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those on daily wages. Only 10% felt that it was culturally unacceptable for them to work. Only 19% received regular state support through a pension or welfare allowance.

Most worryingly, working or not working, supported or not supported, two-thirds spend more than they earn as their income is not sufficient to cover their basic needs. The result is that most of the WHHs interviewed use undesirable coping mechanisms to meet their expenses. Close to 70% are in debt with relatives or shops, to the tune, on average, of 900,000 IQD (\$900). Some women sell their assets, furniture or livestock. Many families try to reduce expenditure by limiting spending on health or education. Fifty percent of children do not attend school because they cannot afford transportation costs and stationery items. Forty percent of families send at least one son (under the age of 16) to work outside the home for low daily wages. When asked about their future, an overwhelming 70% hoped for regular long-term financial support from the state.

making sure that women's needs are assessed is clearly important

Following this latest evaluation, the ICRC is working on a six-month cash assistance programme in governorates still affected by the conflict, on the condition that families complete their registration with the Iraqi social system. This cash will provide immediate assistance to families who are unable to make ends meet until the social system takes over. It will motivate families who have lost trust in the system to register, and will give them the financial means to do so. It combines an economic security and protection approach and integrates input from the existing welfare allowance project.

Making sure that women's needs are assessed is clearly important. Gender analysis (analysing the different roles and needs of women, men, boys and girls), an institutional requirement for all ICRC programmes, can help with this. In many contexts, women are less visible and humanitarian actors must make a special effort to ensure that they are heard. Although there are challenges to accessing women in such contexts, female local and expatriate staff can help to overcome these. The Iraqi context is particularly challenging because of the very high levels of insecurity in certain areas. With limited access to many parts of the country, it was difficult for ICRC and others to assess needs generally, let alone the needs of women.

In 2008, the ICRC delegation in Iraq requested dedicated resources to focus on the specific needs of women. The ICRC chose a step-by-step approach, involving regular assessments to ensure that projects really did meet needs, and expanding into new geographical areas as security and access improved. Integrating support for WHHs into existing ICRC projects and encouraging synergies between them also contributed to the success of the programme. Today, ICRC projects for WHHs include direct assistance, support for economic self-sufficiency and access to services, as well as advocacy/persuasion activities with the authorities. They are all based on needs as expressed by women themselves. Where possible, these programmes are implemented in cooperation with local NGOs working on supporting women-headed households. Through this partnership, Iraqi women themselves are active in humanitarian activities, and are not simply victims or beneficiaries.

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Iraqi refugees: making the urban refugee approach context-specific

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In late 2006, the humanitarian community was alerted to the growing number of Iraqi refugees seeking assistance from NGOs in countries close to Iraq. The UN High Commissioner for Refugees (UNHCR) convened a donor conference in April 2007 to set up a humanitarian response in the countries receiving the largest numbers of refugees, namely Syria, Jordan, Lebanon and Egypt. It quickly became clear that the Iraqi refugee crisis was different from previous urban refugee situations, prompting UNHCR to revise its existing urban refugee policy in 2009. Over the last two years, UNHCR and its implementing partners have made considerable progress in refining their approach to Iraqi refugees, but additional work is needed to make their responses more context-specific.

UNHCR and the problem of urban refugees

UNHCR developed its first Policy Statement on Refugees in Urban Areas in 1997, to meet the protection and assistance needs of African refugees leaving rural camps and moving to urban areas. There they were frequently arrested,

mistreated and deported by the host state authorities or subject to attack from the host population or at the hands of other refugees. Host governments provided no assistance to them, and most lived in the poorest areas on the outskirts of cities, taking low-paid jobs in the informal sector in order to survive.

The situation for Iraqi refugees is quite different. Iraq is a middle-income, oil-producing country with what were at one time good social and education services, though these have progressively deteriorated in recent decades. Likewise, the states receiving Iraqi refugees are themselves middle-income countries with developed welfare systems. Refugees are overwhelmingly from the middle and upper classes, have urban backgrounds and middle to high levels of education and generally possess some financial capital when they arrive; they enjoy cultural and linguistic compatibility with host populations and there are pre-existing social, economic and political ties between them. Since 2003, economic investment by Iraqis in the private

sector of major host countries and cross-border trade have increased, benefiting the economies of host countries, and in Damascus and Amman, the two major urban centres where refugees have settled, Iraqis are highly visible, with community organisations and their own businesses. Host states generally do not detain or deport those without valid residence permits or who work in the informal sector. Syria and Jordan allow Iraqis to access public services, regardless of legal status. Finally, much of the international aid has gone to support host country nationals, who are often more vulnerable than the refugees.

programming and interventions have not been sufficiently tailored to the particular circumstances of Iraqi refugees

Some of this information was readily available to humanitarian actors when they started their operations in 2007, including the socioeconomic profile of the refugees and host state policies towards Iraqi migrants and refugees. UNHCR in particular should have been aware of this data given that it has maintained offices in the main host countries since the 1990s. However, from the outset programming and interventions have been based on experiences in other refugee contexts, and have not been sufficiently tailored to the particular circumstances of Iraqi refugees. While UNHCR and its implementing partners have made adjustments since 2009, the following erroneous assumptions still prevail.

There are vast numbers of unregistered Iraqi refugees, fearful and in hiding

Original estimates of the number of Iraqi refugees put forward by host countries at the 2007 donor conference were above 2 million. In 2009, the number of registrations with UNHCR peaked at just above 310,000 throughout the Middle East. When the expected number of refugees failed to register it was assumed that uncounted numbers of Iraqis were in hiding in the cities fearing arrest and deportation. UNHCR and NGOs undertook costly and time-consuming outreach programmes to try to locate these ‘invisible’ refugees and convince them to register. After a couple of years, concerned agencies admitted that, in Syria and Jordan, over 90% of those Iraqis in need of protection and/or assistance were already registered.

Refugees are a security risk

High refugee estimates by host governments have to be viewed in conjunction with initial claims by donors, particularly the US, and some host governments, that refugees were going to bring the sectarian conflict ravaging Iraq into host countries. The threat never materialised. Numerous news reports confirmed that it was the urban, educated, largely secular middle and upper classes who were leaving Iraq, not those likely to join armed groups. However, characterising Iraqi refugees as a security risk

provided a convenient excuse for the governments of Jordan, Lebanon, Egypt and, at least for a time, Syria to impose new entry requirements on Iraqis that favoured the better-off.

All Iraqis in neighbouring countries are refugees

Syria, Jordan and Lebanon hosted communities of Iraqis before the US invasion in 2003. The conflict; the lifting of exit restrictions imposed under Saddam Hussein; the search for high-quality medical care or tertiary education; the opening up of regional markets to investment; other familial and social factors: all of these made migration to these countries even more attractive after 2003. An increasing number of non-refugee Iraqis are living and investing in the same countries that host Iraqi refugees. This is particularly the case with a large part of the political and business class, and with professionals who have moved their families abroad while they commute between Iraq, Jordan or Syria.

Refugees are a burden on host states’ resources

Host governments claim that refugees are a costly burden on their national resources, pushing inflation up and putting excessive pressure on public services and infrastructure. Yet independent studies provide compelling evidence that the socio-economic impact of the Iraqi presence has been positive.¹ This is in large part due to the high level of Iraqi spending and investment in host countries including in the productive sectors, and the volume of cross-border trade. Furthermore, given their experience with poor public services in Iraq, even those refugees with limited financial means strive to use private health and education facilities even when public sector options are available.

many Iraqi professionals have been able to find work legally where their skills are in demand

All refugees have the same vulnerabilities and needs

Between 2007 and 2009, assumptions regarding the vulnerabilities and needs of Iraqi refugees were based on experience in other very different contexts: the threat of arrest and detention, refoulement, harassment, exploitation, discrimination, vulnerability to sexual and gender-based violence, access to primary health care and basic education. Actual needs were quite different: secondary and tertiary healthcare, psychosocial programmes (particularly mental health for survivors of torture), remedial and higher education, skills maintenance and development. While programming has since been adjusted to better reflect these realities, much earlier and more accurate analysis of the context in Iraq, the reception policies of host states and the

¹ For Jordan, see David DeBartolo and Ibrahim Saif, *The Iraq War’s Impact on Growth and Inflation in Jordan*, Center for Strategic Studies, University of Jordan, 2008. For Syria, see Ashraf Al-Khalidi, Sophia Hoffman and Victor Tanner, *Iraqi Refugees in the Syrian Arab Republic: A Field-Based Snapshot*, The Brookings Institution, June 2007; and Chantal Berman, *An Uncommon Burden: Aid, Resettlement, and Refugee Policy in Syria*, Middle East Institute and Fondation pour la recherche stratégique, 2010.

socio-economic profile of Iraqi refugees would have resulted in more appropriate support for Iraqi refugees. It would also have saved the humanitarian community time and money.

Refugees are not allowed to work

This claim by humanitarian actors is based on the fact that registration with UNHCR does not give refugees the right to work. Iraqis, classed as ‘migrants’ by host governments, fall under domestic labour laws which generally prioritise the employment of nationals over foreigners. In all major host countries, many Iraqi professionals, regardless of their registration with UNHCR, have been able to find work legally where their skills are in demand. Many more refugees have found low-wage jobs in the informal sector. Levels of legal protection, albeit low, are similar to those for host country nationals. With the exception of Lebanon until recently, governments have been lenient towards refugees working without permits. It is also possible for Iraqis with some investment capital to open businesses, usually with a local partner. Nevertheless, the majority of Iraqi refugees still face several legal and economic challenges to self-sufficiency in each host country.

Refugees are isolated

Refugees are not necessarily isolated just because they live in cities. In the case of Iraqis, there are a number of factors which have enabled them to escape isolation: their linguistic and cultural compatibility with host populations; communities of Iraqis already present in host countries; access to Iraqi and non-Iraqi business and professional associations, social clubs and religious places; and the large number of Iraqi professionals and business people able and willing to extend support to less privileged fellow nationals. The humanitarian community, however, assumed that refugees were isolated, fragmented by sectarian and religious identities and rejected by the host population. These assumptions remained unchallenged until 2009, when UNHCR conducted an assessment of social capital among refugees in Jordan.² The survey revealed that the majority of Iraqis have some form of social capital which they use to access information, services, jobs and housing, and to borrow money.

Registration with UNHCR is the main guarantee of protection for Iraqi refugees

Syria and Jordan have not made registration a prerequisite to accessing social services or receiving assistance from the humanitarian community. In Jordan, Lebanon and Egypt registration does not give refugees the right to a residence permit. In Syria registration has recently made the application for residency more successful, but not automatic. Registration does not allow access to the formal labour market. The main reasons Iraqis seek registration is to access third-country resettlement and, in some cases, expensive healthcare.

Re-evaluating the approach

In 2009, UNHCR undertook an evaluation of its operations in Syria, Jordan and Lebanon.³ The findings prompted

² Noel Calhoun, ‘With a Little Help From Our Friends: A Participatory Assessment of Social Capital Among Refugees in Jordan’, *New Issues in Refugee Research*, Research Paper No. 189, UNHCR, 2010.

³ *Surviving in the City: A Review of UNHCR’s Operation for Iraqi Refugees in Urban Areas of Jordan, Lebanon and Syria*, July 2009.

the agency to finalise the long-overdue revision of its urban refugee policy.⁴ The principles and guidelines in this document aim to provide for comprehensive protection involving a broad range of actors including refugees, NGOs and local authorities. The new policy acknowledges the need to adapt to the specific context and the circumstances, capacities and vulnerabilities of different groups and individuals within the refugee population. It also recommends UNHCR’s ‘10 Point Plan of Action on Mixed Migratory Movements’ in urban areas where refugees and asylum-seekers are arriving alongside other people also on the move. The document provides a checklist to assess protection risks and vulnerabilities, describing in detail what these risks can be in extreme circumstances. By contrast, very little guidance is given on how to identify and assess risks and vulnerabilities in situations where refugees are moving between middle-income countries, and where the protection environment is more favourable.

In the Iraqi refugee case, UNHCR has corrected most of its misconceptions and adapted its operations more closely to the context. The agency now bases planning on registration figures. It has abandoned the claim that refugees are systematically insecure because of host countries’ reception policies. To promote self-sufficiency, it is introducing programmes to facilitate refugees’ access to the job market, training and higher education, while continuing to provide cash assistance to the most economically vulnerable. UNHCR and its NGO implementing partners are also adopting a community-based protection approach building on the social capital of refugees.

Yet there remains a gap between what is being done on the ground and the public discourse on Iraqi refugees. In their communication and advocacy campaigns, most humanitarian actors and advocacy organisations still use the original inflated estimates of Iraqi refugee numbers, characterising them as people without resources who have been systematically deprived of access to care and livelihoods, and are at risk of mistreatment and deportation by host governments and populations. These arguments might be effective in mobilising donor support, but they have negative implications for the refugees themselves, who are unjustly portrayed as a burden on host states and communities. They are also unfair to host countries that, despite not being signatories to the 1951 Convention on Refugees, have provided safe havens for large numbers of Iraqis.

Displacement from Iraq is part of a complex migratory flow where many Iraqis, registered or not as refugees, possess significant capital and command leverage on host countries’ governments because of their economic weight. How to ensure that these resources support humanitarian efforts towards durable solutions for the most vulnerable refugees should become a major objective for all actors concerned.

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⁴ *UNHCR Policy on Refugee Protection and Solutions in Urban Areas*, September 2009.