UNWELCOME “GUESTS”:
AN ASSESSMENT OF IRAQ’S DISPLACED CHRISTIANS IN JORDAN

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By

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ABSTRACT

This paper will conduct a comprehensive case study of Iraq’s displaced Christians in Jordan. It will analyze the living standards of this vulnerable population in the context of Jordanian policies. It will also highlight the differences between Iraq’s displaced Christians and its displaced Muslims to demonstrate how Jordanian policies work in practice. By analyzing the Jordanian situation, this paper seeks to identify and assess the consequences of Iraq’s instability on its Christian refugees. An understanding of the situation will help prioritize humanitarian aid efforts, as well as highlight any problematic policies that need to be addressed by both Jordan and the international community.

This paper will ask two related questions. First, what are the living conditions of displaced Christians in Jordan and are these conditions caused by policy failures? Second, how do the situations of displaced Christians differ from Iraq’s displaced Muslims also living in Jordan?

This research finds that the situation of Iraqi Christians in Jordan is unsustainable. Christian refugees are much safer from physical harm than they were in Iraq, but they lack the means to support themselves and their families due to Jordanian refugee policies. Given that the majority of refugees are illegally residing in the country, they are unable to find stable work opportunities, reliably put food on the table, access affordable healthcare, or feel as though their
children’s futures are secure. While Christians and Muslims both suffer as a consequence of Jordan’s refugee policies, the data suggests that Christians are worse off in many regards. This paper finds that the government does not significantly discriminate against either religion, but discrepancies exist most likely due to societal factors beyond policy control.
The research and writing of this thesis is dedicated to my loving family, who has encouraged and supported my every endeavor.

JOSEPH S. SHAMALTA
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INTRODUCTION

Since the US-led invasion of Iraq in 2003, a majority of Iraq’s ancient Christian population has been displaced. Christians have fled not only from the generalized violence that has terrorized Iraq, but also from targeted attacks based on their religious and ethnic backgrounds. Severe violence has led hundreds of thousands of Christians to flee to neighboring countries, while even more have fled to Iraq’s northern governates. Unfortunately, many of the displaced now suffer from serious humanitarian crises and other security concerns. Many Christians that once made up Iraq’s professional middle class now require assistance just to meet their daily needs.¹

This paper will analyze the safety and stability of Iraq’s displaced Christians in Jordan, a country that now has the highest ratio of refugees to population in the world.² This paper will ask two related questions. First, what are the living conditions of displaced Christians in Jordan and are these conditions caused by policy failures? Second, how do the situations of displaced Christians differ from Iraq’s displaced Muslims also living in Jordan?

These questions are important to ask because of the sheer number of displaced Iraqi Christians in Jordan. Before the 2003 war, Iraq’s Christian population was estimated at 1.4 million; two years later, Christians made up 40% of the refugees fleeing to other countries.³ Now, conservative estimates find that more than 25% of the Christian community has fled its ancestral homeland in Iraq. These Christians primarily consist of the Assyrians, Chaldeans, and

Armenians - ethnicities that have a long and deep history in Iraq. In fact, the Assyrians and Chaldeans speak Syriac, which is closely derived from the language of Jesus Christ. Understanding the Christians’ situation is of vital importance to the survival and future prosperity of this ancient community.

Iraqi displacement is a popular topic among academics and NGOs, but few studies really analyze the Christian situation. For example, Human Rights Watch released a report in 2004 entitled *Claims in Conflict: Reversing Ethnic Cleansing in Northern Iraq*. This largely focused on the battle between the Iraqi government and the Kurds for control of disputed areas and discussed how many Iraqi regimes followed a program of Arabization to change the ethnic make-up of northern Iraq. This work provided a thorough history of various ethnicities in Iraq’s northern governates and assessed its long history of displacement.

Later, many studies began assessing displacement caused by the 2003 war in Iraq. As time went on, the unintended consequences of the war became more apparent as millions of Iraqis were forced from their homes. It was not until 2007, however, that the severity of suffering among Iraq’s Christians became more apparent to both the press and the academic community.

The most important work on the situation of Christians in Jordan comes from an excellent statistical project created by the research organization Fafo, entitled *Iraqis in Jordan 2007: Their Numbers and Characteristics*. This study was commissioned by the Jordanian government to respond to the international refugee crisis within its borders – more specifically, the huge influx of refugees into the capital of Amman. The study comprehensively examines many factors among the refugees and even divides survey results by religion. This is infinitely helpful in
determining the needs and future intentions of displaced Christians. However, given that this study was primarily commissioned for statistical purposes, it provides little analysis of the data it accumulated.

There are excellent analytical reports on Iraqi refugees in Jordan, but surprisingly few separate the Christian situation from Muslims. This is odd, considering the Fafo study finally provided a way for researchers to do this using sound methodology. For example, a study by International Crisis Group in 2008, entitled *Failed Responsibility: Iraqi Refugees in Syria, Jordan, and Lebanon*, is the dominant analysis of refugee policies toward displaced Iraqis. This report tackles the refugee problem by analyzing the situation from the perspective of the host governments. This perspective helps illuminate and predict the refugee policies that governments might implement given the economic and political climate of each country.

Similarly, a study conducted by the Georgetown University Institute for the Study of International Migration and the Georgetown SFS Center for International and Regional Studies analyzes Iraqi refugees’ environments. In *Iraqi Refugees: Seeking Stability in Syria and Jordan*, the authors highlight the political and economic factors that may be affecting refugees in their host countries. It details how host governments treat refugees and the rationale behind their actions. Going further than the International Crisis Group, the report spends considerable time analyzing the strengths and weaknesses of the international aid regime as well.

Despite these excellent studies, analysis of the Christian situation is usually marginal or a side-note. Although Christians are extremely overrepresented in Iraq’s refugee counts, writings on their condition are surprisingly lacking. This is partially explained by the fact that although Christians are overrepresented, Muslims are still the overwhelming majority of refugees in
Jordan and they too face serious difficulties. Given their relatively small absolute numbers, Christians all too easily fall from public interest. Several studies have focused on displaced Christians within Iraq, but none truly focus on the plight of Christians that overwhelmingly fled to other countries.

This paper argues that the situation of Iraqi Christians in Jordan is unsustainable. Christian refugees are much safer from physical harm than they were in Iraq, but they lack the means to support themselves and their families due to Jordanian refugee policies. Given that the majority of refugees are illegally in the country, they are unable to find stable work opportunities, reliably put food on the table, access affordable healthcare, or feel as though their children’s futures are secure. While Christians and Muslims both suffer as a consequence of Jordan’s refugee policies, Christians seem to be worse off in many regards. This paper finds that the government does not significantly discriminate against either religion, but discrepancies exist most likely due to societal factors beyond policy control.

This paper will proceed in several sections. In Section One, Jordan’s policy toward refugees will be briefly explained to provide the context for their living conditions. Section Two will assess the living conditions of Iraqi Christians based on their access to income, shelter, food and water, health services, and education. Section Three will compare the living conditions of Iraqi Christians to Iraqi Muslims in Jordan. Finally, Section Four will use the findings to prescribe policy prescriptions for both the Jordanian government and the international community.
**METHODODOLOGY**

This paper will conduct a comprehensive case study of Iraq’s displaced Christians in Jordan. It will analyze the living standards of this vulnerable group in the context of Jordanian policies. It will also highlight the differences between Iraq’s displaced Christians and its displaced Muslims to see how Jordanian policies work in practice. By analyzing the Jordanian situation, this paper seeks to identify and assess the consequences of Iraq’s instability on its Christian refugees. An understanding of the situation will help prioritize humanitarian aid efforts, as well as highlight the problematic policies that need to be addressed by both Jordan and the international community.

This paper will be a unique study of Iraqis in Jordan for three reasons. First, unlike almost all other studies, the primary focus will be on displaced Christians - rather than the entire Iraqi population. Second, it will discuss Jordan’s refugee policies as other studies have, but it will do so by using numerical evidence taken from official Jordanian surveys. Previous studies have not used these surveys to thoroughly focus on the Christian situation. Lastly, this paper will use hard data to reveal the differences between displaced Christians and displaced Muslims. Few studies, possibly for political reasons, have addressed the possibility that Christian refugees may be worse off than their Muslim counterparts.

The situation of displaced Christians in Jordan will be examined using the following five variables: access to (1) employment, (2) shelter, (3) food and water, (4) health services, and (5) education. Each variable was chosen for a very specific reason. Access to shelter, food, water, and health services were chosen for the obvious reason of being fundamental to human life. With poor access to any of these, living conditions and the chances of survival severely
deteriorate. Access to employment is also important to living conditions and future prosperity. Income is necessary to provide stability to refugees’ lives, especially since many of these families were once financially independent in Iraq’s middle class. Finally, access to education is assessed because displacement is primarily caused by fear for the future of each family’s children. Indeed, a great percentage of the displaced are minors and education is often cited as a priority need in various communities of the displaced. The lack of education will greatly disadvantage Iraqi children in terms of future employment, university enrollment, and integration into their society (especially in terms of language capabilities).

By using Jordanian policies, statistics, and stories of the displaced, this study seeks to accurately portray the living situation of Iraq’s displaced Christians in Jordan. Since the Christian situation has not been an academic focus as of yet, this study will significantly add to the current literature by focusing specifically on their plight. The results for each variable will be used to form policy recommendations to improve their situation.

With these findings, this paper will then conduct a broad comparison of Iraq’s Christians and Muslims in Jordan. Given the limitations of current data, strong differences between these two communities may be difficult to trace to causes. Jordanian policies toward Iraqis, in theory, apply equally to Muslims and Christians. Thus, any discrepancies are caused by factors that are not easily quantifiable either through surveys or an analysis of policies. This paper seeks to highlight major differences between the communities as a means of sparking future research on

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4 A note on Christians: This paper will primarily focus on Christians that fall under the category of Catholic or Orthodox. This accounts for nearly all of the Iraqi Christians in Jordan, but excludes Protestants (Protestants usually only make up 1-4 survey respondents). Protestants were excluded because their goals and economic situation are not representative, and also because there are special laws prohibiting evangelizing that affect Protestants and their attitudes.
the subject. Possible causes will be noted, but the scope of this paper and the scope of current research do not allow for identifying causes definitively. Still, understanding the differences among these communities will significantly add to the current literature and contribute to more productive humanitarian aid efforts and policy recommendations.
SECTION ONE: JORDAN AND THE REFUGEE DILEMMA

The 2003 war in Iraq led to massive migratory changes. The total number of Iraq’s displaced has reached 4.2 million.⁵ Over 2 million Iraqis fled to other countries, while the rest remained displaced within Iraq. Of the 2 million that chose international asylum, 450,000-750,000 relocated to Jordan, totaling about 8-10% of Jordan’s population.⁶ The 450,000 estimate is based on an official study endorsed by the Jordanian government, but some believe this study to have been biased for political reasons. Many reports suggest the numbers could be closer to 750,000 or even as high as 1 million.

Of those fleeing to other countries, Christians make up a disproportionate number of refugees. Muslims have fled in the greatest numbers, to be sure, but Christians are incredibly overrepresented in their migration. By official Jordanian statistics, Christians make up 67,000-75,000 of the refugees in Jordan, or about 13%.⁷ In the first quarter of 2006 alone, Christians made up the largest group of Jordan’s incoming refugees.⁸ This is surprising, given that Christians made up only 3-4% of Iraq’s pre-war population.⁹ It is likely that the number of Christian refugees is actually much higher than this data suggests; attacks against Christians in the past year have become more damaging and high-profile, making it more likely that Christians are fleeing in even greater numbers since the latest data was collected.

Since the war began, Jordan has been extremely generous in its policy of accepting Iraqis into its borders. As mentioned, these refugees make up a considerable portion of Jordan’s

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population - anywhere from 8-10%. This is an astoundingly high number for a country that lacks the resources and infrastructure to support such a strong influx of vulnerable foreigners. Despite its weaknesses, Jordan, like Syria, carries the heavy burden of accommodating those that have fled Iraq.\(^\text{10}\) Jordan now has the highest ratio of refugees to total population of any country in the world.\(^\text{11}\)

It is no surprise that Iraqi refugees are fleeing so heavily to Jordan. Throughout history, distance has played a primary role in determining refugees’ destinations. Neighboring countries typically admit 90% of those who flee any given country.\(^\text{12}\) Smaller distances are more easily travelled, especially in terms of costs. The second most determinative factor for refugee destinations, throughout history, is culture. The presence of those who speak the same language makes a country more enticing for refugees.\(^\text{13}\) Similarly, a country with significant diaspora will provide refugees with a more assured safety net in their new homes.\(^\text{14}\) This is certainly true for Christians fleeing to Jordan, which is known in the Middle East for its religious tolerance and already hosts a significant Christian population.

Most Iraqis have fled to Jordan’s capital city of Amman. Refugees that flee to urban areas typically have high expectations for economic opportunities and education for their children.\(^\text{15}\) Similarly, such areas usually allow refugees better access to social networks and


\(^{13}\) Ibid, 829.

\(^{14}\) Ibid, 831.

familiar ethnic communities.\textsuperscript{16} Urban areas also provide refugees with anonymity in the case that they are residing illegally in the country, as they can more easily hide in dense populations. For all of these reasons, Amman was a predictable destination for Iraqi Christians.

On the other hand, urban refugees face a variety of issues that are not as prevalent in camps or in rural areas. Urban refugees are much more difficult to identify and provide resources to, as the public often confuses refugees for normal immigrants.\textsuperscript{17} Refugees mix in with the general population, making it very difficult to estimate their numbers or track their movements. Since they are harder to locate and identify, urban refugees usually do not receive the same humanitarian aid and resources that might otherwise be targeted toward them from NGOs and foreign governments.

A variety of other factors have also hindered the progress of Iraqis in Jordan. Jordan was very tolerant of incoming Iraqis after the war began, but its policies failed to provide for their protection. Both Muslims and Christians fleeing violence were (and still are) not granted refugee status in Jordan. Instead, they are referred to as “guests.”\textsuperscript{18} Jordan has decided not to grant refugee status to these Iraqis for a variety of reasons, including political and security concerns (which will be discussed in further detail below). A refugee is defined as:

A person who, owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country.\textsuperscript{19}

\textsuperscript{16} Ibid, 276.
Having “guest” status, on the other hand, does not take into account any of the reasons for displacement. As “guests,” the state need not take responsibility for the refugees, especially because Jordan is not a signatory to the 1951 UN Convention Relating to the Status of Refugees.\(^{20}\) It did, however, sign a Memorandum of Understanding (MoU) with the UN High Commissioner for Refugees (UNHCR) in 1998 that contained basic principles of refugee protection.\(^{21}\) Generally, Jordan does not deport or detain Iraqis within its borders and grants them protection from returning to Iraq. It also allows the UNHCR to operate on its soil, grant refugee status to Iraqi applicants, and facilitate resettlement to a third country.

Despite its leniency toward Iraqis, the lack of concrete refugee policies toward the displaced has contributed to wide-spread vulnerability. Jordan’s official “guest” terminology amounts to a semi-protectionist policy in which Iraqis are tolerated but discouraged from staying. Once Iraqis overstay their “guest” status, they are illegally in the country and accrue a fine of 1.5 Jordanian dinars ($2) per day.\(^{22}\) Although prescribed by law, the government does not collect the fines or deport the undocumented (however, there are some reports of deportation and detainment that the government rejects).\(^{23}\) While Jordanian officials have been lenient toward Iraqis in this regard, the government’s policies bar Iraqis from working or from accessing many public services. Also, the lack of clear policy toward Iraqis creates room for discretion among Jordanian public officials, contributing to the distrust and fears Iraqis feel of being detained or deported. These policies (or lack thereof), however, apply to both Christian and Muslim Iraqis.

\(^{21}\) Ibid.
Jordan at first had a *de facto* open-border policy with Iraq, but it has since worked to keep Iraqis out. This began in November 2005, when al-Qaeda elements from Iraq bombed 3 hotels in Amman. The attack resulted in 60 deaths and prompted fears that the new Iraqi “guests” were bringing violence and extremism with them. Beginning in November 2006, single Iraqi men between the ages of 17 and 35 were denied entry into Jordan. Similarly, Jordan began issuing a new passport that had increased security but was much more difficult to obtain. Entry was then restricted to those with residency permits, certified medical reasons, or conference invitations. Jordan also created new visa requirements that forced Iraqis to apply for a visa before they would be allowed across the border.

Thus, while Jordan has tolerated the presence of a high number of Iraqis, it has sought to curb the tide of immigration as well as to dissuade Iraqis from staying long-term. Increased support to Iraqis is politically difficult. Jordanian officials claim that Iraqi refugees cost the government $1 billion per year, in addition to the loss of scarce resources (like water) for Jordanians. This figure is debatable. While it is clear that the 2003 war with Iraq had drastic consequences on Jordan’s economy, the effects of Iraq’s displaced are much more contentious. For example, Iraqis have pumped money and consumer purchases into the economy, which has helped the country pay off some of its debt. Furthermore, the Jordanian economy would have

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27 Ibid, 19.
suffered regardless of refugees because of the loss of Iraqi oil subsidies and an existing trend toward increased food imports.\textsuperscript{30}

Still, Iraqis are clearly a stress on an already fragile economic structure. Even before Iraqis flooded the country, the Jordanian people suffered from low incomes and a lack of employment opportunities. Despite bringing some economic benefits to Jordan, it is clear that hosting such a large number of struggling Iraqis has been costly.

The UNHCR, located in Amman, has the authority to recognize Iraqi asylum seekers as refugees and to work on resettlement.\textsuperscript{31} UNHCR’s rate of recognition for refugees is below 30%, a rate lower than some industrialized countries.\textsuperscript{32} In 2008, when only about 50,000 Iraqis had approached UNHCR, Jordanian officials quickly described this as proof that most Iraqis do not have a legitimate claim of persecution.\textsuperscript{33} However, because of their illegal status, Iraqis are hesitant to take any actions that might risk their detection and subject them to deportation and/or fines. Many Iraqis simply stay in their homes because they are fearful of arrest and deportation.\textsuperscript{34} Still, Jordanian officials believe they are being lenient by allowing UNHCR to take longer than the agreed up six months to relocate refugees.\textsuperscript{35}

\begin{thebibliography}{9}
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Jordan faces a typical problem for many countries that host large numbers of refugees. Will Jordan develop a “conception of the individual as worthy of and entitled to protection?” Or, will it develop a conception of a “community, turning inward and away from every imagined security threat?” Jordan has so far sought a middle ground despite the instability that Iraq is exporting. However, as previous scholars on refugee migration have documented, providing freedom of movement and basic human rights is easy. What is difficult is truly providing for protection, in which a country commits itself to providing social collective rights to the strangers within its borders. Jordan, like many other countries in similar positions, has taken a middle ground that leaves many Iraqis in a state of limbo. Iraqis are partially integrated into Jordanian society, but partially pushed away.

Governments that host large numbers of refugees typically justify their policies on the basis of costs. Governments do not want to create incentives for refugees to integrate into society because they are believed to be a drain on scarce economic and social resources. Others counter that refugees can be made beneficial for society through integration – access to work and freedom of movement will actually contribute to a more robust economy. Many argue that since refugees are forced to make a living for themselves, they actually contribute to “rejuvenating communities, expanding markets, importing new skills…and creating transnational

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39 Ibid.
linkages.”⁴⁰ The difficulty is finding the balance whereby refugees are integrated into society without being a cost to the state.

Based on its current path, Jordan now faces a dilemma. As the economy has shrunk in Amman, Iraqi refugees are receiving much of the blame. The 2005 terror attacks also created a public outcry against the Iraqis and made government support much more politically difficult. Jordan has been overwhelming generous in allowing so many Iraqis to seek refuge in its borders, but the lack of clear policy toward Iraqis and their treatment as overstayed “guests” has led to inconsistencies and humanitarian crises. Jordan is now in the awkward position of trying to get increased international aid without providing Iraqis an incentive to stay longer.⁴¹ However, if the current refugees become desperate, Jordan may be forced to confront the situation more directly and choose whether it will open its arms or hold its fist to fleeing Iraqis.

⁴⁰ Ibid.
SECTION TWO: AN ASSESSMENT OF DISPLACED CHRISTIANS IN JORDAN

We owned two buildings in Baghdad. One morning, I woke up and saw that someone had painted a message in bright red on the garden’s wall. It was a threat to kill us if we did not come up with 80,000 dollars. The police asked us to immediately leave the country, saying that they did not have the means to protect us.42

The above statement was made by one Iraqi Christian on her circumstances for fleeing to Jordan. Her story is just one of countless others who were forced from their homes in the wave of violence following 2003. Many were successful business and property owners in Iraq’s middle class. Now, many struggle to meet the costs of existence. This section will assess how Iraqi Christians are surviving in Jordan by examining their access to income, shelter, food and water, health services, and education.

2.1 ACCESS TO INCOME AND EMPLOYMENT

Iraqi Christians struggle to make a living in Jordan. They are generally unemployed or hold illegal, low paying jobs. A 1996 labor law requires foreign workers (a category Iraqi refugees fall into) to demonstrate they have experience or skills unavailable among Jordanians in order to get a work permit.43 If they pass this hurdle, they still must pay $257 US dollars for a one-year renewable permit. In May 2007, Iraqis held less than 1% of the legally issued work permits in Jordan.44 As can be guessed, Christians made up only a fraction of this 1%.

Looking at the household heads of Iraqi Christians in Jordan, only 26.6% are employed, either legally or illegally.45 Thus, only about one in four families has a reliable structure of

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income and familial roles. Of all Iraqi Christians over the age of 15 in Jordan, only 14.8% are employed.\textsuperscript{46} But even those that do find work often find illegal jobs where they work in fear of being fined, detained, or deported.\textsuperscript{47} They must often take jobs in the black market where they are vulnerable to exploitation and usually poor compensation.\textsuperscript{48} Most Christians are over-qualified for the odd jobs they complete and the compensation they earn. Since many of the Iraqis were middle class families in Iraq, they feel a sense of shame for having to do construction and domestic services.\textsuperscript{49} Not only are they overqualified for these jobs, but they often earn less than Jordanians for the same work given that they lack legal protection.\textsuperscript{50} Because Iraqis are more likely to work for wages significantly less than Jordanians, they are resented for driving down wages.\textsuperscript{51}

The majority of Iraqi Christians survive in Jordan through money transfers and personal savings.\textsuperscript{52} Money transfers usually come from friends and family in Iraq or throughout the Middle East. Many Christians also receive money from their families in the United States, Western Europe, and Australia, which host large Assyrian, Chaldean, and Armenian diasporas. Those not lucky enough to be supported by an outside source live off of their savings and the money accrued from selling property in Iraq.

However, as years go on without adequate employment, these saving are quickly depleted. 60.4% of surveyed Christians report their economic situation as “worse” or “much

\textsuperscript{49} Ibid.
worse” than it was in Iraq. Only 5% of one group of surveyed Christians had brought enough assets to live on in Jordan. Also distressing is the fact that money is quickly losing power in Jordan; the influx of refugees to Amman contributed to the inflation rate soaring to 7.5% in 2007 compared to just 3% in 2006. Similarly, Jordan’s consumer price index increased by 6.3% in 2006.

As Christians’ savings accounts dry up, they have been forced to take drastic measures. Many Iraqis survive by selling their property on the streets, by moving to poorer neighborhoods, or by becoming beggars. One area of Amman, Al-Hashemite Square, is now known as “little Iraq” or “little Baghdad.” It is host to a variety of Iraqis – Sunnis, Shiites, Assyrians, Chaldeans – where many families gather to try to support themselves. They bring what belongings they were able to transport from Iraq, display them on a mat, and hope to receive enough money for their daily expenses.

Without income, Iraq’s Christians are becoming dependent on charitable organizations and churches. One Jordanian priest, Father Moussalli, estimated that 50% of his church members lived in extreme poverty. He also added that high unemployment rates make Christians feel as though they are on the margins of society. Consider the story of Inam, an Iraqi Christian that received help getting a part-time job from a charitable religious organization known as the Franciscan Sisters of Mary. The organization helped Inam get a tutoring job that

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pays about $141 a month, but her rent alone exceeds $200 a month. As a widow and mother of five, she is grateful for the work, but unable to provide reliable shelter and food for her family. She lives in a two-bedroom apartment and relies on her mother in Detroit to transfer money from her pension.

Another Iraqi Christian, 25 year-old Eva, stated that her family’s only support comes from the local church. Unable to find work on her own, she relies on the church to provide compensation for menial jobs. Beyond this income, her family is now almost entirely dependent on her brother’s money transfers from Sweden.

Adding to the distress of Iraqi families, a significant number of households are headed by females, which create serious problems in terms of income. In one surveyed group, 50% of men and 86% of Iraqi women were unemployed. Widows face the dual struggle of parenting and providing for their families in areas where women are not adequately protected in the workforce. Employment issues are exacerbated because Iraqi refugees are concentrated in Amman. Typically, urban areas contribute to greater exploitation by employers, discrimination, and physical abuse for refugees. Since Iraqis cannot access the Jordanian justice system, they have little means of recourse against employers. This leaves them, and especially women, vulnerable to poor working conditions and exploitation.

Beyond the struggle to survive, the economic situation can be traumatic on the family structure. One nun working with Iraqis stated:

61 Ibid.
64 Ibid, 4.
Poverty brings out every type of problem between children and their parents. They have no money to go anywhere or do anything. There is no work. Women and their husbands argue over whether they should have left Iraq. They are home all day long, all the time.⁶⁶

There are infinite consequences when once successful families now struggle to survive. Living in unstable conditions is a highly stressful experience that can eat away at the normally close knit structure of Middle Eastern families. The lack of employment opportunities has also been linked to domestic violence.⁶⁷ The male role in the household has been turned upside down as he can no longer provide for his family. Without work or school, Iraqi families are constantly together in small living quarters, leading to frustration and anger as they struggle to survive with little hope for the future. Several studies have indicated that many Iraqis could benefit from mental health services due to their traumatic experiences and declining living conditions.

2.2 ACCESS TO SHELTER

Access to shelter is surprisingly not a major concern for Iraq’s Christians in Jordan, although many struggle to pay the rent. At first, Iraqis entered Jordan with a temporary, renewable residency permit valid for three to six months.⁶⁸ After the 2005 terror attacks in Amman, renewals became much more difficult to obtain. In 2010, only 29% of registered Iraqis had residency permits.⁶⁹ In order to get a residency permit, Iraqis must have 150,000 Jordanian dinars (about $215,000) in the local bank or significant Jordanian investments.⁷⁰ Luckily for Iraqis, residency permits are not, in practice, required for renting or owning property.

Iraqi Christians in Jordan either own or rent their homes. About 15.2% of Christians own the houses they live in, while 84.1% rent. Still, Iraq’s Christians are having severe difficulty paying for their living accommodations, causing their shelter situation to be unsustainable.

Since the influx of Iraqis in 2003, rent prices have soared in Amman. In 2005 alone, real-estate prices increased by an astonishing rate of 100%. Some have estimated that housing prices soared by 300% between 2004 and 2008. Prices rose based on a variety of factors, but many in Jordan blame it on the flooding of Iraqis in the real-estate market. 80% of displaced Iraqis in Jordan took residence in Amman – a significant stress for any city to incur. This compounded existing problems in Amman, including a lack of housing supply, an increased demand for housing, and higher material costs.

Many of the apartments are in over-crowded areas in the eastern part of the city. In search of more affordable rents, Christians have increasingly looked for cheaper neighborhoods. Christians have settled in such areas as Achrafieh, in which the majority of inhabitants are already Christian. Local churches there offer some shelter and jobs to the families they serve. As is typical for many refugees, Iraqi Christians are drawn to settle near those with similar backgrounds. Victims of violence and warfare are “impelled by comparable emotional forces to seek refuge in an area where a similar sense of…homogeneity may be nurtured.”

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especially true in the Middle East and has been reflected strongly in the migratory patterns of Jews, Palestinians, and Christians in the past century.

Obtaining support from those of similar backgrounds is known as social capital, a common phenomenon for many refugees. Social capital includes the material and emotional support that refugees can receive from others with similar traits. In this case, Iraqi Christians are increasingly moving to other Christian areas. These connections create employment and financial networks that Christians use to support one another. Furthermore, social capital involving charitable and religious organizations are more likely to emerge in urban areas, where the denser populations create more need for organized assistance.

Still, Iraqi families usually live in small homes to try to make ends meet. Many others are forced to share apartments and rooms with other families just to afford the rent. One Iraqi complained of her expenses, stating she shared an apartment with seven other Iraqi women and still could barely afford the rent, electricity, and water for the apartment.

Surprisingly, there is little evidence of homelessness of Iraqi Christians. As one NGO organization commented, “Iraqis are moving to worse and worse housing. They will move from house to house, but they would not live in a collective center or become homeless. There is tremendous solidarity, even among Jordanian neighbors, and everyone finds something.”

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80 Ibid.
81 Ibid, 283.
85 Ibid.
Despite financial difficulties, all evidence points to Iraqi Christians at least having a solid roof over their heads.

Lastly, the quality of housing seems to be adequate from a humanitarian standpoint. 100% of Iraqi Christians reported having electricity in their homes and 100% were also using an improved sanitation facility. In relative terms, the infrastructure for homes in Amman is fairly good compared to much of the Middle East or even some governates of Iraq.

2.3 ACCESS TO FOOD AND WATER

Given that Iraqis struggle to pay their rent, they also face difficulty providing food for their families. While rent prices soared in Amman, food prices also rose - but less drastically. In 2007, food prices had risen by 21% of their 2002 levels. However, access to food has generally seemed sufficient with the help of charitable organizations. Religious and international assistance organizations have generally been able to make up for any hunger gaps affecting Iraqi Christians.

Christian churches have been very helpful in this regard. For example, Rev. Raymond Moussalli, the Patriarchal Vicar of the Chaldean Church, assists almost 10,000 Chaldean Refugees from Iraq. Volunteers for this organization distribute food supplies for approximately 1,000 families (including Muslims) every two months. Each distribution of food contains sugar, rice, olive oil, and other staples. Another organization, Manara Ministries,  

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90 Ibid.
works with 75 volunteers and provides 1,600 families with bi-monthly food packages that include rice, bread, olive oil, and some canned goods.91

Despite the help of charitable organizations, Iraqis have still been forced to make sacrifices in the area of nutrition. In one representative group of Iraqi Christians, all reported that they had cut their number of meals by about half per day.92 Some families even limited themselves to one meal per day of rice and bread. Not only has the frequency of meals been reduced, but also the quality and diversity of meals as rice and bread become the most accessible items.93

In terms of water, most Iraqi Christians benefit from the existing infrastructure in Amman. 98.4% of Christians are connected to the public water network.94 While Jordan suffers from water shortages, most of the population seems to have an adequate supply of drinking water. 100% of surveyed Christians reported their main source of drinking water as coming from either bottles or city pipelines.95 The same group of surveyed Christians that mentioned cutting meals also said they must buy bottled water for fear of ordinary water’s quality.96 Despite this cost, water is one area when refugees do not seem to be lacking.

2.4 ACCESS TO HEALTH SERVICES

Without legal status, Iraqis cannot receive the same healthcare as Jordanians and must pay more for what they do receive. Jordan’s public healthcare system is state-subsidized and

92 Ibid.
93 Ibid.
95 Ibid, 19.
most Jordanians use the national health insurance program.\textsuperscript{97} This program is not open to foreigners, which means that Iraqis must try to obtain private insurance which is expensive and rarely pays for costly treatments or operations.\textsuperscript{98} Given that many Iraqi Christians can barely afford rent or food, the purchasing of health insurance is out of the question. Thus, it is no wonder that 97.4\% of Iraqi Christians report having no health insurance in Jordan.\textsuperscript{99} Without insurance, Iraqis must receive healthcare on a pay-as-you-go basis, but even then, they find it difficult to afford the state-regulated health fees.\textsuperscript{100}

Treatment at public hospitals requires legal status, while treatment at private hospitals requires significant money. Amman has two public hospitals and approximately twenty private ones.\textsuperscript{101} While emergency healthcare is available to all Iraqis in public and private hospitals, further treatment in public hospitals is not open to foreigners. Thus, Iraqis must go to private hospitals if they can afford it.\textsuperscript{102} Some health centers have been created by non-profit organizations, but these are usually geared only to those who have registered with the UNHCR.\textsuperscript{103}

While emergency healthcare is provided, those with special needs are extremely vulnerable. One study found that a majority of Iraqi Christians are facing health issues, with the most common health issues being high blood pressure, diabetes, arthritis, and back and eye

\textsuperscript{98} Ibid.
\textsuperscript{100} International Organization for Migration. (2008). \textit{Assessment on Psychological Needs of Iraqis}, 50.
104 10.1% of displaced Iraqi Christians suffer from a chronic illness. Furthermore, many Iraqis require specialized care for long-term illnesses. Those with conditions like cancer simply cannot afford to receive the expensive treatments they require. The health services structure for Iraqis is even more inadequate for dealing with psychiatric issues related to war trauma and displacement.106

Even when Iraqis do get emergency treatment at a hospital, the prices can be a huge cost. For example, 100% of surveyed Iraqi Christians who gave birth in Jordan reported being assisted by a qualified doctor.107 Although the services were available, the costs of such services can be very difficult to meet. Consider the account of one Iraqi when his wife went into labor: the hospital demanded $500 before it admitted his pregnant wife and another $500 for delivery.108 When the baby needed an emergency operation, the family was charged another $1,000. While Jordan is fortunate to have qualified doctors and hospital infrastructure, the costs generally make services unusable except in emergency situations.

2.5 Access to Education

Prior to 2007, Iraqi children were barred from enrolling in Jordanian public schools. Iraqi children were only allowed to enroll in private schools, but most Iraqis could not afford the high tuition costs of private education.109 Finally, in September 2007, Iraqi children were

granted access to Jordanian private and public schools regardless of legal status.\textsuperscript{110} However, several months after the Jordanian government made this decision, there were still only 21,000 Iraqi children enrolled - even though the goal was to have 100,000, or 15% of total students in Jordan.\textsuperscript{111}

Enrollment of Iraqi children in Jordanian schools is far too low. Only 62.56\% of surveyed Christian children (aged 6-17) were currently enrolled.\textsuperscript{112} Many Christian (and Muslim) Iraqis do not enroll for fear that their families legal status will be identified through school records and will lead to deportation.\textsuperscript{113} Also, students that have been out of school for several years due to the war are placed into lower grades than they were in Iraq.\textsuperscript{114} Many students do not want to be in classrooms where they are much older than their peers.

Even though refugee children can attend Jordanian schools, families that have difficulty paying rent can hardly afford the books, uniforms, and transportation costs.\textsuperscript{115} Many children are forced to find odd jobs to help support their families’ incomes instead of being educated.\textsuperscript{116} One Christian noted that her sons were juniors in Iraq, but now, feeling too old at the ages of 20 and 21 to go back to high school, must look for any sources of work to help support the family.\textsuperscript{117}

While Jordan has made significant improvements in its education policies, much work needs to be done. The fact that the enrollment rate of Iraqi Christians is much lower than it is for

\begin{thebibliography}{9}
\bibitem{115}Ibid.
\bibitem{116}Ibid.
\bibitem{117}Alami, M. (2011, May 14). \textit{Iraqi Christians Cling to Their Faith in Jordanian Exile.}
\end{thebibliography}
Jordanian children is problematic. Without education or employment opportunities, Christian youth are falling behind their peers.

This section explored displaced Christians’ living conditions by looking at access to income, shelter, food and water, health services, and education. Overwhelmingly, the data suggests Christians are struggling. Once the middle class, these families now find themselves at the bottom of Jordanian society. Many are highly dependent on friends, family, and charitable organizations. Those living off their own assets are quickly depleting their savings and future financial security. While Christians have - at least for now - adequate access to such necessities as shelter, food, and water, the prospects for their future look dim as they continue to be put on the margins of society in terms of employment and other public services.
SECTION THREE: COMPARING IRAQ’S CHRISTIANS AND MUSLIMS IN JORDAN

This section will highlight the similarities and differences among Iraq’s displaced Christians and Muslims in Jordan. In many regards, the living situation of these two groups is very similar. Most studies show that Jordanian policies apply equally to all Iraqis. In theory, Christians and Muslims suffer from the same discriminatory policies that deny displaced Iraqis access to such necessities as jobs and healthcare. However, when examining the actual numbers, there seem to be some significant differences in the living situations of each of these religious groups.

The situation becomes complicated by the fact that the differences may be explained by factors reaching beyond policy control. Jordan is a “multi-religious” society with a state religion of Sunni Islam and a dominant Arab ethnicity. One priest, Father Moussalli, stated that relations between Christians and the state are excellent, as Jordan does not persecute Christians based on their religion. Still, Christians are by far the minority in the Jordanian population. Jordan, like any other country, undoubtedly suffers from religious and ethnic tensions. While both religions may be relatively equal in the eyes of the law, in practice Muslims may receive preferential treatment in a country where Muslims make up the vast majority of residents.

Beginning with employment, Iraqi Muslims seem to be better off than Iraqi Christians in Jordan. While only 26.6% of Christian household heads are employed, this figure rises to 55.6% for Muslims. Of those 15 years old or older, only 14.8% of Christians are employed compared

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to 23.0% of Muslims.¹²¹ Given that few Iraqis have valid work permits, this data seems to suggest that Muslims are more likely to be hired for odd jobs or menial tasks than Christians. Still, the number reporting their economic situation as “worse” or “much worse” is roughly the same for both groups at 60.4% for Christians and 63.0% for Muslims.¹²² Since most Iraqi jobs are offered in an under-the-table fashion, it may be that Jordanian employers prefer to help or employ Muslims. It may also suggest that Christians do not take jobs as readily as Muslims, although this is less likely given that many Christians can barely afford rent and food.

Christians are also more likely to have female head of households. 27.7% of surveyed Christian households were headed by females, compared to just 18.5% for Muslims.¹²³ This is likely caused by targeted attacks against Christians in Iraq, where men are often more visible than women both in the workplace and in society. There are disturbing reports of discrimination against Christian women, who are very vulnerable in Jordan. As one Christian woman reported:

Most of the places I work, because I am Iraqi and don’t have work permission, [will] wait until the end of the month, and then they fire me without pay. This happened to me four times…Now I started working for a doctor for 70 JD a month, a very small salary…I have to cover my head and he said I should convert to Islam, because he is religious. He insults me, saying I am ugly. I work from 9am to 9pm, sometimes more. Another Jordanian girl works there also. She only works short hours and gets 200 JD. I asked the doctor why he pays me less, and he said he like her more and she is Jordanian.¹²⁴

It should be noted that there have also been countless stories of Muslims who work only to be refused pay at the time of payment.¹²⁵ But stories such as these imply more than just greed and a lack of common decency. A certain disrespect for Christianity and foreigners is present

¹²² Ibid, 27.
¹²³ Ibid, 5.
¹²⁵ Ibid, 54-55.
among some in the Jordanian population. Lacking the ability to go to the authorities, religious minorities (especially women) become vulnerable to the discrimination that such attitudes create.

In terms of shelter, Muslims are also better off than Christians. While only 15.2% of Christians own the houses they live in, that figure rises to 27.4% for Muslims. While this may suggest that Jordanians are more likely to sell homes to Muslims at reasonable prices, it may also suggest that Muslims simply had more assets when arriving in Jordan. Situations such as these are difficult to quantify. Since there is no policy-based root for this difference in housing ownership, it is difficult to draw conclusions about the cause. Despite this discrepancy, both religions have essentially equal access to the public water network, electricity, improved sanitation facilities, and drinking water – all at rates very near 100%.

Both displaced Christians and Muslims are relatively equal in terms of healthcare. But surprisingly, 97.4% of Christians report not having health insurance, while that figure falls to 85.2% for Muslims.127 If Muslims have more money to invest in Jordanian banks (as suggested by their rate of home ownership), they may be more likely to obtain residency permits and Jordanian healthcare. However, with 85.2% uninsured, Iraqi Muslims are not much better off in terms of healthcare. For practical purposes, both groups face significant healthcare problems – as demonstrated by the fact that both groups report similar instances of chronic illness; 10.1% of Christians and 10.7% of Muslims report such illnesses.128 Thus, both groups have similar health issues while being, for the most part, uninsured.

127 Ibid., 45.
128 Ibid., 46.
Finally, education statistics reveal strong discrepancies between displaced Christian and Muslim children. Enrollment of Iraqi Christians is low compared to Iraqi Muslims and the general Jordanian population. Only 62.6% of 6-17 year old Christians reported being in school, while that number rises to 83.3% for Muslims. It is difficult to trace the cause since Jordanian schools are open to both Muslims and Christians. One possible explanation is the belief among Christians that their children will receive Islamic education. The official Jordanian policy is that Christians do not need to attend Islamic courses. However, Jordan’s Secretary General admitted that there may be instances of individual teachers or schools compelling Christians to attend these classes. An interview of Christian children by the Coalition for the Defense of Human Rights found that many children reported being forced to receive Islamic education.

There were also reports of Jordanian officials closing Christian schools. While officials noted that the schools in question did not have proper documentation from the government, it was also found that discriminatory policies were likely present. For example, the Jordanian Evangelical Theological Seminary reported that 78 of its 300 students had been deported. While the government denies targeting Christians, it may be more than a coincidence that this institution was targeted so heavily. The Jordanian government does not permit evangelizing whatsoever and considers this issue serious for security reasons.

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132 Ibid.
133 Ibid, 4.
134 Ibid, 2.
135 Ibid, 3.
Finally, the last disturbing discrepancy comes from a report regarding religious NGOs. Manara Ministries, the charitable organization helping many displaced Iraqis survive in Jordan, reported unfair practices. This organization receives no funding from UNHCR because of the requirement that it must assist Muslims as well as Christians.\(^{136}\) When a fact-finding team investigated the situation, UN representatives were asked if the same restrictions applied to Muslim charitable organizations. The team was told that UNHCR was not allowed to put conditions on Muslim organizations.\(^{137}\) The double-standard is clear. This unequal policy clearly has tremendous repercussions, especially since many displaced Christians are dependent on charitable organizations for such necessities as food and health services. In a society where Christians are the minority, such religious organizations can devote resources to this highly vulnerable population.

Overall, it is clear that both displaced Iraqi Christians and displaced Muslims are suffering. Both groups have poor employment rates and their economic situations have deteriorated. Still, in many measures, Christians seem to be worse off than Muslims. Since Jordanian policies apply equally to all Iraqis, the roots of these discrepancies are difficult to identify definitively. By highlighting the differences between these two groups, this paper has sought to add to the current literature by bringing these issues to light. Although some possible causes have been explored, there is simply not enough data to support any given theory. It is hoped that this information will serve as a basis for future debate and research on the topic.


\(^{137}\) Ibid.
SECTION FOUR: POLICY RECOMMENDATIONS

As the data has shown, Iraqi Christians face many destabilizing factors in Jordan. The lack of legal status prevents Iraqis from participating in society and accessing the services they need most. The Jordanian government must take the following steps to secure the livelihoods of Iraqi Christians, but please note that many of these recommendations would also benefit Iraq’s displaced Muslims.

First, Jordan must revoke its “guest” policy and instead recognize Christians as legitimate refugees that need state help. The displaced Christians must be treated as a population that has little chance of returning to Iraq given the country’s security climate. Jordan must grant Iraqis a new legal status that provides them with many benefits that other Jordanian residents receive.

The most crucial aspect of this new status will be the ability to seek legal employment that is competitive and legitimate for all. This will open the job market to many qualified Iraqis who can help the Jordanian economy in various fields. In return for paying income taxes, Iraqi Christians should be allowed to legally access work opportunities throughout the country. This will put many Iraqis in a position to secure their own livings and to become less dependent on charities and international organizations.

The government must also provide the Christians with a degree of lawful protection. Currently, most are considered to be illegally residing in the country. Because of this status, they are unable to seek the help of such important institutions as the police or the courts. Displaced Christians must be protected under Jordanian law. This will be primarily helpful in eliminating exploitation in the workplace and unfair business practices, especially toward Christian women.
The Jordanian government must also take steps to reduce the discrepancies between Christian and Muslim treatment. It can follow the path of other countries by ensuring minority communities are also targeted for economic development. It can also introduce anti-discrimination legislation to provide Christians with an avenue for using the courts. But most realistically, the government needs to publicize the plight of displaced Christians and guarantee them legal protections in order to raise awareness of their situation throughout Jordan. This may help alter public attitudes and decrease discriminatory practices so that Iraqi Christians and Iraqi Muslims have access to the same work opportunities and services.

The international community must also make certain changes to the way it delivers aid. The same rules must apply to all charitable organizations that receive funding from the UNHCR. There cannot be special treatment for one religion over another.

More countries, especially those involved with the 2003 Iraq war, must pledge increased support for Iraqi Christians in Jordan. The US has already contributed $10 million to support more Iraqi students in the Jordanian education system. More needs to be done to support the economic infrastructure of Amman, which now hosts a considerable percentage of Iraqis. Money should be invested in areas that will provide employment opportunities and affordable housing for the displaced. Countries should also expand the number of Iraqi refugees they are willing to resettle out of Jordan.
CONCLUSION

This paper has sought to add to the current literature by specifically addressing the plight of displaced Iraqi Christians in Jordan. While most studies group all Iraqis together, this paper has illuminated the fact that the Christian situation may require distinct research. Living in a Muslim-majority country provides opportunities and challenges that need to be addressed. The Christians’ living situations were examined using the familiar humanitarian factors like access to shelter, food, healthcare, income, and education. Unfortunately, it appears that their situation is unsustainable in many of these areas and only getting worse.

This paper has also tried to spark discussion on the differences between Christian and Muslim treatment in Jordan. The results overwhelmingly show that both Muslims and Christians face great difficulty. However, the Christian situation tends to be worse in many regards. The Jordanian government has largely avoided discriminating against either religion, but there may still be cultural or societal reasons for the discrepancies in Muslim and Christian living situations. While the Jordanian government is certainly not primarily to blame for these issues, it can take a more active role in promoting the security and prosperity of this vulnerable Christian population. Future research should address the disparity between Iraqi Christians and Iraqi Muslims in terms of employment, home ownership, and school enrollment.

Unfortunately, this research project has been hindered by a lack of available data. Most conclusions are drawn from the official survey commissioned by the Jordanian government. Further research on Iraqis in Jordan would benefit greatly from more scientific polling of both Christian and Muslim refugees. Furthermore, interviews with workers from NGOs and religious
organizations that provide assistance to Iraqis in Jordan will illuminate on-the-ground conditions.

While Iraqi Christians are much safer from physical harm, they still lack the security they need to rebuild in Jordan. Such security will never come as long as they are considered “guests.” As one Jordanian teacher scolded, “If you don’t like it here, leave. It’s not right to complain or nag if you are a guest in my country.”

BIBLIOGRAPHY


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