving travel stipends of JD 2-3 per participant. When asked about her experience attending a psychosocial course

---

<sup>76</sup> The Jordanian government requires that 25% of funding for projects must be allocated to local community members.

<sup>77</sup> Hiba.

<sup>78</sup> Hiba.

with her two teenage children, Samira, a woman with a teenage daughter and young son expressed indifference about the counseling session itself. She reported the receiving a total of JD9 for her and her two children attending the session.<sup>79</sup> Other Iraqi FHH interviewed reporting attending training courses and psychosocial counseling sessions at CARE, Caritas, Nasser Women's Association, and IRD.<sup>80</sup>

It is difficult to ascertain the true motives for attending these courses. A social worker at CARE and a representative for WFWP explained to the researcher that many CBOs are aware that women are often primarily concerned with the travel stipend accompanying these sessions, but this is not considered a big problem.<sup>81</sup> UNHCR and CBOs almost consider these travel stipends as an indirect form of distributing cash assistance to Iraqis.<sup>82</sup> A program coordinator in Irbid explained that for recent social activity sponsored by her organization, participants received a travel stipend of JD3; however, a bus was also hired which picked up and dropped off participants in their neighborhoods. Thus, the whole amount provided as a 'travel stipend' became simply a stipend for attending the activity.<sup>83</sup> In other situations, women share taxis and pull their money together to save on travel costs. Moreover, public transportation, such as services or buses, is used rather than taking private taxis. Representatives from a CBO in Irbid, while in full support of these training courses, stated that it is "often humiliating for these women to have to save money for travel to feed their family."<sup>84</sup> Collecting travel stipends, while it is a viable source of petty cash for recipients, can also be a bitter reminder of the extremely difficult financial situation of many FHH in Jordan. Therefore, travel stipends, whether enabling Iraqi FHHs to attend potentially beneficial courses, or allowing these women to profit from the amount remaining from the actual travel cost, are seen as an extra form of income.

---

<sup>79</sup> Samira, interview by Sophia Moradian, (November 24, 2010).

<sup>80</sup> Rheema, interview by Sophia Moradian, (November 14, 2010), et all.

<sup>81</sup> Nasser, et all.

<sup>82</sup> Irikora.

<sup>83</sup> Hiba.

<sup>84</sup> Zeinab and Aya, interview by Sophia Moradian, (November 23, 2010).

*Self-Employment*

Small businesses, solely headed by women entrepreneurs, were also reported to be sources of income for Iraqi FHHs. Because these businesses are often based from the home, FHH can simultaneously run this business while taking care of dependents and daily household work. Usually, FHHs attend vocational training courses, which provide basic skills training classes or business entrepreneurship. Upon completion of such skills training courses, women receive a package that helps them to begin their own business. For example, those who complete a cooking class will receive basic cooking supplies as well as staple foods; those completing hair salon classes are given hairdressing supplies and hair products.<sup>85</sup> This startup kit is meant to cover base costs for entrepreneurs, so that they can begin a business without using large amounts of their own funds.

Some non-Iraqis interviewed also cited microcredit programs as being ways in which Iraqi FHH generate income. UNHCR, through UNICEF in Jordan has sought to expand opportunities for Iraqi women and women in local communities by instituting microfinance programs.<sup>86</sup> CBOs in Jordan such as WFWP and Khawla Bint al Azwar, East Amman Charitable Association, and Al Amel have implemented similar microfinance programs. The researcher had the opportunity to meet with representatives from WFWP and Khawla Bint al Azwar, who had conflicting views on the success of these programs in Jordan. The WFWP representative explained that while the theory of microfinance for FHH is an excellent one, microfinance and small business entrepreneurship among Iraqi women have not been successful.<sup>87</sup> Irikora described her experience with Iraqi FHHs and small business entrepreneurship as: “Iraqi women don’t have a stable mind here, as they see their situation as temporary. Their mind is not in Jordan.”<sup>88</sup> Irikora’s insight that many women do not see Jordan as their home, but rather as a point of transit to a third country, was also observed by the researcher in her fieldwork. All but one Iraqi FHH interviewed intended to immigrate the United States in the

---

<sup>85</sup> Hiba.

<sup>86</sup> Irikora.

<sup>87</sup> Ibid.

<sup>88</sup> Ibid.

future. In another interview with an employee of IOM Jordan, the interviewee expressed similar thoughts about women's interest with developing small businesses. Iraqi FHHs, as well as the majority of Iraqis in Jordan, do not intend to stay in Jordan for the long term, and thus are hesitant to invest time and resources in developing businesses in Jordan.<sup>89</sup> In an IOM assessment on the psychosocial needs of Iraqis in Jordan and Lebanon, 80% of Iraqis in Jordan reported to see Jordan as a transition place.<sup>90</sup> No Iraqi FHH interviewed in this study had her own business or was currently attending training courses for a business entrepreneurship. However, one had participated in a vocational training course in the past.<sup>91</sup> While enthusiastic about the potential of these programs for improving the FHH's livelihoods, a program coordinator from a CBO in Irbid emphasized that when these businesses are profitable, the income generated is not enough, on its own, sustain a FHH, especially those households with children. Therefore, like remittances and travel stipends, profits from small businesses are seen more as a supplement to monthly cash assistance from UNHCR.

Representatives from Khawla Bint Al Azwar, whose organization funds a variety of different training courses for both Iraqi women and for women from the local community in Zarqa, explained the difficulties with funding business entrepreneurship courses and the base costs for the businesses. Their experience with interest in business entrepreneurship courses among Iraqi participants was highly positive, but they only had funding for beginning level courses. They have not received sponsorship or funding to expand these courses, and more significantly do not have the funds to provide start up costs for their micro-businesses. To take out loans in Jordan requires collateral as well as a co-signer to a loan, who, by law must be Jordanian. Iraqis, especially FHHs lack both collateral as well as a Jordanian individual who is willing to co-sign a loan on their behalf.<sup>92</sup> Iraqis are seen as having an "unstable status" in Jordan, as they may travel out of the country are not bound by

---

<sup>89</sup> Ibrahim, interview by Sophia Moradian, (November 25, 2010).

<sup>90</sup> Guglielmo, Bartoloni and Nuri, 8.

<sup>91</sup> Nadia.

<sup>92</sup> Zeinab and Aya, et all.

Jordanian law; they are, therefore, not seen as reliable debtors.<sup>93</sup> Aside from international assistance, Khawla Bint Al Azwar receives donations (usually in the form of non-cash assistance) from wealthy Iraqis in Jordan. When asked if these wealthy Iraqis would be willing to provide loans to fellow Iraqis in Jordan, representatives from Khawla Bint Al Azwar agreed that due to the lack of trust of poor Iraqis in Jordan, this form of support is unlikely to happen in the near future. These representatives stressed that they have ten women currently who have developed business plans, all of which have at least a Bachelor's degrees, but are unable to find individuals who are willing to sponsor their projects by loaning them an amount to start up their business.<sup>94</sup> The biggest problem, these two representatives expressed, is the lack of funding towards such business entrepreneurship and microfinance projects. The transitional nature of Iraqis in Jordan results in both in their hesitancy to invest in a small business in Jordan, as well as the perception that Iraqis cannot be trusted with repaying loans. Therefore, in the cases where Iraqi FHHs are interested in starting their own businesses, lack of funding is often an impediment to achieving this source of semi-self reliance.

### *Informal Work*

Because the large majority of Iraqis do not have work permits in Jordan, they are not able to work in the formal sector and to be legally employed in Jordan. Thus, along with having a self-owned small business, some Iraqi FHHs are forced to work illegally in Jordan. Both Iraqi men and women work illegally in Jordan; there was an overall consensus, though, that women feel safer participating in informal work than do men.<sup>95</sup> Iraqi men typically experience more trouble with the police, as police are hesitant to harass women, especially if they are Muslim.<sup>96</sup> Also, especially for household work, it is easier for women to enter another family's home. Working as household cleaners in Jordan was the most common type of informal work reported to the researcher by non-Iraqi interviewees. Mentally, though, taking on such a position is difficult for Iraqi women, as they see this work as

---

<sup>93</sup> Ibid.

<sup>94</sup> Ibid.

<sup>95</sup> Hiba, et al.

<sup>96</sup> Nadia, et al.

demoralizing and a representation of their strained economic situation in Jordan.<sup>97</sup> Iraqi FHHs were also reported to be working in factories as seamstresses. A local CBO representative stated that engaging in such work often diminishes Iraqi women's sense of pride, as they used to hold high level jobs in the public sector, or in many cases did not need to work to support their family.<sup>98</sup> As Iraqi women used to comprise the majority of employees in education sector in Iraq, many Iraqi women in Jordan have university degrees<sup>99</sup> and extensive experience working in the education sector, they work as private tutors or as tutors at local schools in Jordan.<sup>100</sup> As it is socially acceptable, working in a school or as a tutor is considered to be one of the better jobs in the informal sector for women.

There are two main problems arising from Iraqi FHH engaging in the informal economy: they are paid less than their Jordanian counterpart, and or not paid at all. On average, a CARE social worker reported that if paid for her work, an Iraqi woman receives between one half and three quarters of what another woman, working legally in Jordan, would make in her place.<sup>101</sup> Also, Iraqi FHHs are often not paid on a monthly basis, or their paid is delayed for several months; if they complain about delays, they are threatened by employers that they will be reported to the police.<sup>102</sup> There are also cases where women are not paid at all for their work.<sup>103</sup> Because this work is illegal under Jordanian law, women cannot seek legal action for these injustices.

Only one Iraqi woman interviewed reported to be participating in informal work. This disparity in reporting FHH's engagement in informal work may be due to two reasons. First, Iraqis may be afraid of discussing their engagement in illegal work. Second, Iraqi women may be ashamed to report engaging in work, such as housecleaning, which they seem as shameful. In fact, she was not the head of the house; rather her daughter, who was attending a private university in Jordan, was working. Her daughter held the position of a photographer and videographer for special events such

---

<sup>97</sup> Zeinab and Aya.

<sup>98</sup> Irikora.

<sup>99</sup> The Fafo report in 2007 found that 42% of Iraqi women in Jordan have university degrees (p.20).

<sup>100</sup> UNOCHA.

<sup>101</sup> Nasser.

<sup>102</sup> Ibrahim, et all.

<sup>103</sup> Nasser.

as weddings, graduations, and large gatherings. Rather than working for an employer, though, she worked with two other female acquaintances. The family explained to the researcher that the funds from this work help to supplement the costs of the daughter's university expenses in Jordan. The exact amount generated from this work was not reported to the researcher. The researcher considers this approach to working informally in Jordan as relatively successful way to generate a small salary.

For Iraqi FHHs who are faced with no other options to generate income for themselves and their families, they resort to more desperate means of survival. These may include selling gold from their former marriages for cash, working as street vendors, or sending their children to work.<sup>104</sup> While the researcher did not encounter any FHHs who reported engaging in these activities, case workers reported instances of Iraqi women engaging in such work.<sup>105</sup>

## **Conclusion**

In light of current difficult situations for Iraqi FHHs in Jordan, economic security is of prime importance. It was predicted that remittances, informal work, as well as aid from local NGOs would be the main sources of informal income for Iraqi FHHs in Jordan. The researcher was partially correct in this hypothesis, in that four FHHs interviewed were receiving remittances, although she did not account for FHH's use of stipends from volunteer positions as well as travel stipends as sources of informal household income. Travel stipends were discussed by both Iraqi FHHs and local case workers as ways in which Iraqi women receive a sort of 'stipend' for their time in attending such courses. While Iraqi FHHs did not explicitly describe travel stipends as their main intention for participating in activities with local organizations, all reported receiving travel stipends in every activity in which they had participated.<sup>106</sup> FHHs had brought their children to courses they had

---

<sup>104</sup> Irikora, et all.

<sup>105</sup> Irikora, et all.

<sup>106</sup> Nadia, et all.

attended, effectively receiving double or triple the amount for travel than if they had attended the program alone.<sup>107</sup> All FHHs interviewed had received some form of aid from local organizations.

While Iraqi women in Jordan use a variety of means by which to ensure financial security for day-to-day necessities, vulnerable Iraqis, namely FHHs, in Jordan have a high dependence on UNHCR cash assistance as well as foreign aid. Foreign aid is allocated to local NGOs and CBOs, who facilitate programs for Iraqi and non-Iraqi beneficiaries in the community. Iraqi FHH benefit from the skills acquired through these programs and extra cash from travel stipends. These courses are seen as an opportunity to socialize with other Iraqis, and bridge gaps between the Iraqi community and the local community. Effectively, many Iraqi FHHs' livelihoods in Jordan are highly dependent on foreign aid, both in the form of funding for volunteer positions and for travel stipends; UNHCR funding has begun to decline since 2009.<sup>108</sup> Furthermore, the Jordanian government estimated in 2008 that Iraqi 'guests' in Jordan had cost the country JD1.6 billion, from 2005-2008; however, the Jordanian government has never publicized the raw data from this estimate.<sup>109</sup> While the Jordanian government has allowed Iraqi access to public schools and healthcare, there is speculation that the Jordan has "benefitted greatly" from the current conflict in Iraq."<sup>110</sup>

This dependence on foreign aid, for both the Jordanian government and the Iraqi population in Jordan, is not a long-term solution for assisting displaced Iraqis in Jordan. Especially for vulnerable groups within Jordan's Iraqi population, such as FHHs, encouraging methods of economic self-reliance will be crucial in the near future. International aid, through cash and material assistance, allows families to meet basic needs; this aid, however does not last forever. More funding should be allocated towards "guided assistance" in order to encourage self-reliance among Iraqis in Jordan.<sup>111</sup> This presents a challenge, as Iraqis cannot work in Jordan. Calhoun concludes in her study on the social capital of Iraqis in Jordan by asserting that, "Ultimately, refugees will need to find resources

---

<sup>107</sup> Ibid.

<sup>108</sup> Khuzai.

<sup>109</sup> Nicholas Seeley, "The Iraq Effect," *JO Magazine*, April 21, 2008.

<sup>110</sup> Ibid.

<sup>111</sup> Nasser.

within their own communities or the host community”.<sup>112</sup> Promoting self-reliance among future Iraqis who will remain in Jordan is highly encouraged. Future research on mechanisms by which international funding, channeled through NGO programs on the ground, will elucidate new ways by which to encourage sustainability for Iraqis remaining in Jordan, thereby reducing poverty among Iraqi refugees in Jordan.

### **Limitations of Study**

The greatest limitation of this research study was the number of Iraqi FHHs interviewed, due to the limited amount of time allotted for interviews and fieldwork. In a study where more time was allotted, it would be beneficial to spend more time with subjects, and to visit individuals and to develop a deeper understanding of how Iraqi women are coping economically in Jordan. With more time and connections to diverse groups of individuals within the Iraqi community in Jordan, more accurate results would be generated regarding the economic statuses of Iraqi FHH in Jordan. Only Iraqi FHHs from Amman were included in the study; the study would benefit from interviews with Iraqi FHHs in cities outside of Amman, which would compliment data collected from non-Iraqis outside of Amman.

The researcher’s limited language skills in Arabic must also be taken into account. While a translator was not used in every interview, all discussions with Iraqi FHH required a translator. The researcher does have an intermediate background in the Arabic language, which allowed her to understand considerable amounts of conversations during interviews with Iraqis and non-Iraqis. Though, when data is preserved in it’s original language and form, results are always more accurate. Also, the presence of a translator may sometimes alter answers from participants, as the environment of the interview is less of a private space.

---

<sup>112</sup> Calhoun, 24.

## Recommendations for Further Study

This study concluded that the economic livelihoods of Iraqi FHH are highly dependent on different manifestations foreign aid on the ground. Two out of the three informal economic mechanisms, concluded by the researcher, for FHH's generating income are from funding from the international community. With decreased international funding over the past year, and less funding expected for displaced Iraqis in Jordan in the future, more opportunities are needed which encourage sustainability for the Iraqi community in Jordan.<sup>113</sup> The researcher encourages future studies regarding how the development of a permanent community fund for Iraqis in Jordan could be effective in increasing the livelihood of Iraqis in Jordan. Because the majority of Iraqis in Jordan will not be resettled to a third country or return to Iraq in the near future, there will be a remaining core group of Iraqis in Jordan.<sup>114</sup> 'Self reliance strategies'<sup>115</sup>, which decrease reliance on international support, for those Iraqis remaining in Jordan, is a field of study that is deserving of future research.

Furthermore, this study has focused specifically on FHH as a vulnerable group within the Iraqi community in Jordan. New literature suggests that men displaced by conflict, particularly those who are not in school or are not working, are also considered vulnerable.<sup>116</sup> With a loss of employment, males' sense of masculinity is diminished; this often affects familial relations in a negative way. For example, an IOM report found that that domestic violence has increased among Iraqis in Jordan, due to men's frustration to financially provide for their families.<sup>117</sup> Future studies regarding how Iraqi men are coping, both economically and socially, in Jordan could demonstrate effective means for NGOs to involve men, especially teenage males, in programs and psychosocial counseling.

Finally, this study has focused specifically on Iraqi FHH's economic coping mechanisms in Jordan. It has not, however, explored how gendered ideologies are altered when Iraqi women become

---

<sup>113</sup> Calhoun, et all.

<sup>114</sup> UNHCR, *UNHCR - July 2010*.

<sup>115</sup> Odeh, 17.

<sup>116</sup> Al Ali and Pratt, 267.

<sup>117</sup> Guglielmo, 76.

FHHs. As a single woman who responsible for generating income for her family, it is significant to look at how a FHH's role as the 'breadwinner' of the home relates to her community relations and mobility within a community. A study, which compares the social capital and networks of Iraqi refugee women versus Iraqi FHHs in Jordan, could demonstrate the social affects of living as an Iraqi FHH in Jordan.

## Bibliography

Abeba, Addis. *Assistance for Displaced Iraqi Women and Youth Must Become a Global Priority*. Women's Refugee Commission.

Abou-Ragheb, Laith. "Women's Rights: Backsliding or Progress?" 2010: 3.

Al Ali, Nadjie. "Contextualizing the Plight of Iraqi Women." *ISIM Review*, 2007.  
—, *Iraqi Women: Untold Stories from 1948 to the Present*. London, New York: Zed Books, Inc., 2007.

Al Ali, Nadjie, and Nicola Pratt. *Women and War in the Middle East*. London, New York: Zed Books, Inc, 2009.

Aya and Zeinab, interview by Sophia Moradian. (November 23, 2010).

Calhoun, Noel. *With a little help from our friends: a participatory assessment of social capital among refugees in Jordan*. Assessment, Amman: UNHCR, 2010.

Chatelard, Géraldine, Kate Washington, and El Abed Oroub. *An Assessment of Services Provided for Vulnerable Iraqis in Jordan*. Assessment, Ramallah: AustCARE, 2007.

Crisp, Jeff; Riera, Jane; Samy, José; Janz, Shahira. *Surviving in the City: A Review of UNHCR's Operation for Iraqi refugees in Urban Areas of Jordan, Lebanon and Syria*. Evaluation, Policy Development and Evaluation Service, UNHCR, 2009.

Fafo. *Iraqis in Jordan 2007: Their Numbers and Characteristics*. Assessment, Fafo, 2007.

Guglielmo, Schinina, Elena Bartoloni, and Rocco Nuri. *Assessment on Psychosocial Needs of Iraqis Displaced in Jordan and Lebanon*. Assessment, Amman, Beirut: International Organization for Migration, 2008.

Hiba, interview by Sophia Moradian. (November 25, 2010).

Ibrahim, interview by Sophia Moradian. (November 25, 2010).

*In Her Own Words: Iraqi Women Talk About Their Greatest Concerns and Challenges.* Amman: Oxfam International, 2008.

*Special Report: Female Headed Households.* Amman: International Office for Migration, 2010.

Irikora, Fusayo, interview by Sophia Moradian. *Jordan Representative, WFP* (November 9, 2010).

Khuzaie, W. *UNHCR News Story: UNHCR Sees Deepening Needs Among Iraqi Refugees Even as World Interest Wanes.* UNHCR.

Krause-Vilmar, Jina, interview by Sophia Moradian. (November 30, 2010).

Leila, interview by Sophia Moradian. (November 14, 2010).

Mansur, Yusuf. *Poverty in Jordan.* The Jordan Times. August 3, 2010.  
<http://www.jordantimes.com/index.php?news=28869>. (accessed December 3, 2010).

Nadia, interview by Sophia Moradian. (November 10, 2010).

Nasser, Dana, interview by Sophia Moradian. *Social Worker, CARE* (November 25, 2010).

Odeh, Hanin. "Policy Responses to Mass Refugee Influx: The Case of Iraqi Refugees in Jordan." London: London School of Economics and Political Science, September 2007.

Rhanda, interview by Sophia Mordian. (November 14, 2010).

Rheema, interview by Sophia Moradian. (November 14, 2010).

Samira, interview by Sophia Moradian. (November 24, 2010).

Seeley, Nicholas. "Breaking into School: Iraqi Children in Jordan." *JO Magazine*, 2007.

—, interview by Sophia Moradian. *Journalist, Author* (November 20, 2010).

—. "The Iraq Effect." *JO Magazine*, 2008.

—. "The Politics of Aid to Displaced Iraqis." *The Middle East Report*, 2010: 37-42.

*Statistical Report on UNHCR Registered Iraqis.* Baghdad: UNHCR, 2010.

Tala, interview by Sophia Moradian. (November 9, 2010).

UN News Centre. *When Women are Empowered, All of Society Benefits.* November 16, 2007.  
<http://www.un.org/apps/news/story.asp?NewsID=24698&Cr=women&Cr1>. (accessed November 18, 2010).

UNHCR. *Cash Assistance to Registered Refugees in the First Quarter of 2009.* Summary, Amman: UNHCR, 2009.

—. *UNHCR - July 2010.* Press Release, Amman: UNHCR, 2010.

Inter-Agency Informaiton and Analysis Unit. *Iraqi Women Facts & Figures*. UNOCHA, 2007.  
UNOCHA. *Iraq: No Country for Women*. November 2010, 2010.  
<http://www.reliefweb.int/rw/rwb.nsf/db900sid/LSGZ-8BMDJH?OpenDocument&query=iraqi%20refugees> (accessed December 1, 2010).

*Voices of Iraqi Refugee Women and Girls in Jordan*. New York: Women's Refugee Commission, 2007.

Washington, Kate, interview by Sophia Moradian. Amman, (December 1, 2010).

—. *Qualitative Assessment of the Lived Experiences of Iraqis and Vulnerable Jordanians, Living in Jordan: Strenths, Needs and Gaps in Service Provision*. Amman: World Vision, 2008.

Women's Refugee Commission. *Living in Limbo: Iraqi Young Women and Men in Jordan* . Amman: Women's Refugee Commission, 2009.

—. "Women, Children, and Youth in the Iraqi Crisis: A Fact Sheet." 2008.

Zeinab, interview by Sophia Moradian. (November 9, 2010).

## **Appendix 1: Informed Consent Form**

**Financial Coping Mechanisms of Iraqi Refugees in Jordan**  
Sophia Moradian, Boston College, Chestnut Hill, Massachusetts, United States  
School for International Training—Jordan: Modernization and Social Change

### **Instructions:**

*Please read the following statements carefully and mark your preferences where indicated. Signing below indicates your agreement with all statements and your voluntary participation in the study. Signing below while failing to mark a preference where indicated will be interpreted as an affirmative preference. Please ask the researcher if you have any questions regarding this consent form. The interview duration should not exceed 30 minutes.*

I am aware that this interview is conducted by an independent undergraduate researcher with the goal of producing a descriptive case study on the economic status of Iraqi refugee women in Amman.

I am aware that the information I provide is for research purposes only. I understand that my responses will be confidential and that my name will not be associated with any results of this study.

I am aware that I have the right to full anonymity upon request, and that upon request the researcher will omit all identifying information from both notes and drafts.

I am aware that I have the right to refuse to answer any question and to terminate my participation at any time, and that the researcher will answer any questions I have about the study.

I am aware of and take full responsibility for any risk, physical, psychological, legal, or social, associated with participation in this study.

I am aware that I will not receive monetary compensation for participation in this study, but a copy of the final study will be made available to me upon request.

I [ do / do not ] give the researcher permission to use my name and position in the final study.

I [ do / do not ] give the researcher permission to use my organizational affiliation in the final study.

I [ do / do not ] give the researcher permission to use data collected in this interview in a later study.

**Participant's Signature:**

**Participant's Printed Name:**

---



---

**Researcher's Signature:**

**Date:**

---



---

***Thank you for participating!***

*Questions, comments, complaints, and requests for the final written study can be directed to:*

Dr. Raed Al-Tabini, SIT Jordan Academic Director

Telephone (962) 077 7176318

Email: [raed.altabini@sit.edu](mailto:raed.altabini@sit.edu)

## **Appendix 2: Cash Assistance and Expenditures for FHH**

*Table 1: Official cash assistance received from UNHCR (monthly)<sup>118</sup>*

---

<sup>118</sup> Irikora.

Number Family Members	Cash Assistance from UNHCR (JD)
1	75
2	110
3	195
4	210

Table 2: Expenses of FHH (monthly)<sup>119</sup>

Number of family members	Expenses (JD)				
	Rent	Utilities (Water and Electricity)	Food	Mobile Phone <sup>120</sup>	Extras <sup>121</sup> (Internet, Transportation, School <sup>122</sup> )
1	100	20	30	15	40
2	100	20	40	20	50
3	100	20	45	20	60
4	100	20	50	20	70

### Appendix 3: Questions asked to Iraqi Participants

1. What is your current marital status?
2. What is your educational background?
3. When (year and month) did you leave Iraq? Did you come directly to Jordan?

<sup>119</sup> Expenses were based on a family with either a single woman, or a mother with children. Therefore, additional costs (variable costs due to number of children) are typically lower than in a family with two adults.

<sup>120</sup> In a FHH with a mother and children, it is assumed that only the mother owns a mobile phone.

<sup>121</sup> Medical Costs were not included, as they vary greatly for each family. CARE and WFP, along with other CBOs offer funding for medical treatment, if financial need is demonstrated.

<sup>122</sup> School costs are hard to estimate for the FHH interviewed, as many children were too young to attend school. Iraqi children have access to Jordanian public schools, and if enrolled school expenses consist of: a uniform (12 JD), and per semester students must purchase books (20 JD) and pay examination fees (20 JD). Half of this total cost for school, each semester, was included in the table above (not including transportation or other additional costs).

4. Why did you choose Jordan and not Syria or Lebanon, for example?
5. Did you have friends or family in Jordan prior to coming here?
6. What part of Iraq are you from?
7. How were you and your family affected (economically) by the Iran-Iraq war?
8. How long have you been in Jordan?
9. How many children and/or dependents do you have to support in Jordan?
10. Are you registered with the UNHCR? Do you receive monthly cash assistance? What is this monthly amount?
11. Do your children attend school? What type of school? How much does it cost? If they don't attend school, why not?
12. What future do you see for your children? What kind of future do you want for your children?
13. Do you still have family in Iraq?
14. Do you receive or send money to relatives abroad?
15. What would convince you to return to Iraq?
16. If the Iraq were to stabilize, would you return to Iraq?
17. Were you employed in Iraq?
18. What are your main sources of income in Jordan?
19. Do you work outside of the formal Jordanian economy? As what profession?
20. Describe how you allocate this your monthly income.
21. Describe the most difficult aspect of living in Jordan.
22. In your opinion, do Iraqis in Jordan help each other? How? If not, why?
23. Have you ever received aid from international or local organizations? What type of aid? How did you become familiar with these organizations?
24. What has been your experience (if any) with UNCHR? What do you feel would make this contact easier?
25. How did you meet the Iraqis that you know here? Where do you socialize?
26. What services do you feel would be most beneficial? Should these come from non-governmental organizations, or from the Jordanian government?

**Appendix 4:** Case Studies (*Women's names are replaced with pseudonyms*).

**NADIA- HASHMI AL SHEMALI (ABOUT 58 YEARS OLD)**

*10 November 2010*

She was born and married in Baghdad and came to Amman in 2007. Her husband was killed in the Iran-Iraq war. Initially her son and his family traveled to Jordan with her, but due to worsening economic conditions and their depleting financial resources, he returned to Baghdad with his wife and two children. It was extremely difficult for her son to live in Jordan since he could not financially support his family.

Her sources of income include: a small amount of assistance from her son each month (the exact amount was not stated), JD50 sometimes from WFP, 75 JD/month from UNHCR. Furthermore, she worked for three months as a volunteer for a local NGO, and was given a stipend of JD200/ month.

She is in need of medical care for her knee, which she hopes will be covered by medical support from UNHCR or CARE. However, she expressed her frustration with such organizations, and has never received aid or services from CARE, as she does not “fit the criteria”. The problem with these organizations, she explained, “is that they are not flexible with the aid they give, and don’t to meet people’s needs *when* they need help.”

She expressed the difficulty of Iraqi women over the past three decades: “We have lived through three wars. This (war) is all we know now.”

**LEILA- HASHMI AL SHEMALI (22 YEARS OLD)***14 November 2010*

She was married in Iraq to a Jordanian man, and came to Jordan in 2008 with her three young sons. She has a secondary school education. Her life in Iraq was very hard, especially during the economics sanctions in the 1990's. Her husband currently lives in Aqaba and she sees him every month or every other month (his visits are not consistent).

Her husband sometimes returns to her simple apartment in North Hashmi and pays the rent and/or for food; she emphasized that he does not provide for her sons or for herself and she feels that she is alone in Jordan. As an Iraqi, she does not have rights in Jordan and, but since her husband is Jordanian, her children have Jordanian nationality.

She was uninformed about how UNHCR services work, and when asked about her knowledge of local organizations, which provide food, NFIs, and medical help, she did not know of any, aside from WFP. She stated that she rarely leaves the home out of fear, and does not have friends in her neighborhood. After returning to Iraq last year to visit her family, after her brother was killed, her UNHCR cash assistance was stopped. When she returned to Jordan, she spent 6 months without support from UNHCR, and just last month started receiving cash assistance again.

She is very worried about the future; she feels that it is impossible for her get resettled since her husband is Jordanian, as are her children (the family has taken on a Jordanian nationality). For her children, she wants them to have an education. Furthermore, she has heard that UNHCR will soon cut assistance for all Iraqi women married to Jordanian men. She cannot return to Iraq with her children, as her husband has refused the children's leaving Jordan; she refuses to return to Iraq without her children.

When asked about her monthly expenses, she was hesitant to answer. She predicated her answer by saying that she has not been able to pay her rent for the past two months. Each month, she spends: 75 JD on rent, 20 JD for utilities, 40 JD on food (these expenses are sometimes covered by her husband, but his support is inconsistent). She does not receive any financial support from her relatives in Iraq.

**RHEEMA- WAST AL BALAD***14 November 2010*

This family of three (mother, daughter, and teenage son) resides in the downtown area of Amman. The head of the house is an older woman (the researcher approximates an age of 55 years), although it seemed that her daughter (20 years old) took on many responsibilities (both financial and housework) of the family. The father of the family was killed in 2006 when he returned to Iraq to find work.

The whole family arrived in Jordan in 2000, but did not register with UNHCR until 2006, as this is when UNHCR began funding and programs for Iraqis in Jordan. They have had relatively positive experiences with UNHCR, CARE, Caritas, IRD and Nasser women's Association. They are still waiting for their first interview for resettlement with IOM.

The family's apartment was quite comfortable and spacious and the family expressed satisfaction with their current living situation. Their expenses consist of rent (JD105), utilities (JD20), food (JD50), and the daughter's university expenses (which are partially funded by the daughter's informal work, and funds from their family in Arizona). They receive JD160 each month from UNHCR as well as money from the mother's sister in Arizona, the family's sponsor in the US (the amount was not disclosed to the researcher). The daughter is currently working informally as a photographer and videographer with a small group of friends who document special events and parties. She is studying translation at a local private University (public universities in Jordan are extremely expensive for non-Jordanians), and works in order to offset some costs of her university.

**SAMIRA- HASHMI AL SHEMALI***24 November 2010*

This family, consisting of one teenage girl and a young boy arrived in Jordan one month ago from Syria, where they had resided since 2007. The mother had two previous husbands (the daughter and son are from different fathers), but divorced both of them due to domestic abuse. In Iraq, the mother worked as an employee for the Police Academy; this academy was associated with the Ministry of the Interior. She was forced to leave Iraq as she received threats from Al Qaeda because of her involvement with the American government and new regime in Iraq. She reported Al Qaeda calling her several times and threatening to kill her and her family; Al Qaeda killed her brother and cousin. Her former company refused to help her and told her she would have to leave Iraq in order to be safe. She had papers and documentation of her previous work in Iraq.

She initially traveled to Syria as she stated it was easier to get through the border to Syria than to Jordan, from Iraq. In Syria her passport was stolen, then returned anonymously; therefore, she felt her and her family's safety was compromised. She feels safer in Jordan, but does not have any friends or family here. In Hashmi Al Shemali her children attend a government school.

The family's main expenses in Jordan comprise of: rent (100 JD), utilities (20 JD), and food (35 JD). Because she just arrived in Jordan she received 200 JD from CARE (UNHCR sent her name to CARE). She receives a monthly UNHCR stipend of 160 JD. Her mother and sister live in Idaho, but do not send her financial support; this is due to the high cost of her mother's medical bills (her leg was lost in a car explosion in Iraq). She also reported having severe asthma, which is an added expense. Recently, her and her two children attended psychological counseling through "Ard Al Bashir" organization in Marqa. Each individual attending the program received a travel stipend of 2 JD.

Her future plans are to travel to America with her daughter and son.

**Appendix 5: Questions asked to non-Iraqi Participants**

1. Describe what the main projects are of your organization and what individuals you serve in the community. How are Iraqis (specifically Iraqi women) involved in your organization?
2. In what ways are Iraqis involved in income generating projects with your organization?
3. What do you see as the main ways that women-headed households cope economically in Jordan? (such as: aid, informal work, remittances, volunteer positions, UNHCR/IOM cash assistance)?
4. How do you see Iraqi women coping economically in the future in Jordan?
5. What, in your opinion, is the most important aspect for improving the livelihood of Iraqi women in Jordan? What steps should be taken by both the Jordanian government and local NGOs to achieve this?