



# Palestinian Refugees in Jordan

One Population, Many Realities



**Anera Reports**  
on the ground in the Middle East

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## PALESTINIAN REFUGEES IN JORDAN

Jordan has been a refuge for Palestinians for more than 75 years. For most, it has become a permanent home. The country hosts around 40% of the world's registered Palestinian refugees,<sup>1</sup> and the great majority hold Jordanian citizenship and are deeply integrated into the country's social and economic life. Yet permanence has not meant equality or security for all. Living conditions vary widely, with some refugee communities continuing to face entrenched poverty, aging infrastructure, limited economic opportunity and gaps in access to essential services.

What is changing is the ability of families and communities to cope with these long-standing challenges. **As international humanitarian and development funding declines, the systems that have supported Palestinian refugees for decades are coming under increasing strain, just as needs are growing.** Core services remain in place, but years of financial pressure have narrowed their reach and weakened their capacity. UNRWA\* remains the backbone of education, health and social services in the camps, yet funding constraints have made it increasingly difficult to sustain the breadth and quality of support communities need. At the same time, local and community-based organizations are being asked to do more with fewer and less predictable resources. These organizations are often the closest and most trusted source of support, but their own capacity is increasingly fragile.

**2.4 Million  
Palestinian  
Refugees<sup>19</sup>**

**live in Jordan today,  
~40% of the global total**

The result is not a sudden humanitarian emergency, but a slow-moving crisis of reduced coping capacity: families have fewer buffers and essential services are under greater pressure. **Without sustained investment, chronic vulnerabilities risk becoming deeper and more persistent, particularly in communities already facing poverty and limited opportunities.**

This report examines how these pressures are affecting Palestinian refugee communities across Jordan's 10 official camps. Drawing on the experiences of residents and local organizations, it explores challenges in education, health, livelihoods, protection and camp infrastructure, while identifying opportunities to strengthen community resilience. **The focus is not on replacing existing systems, but on reinforcing what remains, filling critical gaps and investing in local capacity so communities are better equipped to withstand growing needs in an increasingly uncertain aid environment.**

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\* UNRWA (the United Nations Relief and Works Agency for Palestine Refugees in the Near East) is the dedicated UN agency tasked with providing essential public services and humanitarian aid directly to registered Palestinian refugees in the West Bank, Gaza, Syria, Jordan and Lebanon. It functions as a quasi-government provider, directly running healthcare, education, social safety net and emergency relief programs.

## Key Takeaways | Palestinian Refugees in Jordan

1. Palestinian refugees in Jordan are not one uniform population.
2. Vulnerability differs significantly by camp, documentation status and access to services.
3. UNRWA funding cuts are eroding core systems.
4. Community-based organizations are absorbing growing needs with limited resources.

### Anera's Assessments

Findings are based primarily on consultations Anera had with community-based organizations serving all 10 UNRWA-recognized Palestinian refugee camps in Jordan. Anera convened two roundtable discussions in Amman in 2026, bringing together representatives from organizations working with Palestinian refugees to identify emerging needs and trends. These consultations were complemented by interviews with camp residents, personal testimonies and a review of secondary data, providing both statistical context and first-hand perspectives on daily life in Jordan's camps.

## HOW JORDAN BECAME HOME TO MILLIONS OF PALESTINIANS

Jordan's connection to Palestinian refugees was formed in successive waves of displacement. The first followed the 1948 war, when large numbers of Palestinians arrived in what was then Transjordan. A second wave came with the 1967 war, as families displaced from the West Bank and Gaza Strip moved eastward. Later years brought further arrivals, including Palestinians who returned from the Gulf in 1991 and Palestine refugees who fled the war in Syria after 2011.

Across these decades, Jordan has played a generous and stabilizing role as host. The country extended citizenship to the great majority of Palestinians who settled there and opened its public schools, universities and health services to them, an approach that has allowed most Palestinians in Jordan to build settled, integrated lives over several generations.<sup>2</sup> Today Jordan hosts 2.4 million registered Palestine refugees, the largest such population of any UNRWA field of operation, and remains a steadfast supporter of UNRWA's humanitarian mandate.

### One Population, Many Realities

Palestinian life in Jordan is, by and large, deeply woven into the fabric of the country. Palestinians are present throughout the economy, the professions, the universities and public life. Shared language, culture and family ties bind communities closely, and a strong Palestinian identity sits comfortably alongside a settled Jordanian life. However, the circumstances facing Palestinians in Jordan today vary widely.

Their differences are reflected in where people live and how they fare. Integrated, urban-adjacent camps such as Zarqa and Amman New Camp are home to citizen refugees with full employment rights. At the other end of the spectrum sits Jerash, where UNRWA's own data records 53% of residents below the national poverty line, the highest of all 10 camps. **The deepest poverty and the weakest infrastructure are concentrated where documentation barriers and humanitarian dependence are greatest.** For families in this situation, UNRWA and community organizations are often not a supplementary source of support but the only one available.

### Palestinian Refugees with Jordanian Citizenship

This is by far the largest group. They hold national identification numbers and participate in the formal economy and public services on the same terms as other Jordanians. Where vulnerability exists, it tends to stem from poverty and place – concentrated in older camps and lower-income neighborhoods – rather than from documentation. Most residents of camps such as **Zarqa, Irbid, Amman New Camp and Jabal Al Hussein** belong to this group.

### Ex-Gazans – the 1967-origin refugees

This status applies to approximately 180,000 people who arrived from Gaza around 1967.<sup>3</sup> The distinction in their status is historical: the Gaza Strip was under Egyptian administration between 1948 and 1967, so when Jordan extended citizenship to Palestinians from the West Bank, which it administered at the time, those originating from Gaza fell outside that framework. On arrival in Jordan after the 1967 war, they were issued temporary travel documents rather than national identification numbers. They therefore face additional practical barriers to formal employment and to some public services, which is reflected in markedly higher rates of poverty. These refugees are concentrated in the **Jerash (Gaza), Souf and Marka** camps, and are consistently among the most economically vulnerable communities the consultations identified.

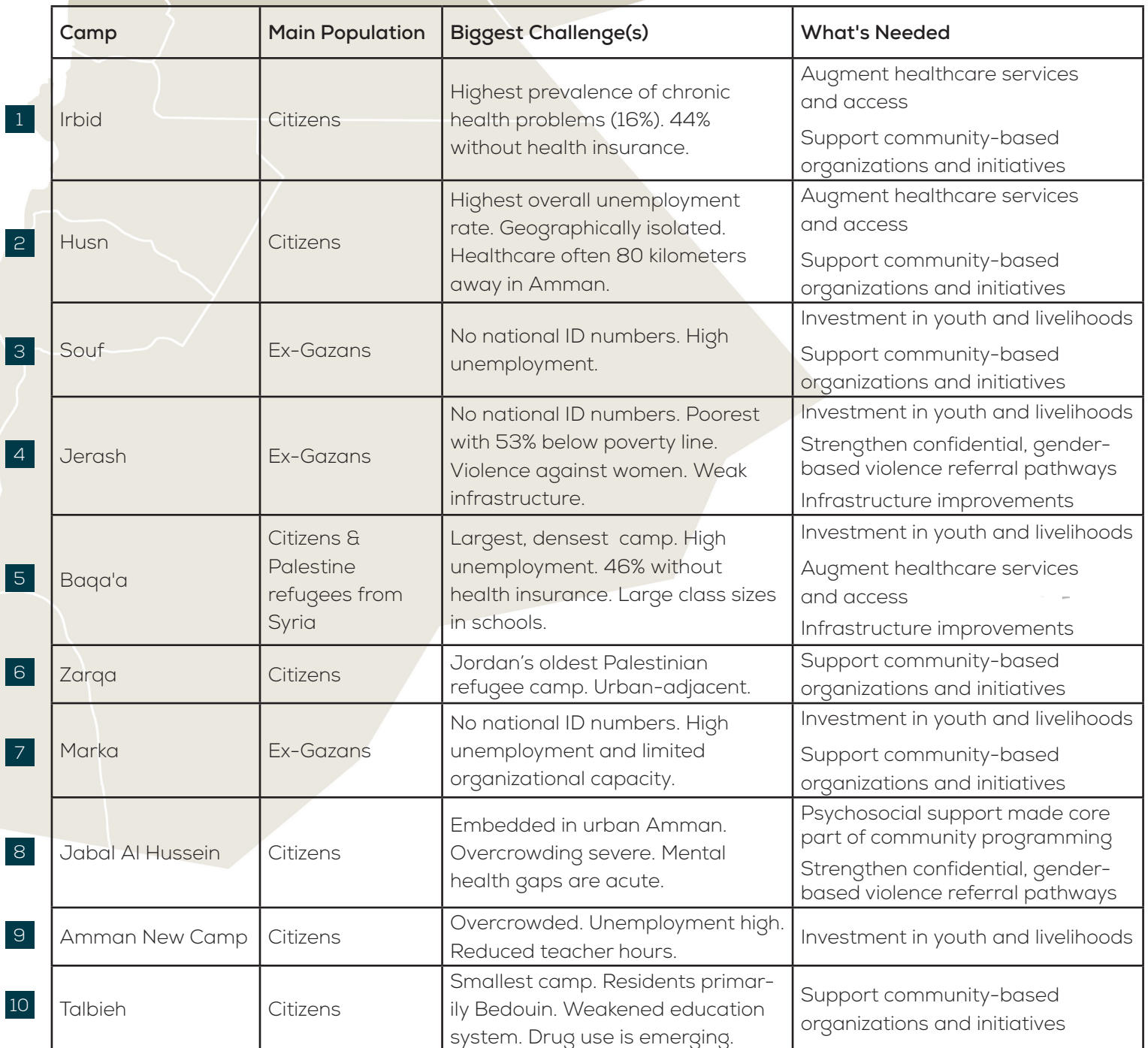
### Palestine refugees from Syria

This group is made up of roughly 20,000 people, including around 2,900 who are stateless, displaced into Jordan by the Syrian war.<sup>4</sup> Their documentation situation is often uncertain, and their dependence on humanitarian assistance is correspondingly high. They are generally dispersed rather than concentrated in a single camp, with a notable presence in **Baqa'a**.



*Jerash Camp in the late 1960s. UNRWA photo.*

## Palestinian Camps in Jordan: One Solution Does Not Fit All



| Camp                  | Main Population                          | Biggest Challenge(s)                                                                                      | What's Needed                                                                                                                          |
|-----------------------|------------------------------------------|-----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| 1<br>Irbid            | Citizens                                 | Highest prevalence of chronic health problems (16%). 44% without health insurance.                        | Augment healthcare services and access<br>Support community-based organizations and initiatives                                        |
| 2<br>Husn             | Citizens                                 | Highest overall unemployment rate. Geographically isolated. Healthcare often 80 kilometers away in Amman. | Augment healthcare services and access<br>Support community-based organizations and initiatives                                        |
| 3<br>Souf             | Ex-Gazans                                | No national ID numbers. High unemployment.                                                                | Investment in youth and livelihoods<br>Support community-based organizations and initiatives                                           |
| 4<br>Jerash           | Ex-Gazans                                | No national ID numbers. Poorest with 53% below poverty line. Violence against women. Weak infrastructure. | Investment in youth and livelihoods<br>Strengthen confidential, gender-based violence referral pathways<br>Infrastructure improvements |
| 5<br>Baqa'a           | Citizens & Palestine refugees from Syria | Largest, densest camp. High unemployment. 46% without health insurance. Large class sizes in schools.     | Investment in youth and livelihoods<br>Augment healthcare services and access<br>Infrastructure improvements                           |
| 6<br>Zarqa            | Citizens                                 | Jordan's oldest Palestinian refugee camp. Urban-adjacent.                                                 | Support community-based organizations and initiatives                                                                                  |
| 7<br>Marka            | Ex-Gazans                                | No national ID numbers. High unemployment and limited organizational capacity.                            | Investment in youth and livelihoods<br>Support community-based organizations and initiatives                                           |
| 8<br>Jabal Al Hussein | Citizens                                 | Embedded in urban Amman. Overcrowding severe. Mental health gaps are acute.                               | Psychosocial support made core part of community programming<br>Strengthen confidential, gender-based violence referral pathways       |
| 9<br>Amman New Camp   | Citizens                                 | Overcrowded. Unemployment high. Reduced teacher hours.                                                    | Investment in youth and livelihoods                                                                                                    |
| 10<br>Talbieh         | Citizens                                 | Smallest camp. Residents primarily Bedouin. Weakened education system. Drug use is emerging.              | Support community-based organizations and initiatives                                                                                  |

# THE CHALLENGES FACING VULNERABLE PALESTINIAN REFUGEES TODAY

In the Jordanian context **the nature of each challenge is closely tied to the camp in which it occurs**, the following sections present the key findings by sector, with camp-specific detail incorporated throughout.

## Healthcare and Mental Health

For many Palestinian refugees in Jordan, UNRWA health centers are not simply one healthcare option among many. They are the only affordable source of medical care. Together, the agency's 25 clinics provide approximately 1.9 million patient consultations each year, making them the backbone of healthcare in the camps.<sup>5</sup> Recent funding cuts, however, have reduced clinic hours across the system by eliminating Saturday services and shortening weekday operating times, making it harder for families to access routine and lifesaving care.

The impact is felt most acutely by people living with chronic illnesses. In camps such as **Irbid**, where chronic disease rates are the highest and nearly half of residents lack health insurance,<sup>6</sup> interruptions in access to care can mean missed medications and worsening health outcomes.

For many, seeking treatment also means sacrificing desperately needed income. Salma, a widow and the sole provider for her family, described the impossible choices created by reduced clinic hours:

**"Families often choose between paying for medicine or buying food."** — *Salma from Baqa'a Camp*

Maternal healthcare has also become less certain. Women participants in Anera's roundtables reported growing anxiety over the loss of financial support for hospital deliveries, leaving expectant mothers unsure whether they will be able to afford safe childbirth.

**"In the past, UNRWA would refer me to a government hospital for delivery and cover most of the costs. Today I am worried, because that coverage is no longer guaranteed, and I do not know how I will afford it."**

— *Iman, 25, Jerash Camp*

## Healthcare by the numbers



**25**

health  
centers



**1.9**

million  
visits/year



Saturday  
clinics  
eliminated



Reduced  
weekday  
hours

As access to healthcare comes under increasing strain, targeted partnerships can help fill critical gaps. In Jerash Camp, Anera's SHIFAA Project has established two neurological clinics and provided specialized neurological care and mental health support to more than 1,100 Palestinian refugees.



Beyond physical health, roundtable participants consistently identified mental health as one of the most urgent and least addressed needs across Jordan's refugee camps. Community organizations reported rising levels of anxiety, depression and trauma, particularly among children and adolescents following the war in Gaza, yet psychosocial services remain scarce and referral pathways to specialized care are largely absent.

**"Mental health needs increased after the Gaza war, particularly among children and adolescents."** – *roundtable participant from Irbid*

The greatest healthcare pressures were reported in **Irbid**, where chronic disease and lack of insurance intersect with reduced clinic hours, and **Husn**, where residents must travel nearly 80 kilometers to Amman to access many specialist services. As humanitarian funding continues to decline, both physical and mental healthcare are becoming increasingly difficult for the most vulnerable refugee families to obtain.

## Education

Education has long been one of the strongest pillars of Palestinian life in Jordan. UNRWA runs 161 schools serving more than 100,000 boys and girls (grades 1-10).<sup>7</sup> Jordanian public schools and universities are open to citizens. However, a decline in funding from donor nations are threatening this infrastructure. UNRWA is expected to eliminate approximately 200 teaching posts in Jordan, reduce overall lesson hours and increase classroom overcrowding.<sup>8</sup> To deal with the budget shortfall, community members worry that UNRWA in Jordan may soon be forced to shift to a four-day school week, a measure it has already adopted in the West Bank

The effects are already being felt differently across the camps. In **Baqa'a**, classroom numbers approached 50 students<sup>9</sup> long before the cuts, and delayed teacher salaries left some classes without regular instruction. In smaller camps such as **Talbieh**, the consequences are even more severe. Where larger camps may have several teachers for each subject, Talbieh often has only one. Losing even a single teacher can mean an entire subject is no longer taught rather than simply being offered less frequently. Participants also reported that UNRWA schools across the camps continue to lack adequate inclusion services for children with disabilities.

### Why do funding cuts hit small camps the hardest?

In a large camp, several teachers may cover the same topic. In a small camp, there may be only one teacher per subject. Therefore, losing that person means losing an entire subject.

Communities worry that declining education quality will have lasting consequences for children. In **Jerash**, Anera roundtable participants identified scores of children already out of school, with expectations that the number will grow as reduced school hours and economic hardship push more children into work instead of classrooms.



Economic hardship often means children do not have access to tools such as computers. Computer labs, like this one set up by Anera in a community center, give students to opportunity to learn valuable IT skills.

Anera's assessment found that smaller camps are likely to bear the greatest burden of the education cuts. While larger camps experience overcrowded classrooms and fewer teaching hours, smaller camps face the loss of educational options. This highlights the need for targeted support that recognizes the distinct realities of each camp, rather than one-size-fits-all programming.

## Women and Girls

Women and girls are bearing a disproportionate share of the strain created by declining humanitarian support. Across the camps, women shoulder the dual responsibility of unpaid care giving and generating household income, yet opportunities to work remain limited by high unemployment, social norms and shrinking support services. Women's program centers, which provide many of the camps' primary services for women and girls, have themselves been weakened by funding cuts.

Community organization representatives in Anera's roundtable discussions consistently identified protection as one of the most urgent concerns. They reported rising gender-based violence, increasing rates of early and forced marriage driven by economic hardship, and growing signs of psychological distress among adolescent girls. **In Jerash, organization representatives described severe cases of violence against women linked to deepening poverty, family stress and limited access to formal protection services.** Many incidents remain hidden because of stigma and a reluctance to seek help.

Economic hardship is also creating quieter but equally damaging consequences. Participants described girls missing school because families can no longer afford menstrual hygiene products, while women face mounting barriers to employment, including persistent social expectations that restrict their ability to work outside the home in some communities.



**Across nearly all camps, specialized services for women, children and families remain limited.** Community-based organizations often provide protection and psychosocial support informally, despite lacking dedicated funding, trained staff or clear referral pathways to specialized services. As needs continue to grow, strengthening these frontline organizations will be essential to ensuring that women and girls can access the protection and support they need.

**"I live in Talbieh Camp with my five children. My husband passed away, and I am now the sole provider for my family. I work in agriculture to support my children, and this small income is what allows us to survive... Every day is a balance between working and trying to manage my health and my responsibilities as a mother."**

*– Salma, 36, Talbieh Camp*

## **Economic Empowerment and Livelihoods**

Economic opportunities are becoming scarcer for Palestinian refugees in Jordan.<sup>10</sup> Even before recent funding cuts, unemployment was high, particularly among young people and women. For many camp residents, stable employment remains out of reach, forcing families to rely on informal work, shrinking humanitarian assistance and debt to make ends meet.

Young people face some of the greatest challenges. Although many complete university or vocational training, they often struggle to find jobs that match their education. Reductions in UNRWA staffing have further narrowed opportunities, particularly for graduates who had hoped to work in education or public services.

**"I am about to graduate, and I wanted a job in an UNRWA-supported school. But job opportunities have sharply decreased. Instead of planning my future, I worry whether I will find any work at all."**

*– Muhammad, 23, Souf Camp*

The economic impact extends well beyond those seeking work. Salary reductions affecting approximately 7,000 UNRWA employees have reduced household incomes across many refugee communities, while funding cuts threaten both the social safety net, which supports more than 59,000 of the poorest refugees, and microfinance programs that many families depend on to sustain small businesses.<sup>11</sup> As incomes decline and living costs rise, more households are finding themselves trapped between growing debt and diminishing opportunities.

Anera's assessment found that economic pressures are particularly severe in **Husn**, where high unemployment is compounded by geographic isolation, and in the 1967-origin camps of **Jerash, Souf and Marka**, where documentation status limits access to formal employment despite residents' education and skills. These findings underscore that creating sustainable livelihoods will require more than job training alone; it will also require targeted support that addresses the structural barriers preventing refugees from participating fully in Jordan's economy.



“I am someone who benefits personally and benefits others. I had a lot of old clothes and fabric, so I decided to start a business recycling them into meaningful traditional items.

For women like Sameera, entrepreneurship means sustainability and creating opportunities for herself and others. She lives in Baqa'a, where jobs are scarce, so innovation is key.

She turns old clothes and fabric scraps into handmade products such as tote bags, traditional dresses and cushion covers. By recycling materials and preserving traditional designs, she has built a small business while also creating income opportunities for other women in her community.



## Infrastructure and Basic Services

The Palestinian refugee camps in Jordan, and elsewhere in the region, were built as emergency accommodation in 1948 and 1968 and were intended to be temporary. Notably, they sit outside the municipal system: there is no formal coordination between local municipalities and camp authorities on waste, drainage or infrastructure planning, which means responsibility for addressing problems is often unclear.

Nowhere is this starker than in **Jerash**, where more than 98% of households have no sewage connection,<sup>12</sup> rainwater and sewage mix in open drainage channels, a single sanitation truck serves the entire camp, and asbestos-containing materials remain in some structures, a long-term health hazard requiring professional removal. **Baqa'a's** primary challenge is density, at roughly 93,000 people per square kilometer.<sup>13</sup> Across all camps, disability-accessible infrastructure is largely absent, which makes distance a significant barrier to care.

### Infrastructure Issues:

open drainage, zinc housing, density, narrow alleys, lack of disability access

### In Jerash Camp –

**98%** of homes have no sewage system  
Asbestos still present

**“My son needs specialized rehabilitation support, but transportation costs and the lack of services prevent regular attendance.”**

*– Mother of a child with a disability, Jerash Camp*



## JORDAN'S POLICIES AND HUMANITARIAN RESPONSE

Jordan has long been generous in welcoming and accommodating Palestinian refugees. Successive governments have extended citizenship to most of the population, kept public schools and clinics open to them, and consistently supported UNRWA's humanitarian mandate. That commitment is sustained under real strain.

**Jordan is resource-poor, hosts large Syrian and other refugee populations alongside Palestinians, and is balancing humanitarian obligation against 21.3% unemployment and ongoing fiscal pressure.<sup>14</sup>**

For organizations supporting refugees, the Jordanian context creates specific operational hurdles. Many community-based initiatives in camps are deeply embedded in their communities and often deliver frontline support, but they may not have independent legal status or the administrative structures required to receive donor funding directly. As a result, they often depend on larger registered organizations to channel resources, sign agreements and provide institutional backing, thus limiting their autonomy, reducing their visibility to donors and leaving them with few formal protections despite the essential role they play.

The government's social-development referral system does not function consistently across camps. NGOs must coordinate across the Department of Palestinian Affairs, UNRWA, UN agencies and government institutions simultaneously – valuable when it works, duplicative or full of gaps when it does not. Several effective partnerships are delivering real support but are time-limited, leaving community-based organizations perpetually fundraising to keep the lights on.

# The Architecture of Assistance in Jordan

In Jordan, no single institution meets the needs of Palestinian refugees. Support is delivered through a **layered system** in which the government, UNRWA, other UN agencies, NGOs and local organizations each play distinct and often overlapping roles.

## The Government of Jordan

Sets the national framework and provides access to public systems.

Healthcare (public hospitals, public clinics, cancer treatment)  
Public schools, universities and vocational training centers  
Infrastructure for transportation and public utilities  
Financial support for low-income households

Available to all citizens, including those of Palestinian descent.

## UNRWA

The backbone of refugee-specific services.

Education (grades 1–10 & technical/vocational training for youth)  
Primary healthcare  
Relief & social services  
Camp infrastructure  
Protection & support for vulnerable refugees

Available to all officially registered Palestinian refugees living in Jordan, including those with citizen status.

## Other UN Agencies and International NGOs

Target gaps, provide additional safety nets and innovate solutions.

Humanitarian relief  
Healthcare  
Cash & food assistance  
Education & skills development  
Livelihoods & job creation  
Disability inclusion  
Psychosocial support  
Women's & youth programs

Available to a broad range of vulnerable groups, including Palestinian refugees with and without citizen status as well as other groups, such as Palestinian refugees from Syria.

## Local and National NGOs

Frontline and deeply embedded in communities. Connects international aid directly with vulnerable populations.

Social Protection  
Women's & youth programs  
Livelihoods  
Infrastructure and municipal support  
Healthcare Access  
Education (non-formal, remedial, preschool, vocational)  
Disability support

Available to a broad range of vulnerable groups, including Palestinian refugees with and without citizen status as well as other groups, such as refugees from Syria and Bedouins

“We continue operating only because volunteers remain committed despite the lack of salaries.”  
– Community organization representative from Jerash

## LOCAL ORGANIZATIONS SUPPORTING PALESTINIAN COMMUNITIES

Even in a country where most Palestinians are citizens, the most vulnerable depend heavily on assistance, and the architecture of that assistance is layered. UNRWA sits at the center, providing schooling, primary healthcare, relief and social services, and the women’s programs centers that double as the main protection infrastructure. Around its work, other UN agencies, Jordan’s governmental public services (open to citizen refugees), international NGOs and a thin but vital layer of local organizations are serving Palestinian communities.

Among these actors, community-based organizations are uniquely positioned. Deeply rooted in the camps they serve, they are trusted, adaptable and often the first to identify emerging needs. Rather than simply filling gaps left by larger institutions, they are central to community resilience and provide the strongest foundation for locally led responses.

The **Souf** Women’s Programs Center, with 14 sub-centers and its own marketing system for women’s products, emerged from Anera’s consultations as the strongest community-led model in the system. In **Jerash**, Hopes for Training, Education and Development runs a library, women’s safe space, art therapy and life-skills training, services that UNRWA does not provide in the camp.

Jordan Medical Aid for Palestinians delivers a biopsychosocial healthcare model across **Jerash, Marka, Talbieh and Zarqa**, combining medical care with psychological and social support to address the interconnected factors affecting patients’ health and wellbeing. In isolated **Husn**, the Church Center Association provides an important anchor for social cohesion, while Yarob Charity sustains youth programming in **Zarqa**. The Phenix Center, meanwhile, supports coordination across **camps in Amman**, helping connect local organizations and communities to a broader network of support.

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## MAJOR DONORS AND DEVELOPMENT PARTNERS

Fund and shape the broader response in Jordan.

The United States and World Bank, with major support from Germany, the European Union, Japan, France, the UK, Canada and the Netherlands. UN agencies – including UNRWA, UNHCR, UNICEF, UNDP and ILO – play a central role in coordinating and delivering assistance and longer-term development programs. European development banks and regional Arab funds also provide financing for infrastructure, water, energy and economic development.

## THE FUNDING CUTS BEHIND THE STRAIN

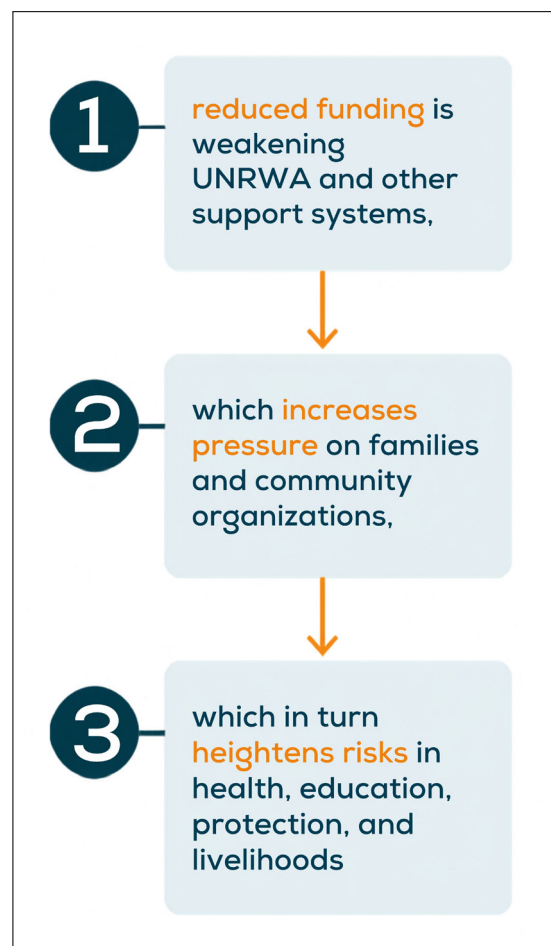
Funding for humanitarian relief and development in Jordan has long been anchored by the U.S. and the World Bank, with major support also coming from Germany, the European Union, Japan, France, the UK, Canada and the Netherlands.<sup>15</sup> Historically, the United States has provided roughly 40% of Jordan's external assistance.<sup>16</sup> But U.S. cuts and freezes to USAID, together with reductions in funding to UNRWA, have placed significant new strain on Jordan's humanitarian and development systems.

The impact extends beyond the loss of individual programs. Years of U.S. support helped sustain the technical expertise and implementation systems that enable Jordan to absorb and manage international assistance. Their sudden contraction has created major capacity and capital gaps, affecting prospective financing from the EU, World Bank and IMF.<sup>17</sup>

The funding crisis is particularly acute for UNRWA. The end of U.S. contributions in 2024, combined with the suspension of support from two other major donors that year, removed nearly a third of the funding available to pay national staff. UNRWA entered 2026 facing a global shortfall of more than \$220 million. This agency, supporting 5.9 million Palestinian refugees, was forced in February 2026 to cut staff hours and salaries by 20%.<sup>18</sup>

These pressures come amid a broader contraction in global humanitarian financing, as donors increasingly prioritize acute emergencies over protracted crises such as Jordan's. For Palestinian refugees, the effects are tangible: fewer teaching hours and larger classes, shorter clinic hours and disruptions in chronic-disease care, and thinner protection and social-safety-net services where vulnerability is greatest.

As resources continue to shrink, humanitarian providers are increasingly forced to prioritize immediate, basic assistance over the preventive, community-based and development programs that help families build resilience and reduce their reliance on aid over the longer term.



## WHERE NGOS CAN MAKE A DIFFERENCE

UNRWA's role remains central to the wellbeing and rights of Palestine refugees in Jordan, and the priorities below are intended to complement, not substitute for, sustained investment in its core services. At the same time, Anera's consultations highlighted the importance of community-anchored support that can help Palestinians navigate the current period of uncertainty.

Organizations such as Anera and its partners can add value by strengthening community-based organizations, supporting frontline actors, and addressing the gaps that are most visible at camp level, particularly in health access, psychosocial support and protection, women's and girls' programming, youth livelihoods and coordination across the 10 camps. Six priorities emerged:

### 1. Build the capacity of community organizations

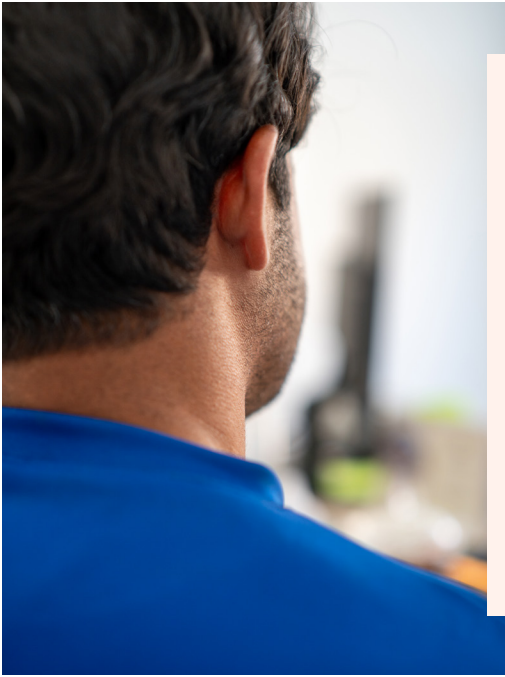
Provide multi-year, flexible grants to community-based organizations to strengthen staffing, management systems, outreach, referral capacity and core programming. Funding could prioritize organizations with limited institutional capacity in **Husn, Talbieh, Irbid and Marka**, while documenting and adapting the successful Souf Women's Programs Center model for use elsewhere.

**What can donor funding support?** Organizational grants, staff and volunteer training, small infrastructure improvements, program development, referral systems and peer learning between camps.

**Donor value:** Strengthens locally led organizations that are often the first and sometimes only point of support for residents.

*Patient entering an elevator Anera installed at the Medical Aid for Palestinians clinic in Jerash camp. Before the elevator, the multi-level facility was not accessible to people with disabilities.*





“The counseling sessions have helped me understand my son better and brought us closer. I feel like I have a stronger connection with him now.”

– Omar, participant in an Anera-supported psychosocial session

Mental health is the largest unmet need of all. Anera roundtable participants reported that, across every camp, community-level psychosocial support is effectively absent and that no referral pathway exists from community centers to formal mental health services. Distress has risen sharply since the Gaza war.

## 2. Keep essential healthcare within reach

Invest in community-based healthcare and referral services that complement UNRWA primary care, with a focus on chronic disease management in **Irbid** and access barriers in isolated **Husn**. Support could build on Jordan Medical Aid for Palestinians’ biopsychosocial model and extend assistance to people with disabilities and others who face transportation, affordability or referral barriers.

**What can donor funding support?** Mobile or community-based consultations, chronic disease follow-up, medication access, transportation assistance, disability-accessible services and referral costs.

**Donor value:** Converts relatively modest investments into continued access to care for people most affected by reductions in formal services.

## 3. Make mental health and protection part of everyday community services

Rather than treating psychosocial support as a stand-alone service, embed mental health services and protection into education, youth, health, livelihoods and women’s programming. Strengthen community-based identification and referral while connecting local organizations to specialized providers.

**What can donor funding support?** Trained counselors and social workers, art therapy, youth safe spaces, structured psychosocial activities, gender-based violence referral pathways, case management and other specialized referrals.

**Donor value:** Addresses interconnected risks, including family stress, school dropout, gender-based violence and youth disengagement, through services people already trust and use.

#### 4. Turn skills into livelihoods for young people

Fund vocational and livelihood programming designed around the realities of each camp rather than a one-size-fits-all training model. Combine skills development with mentoring, small-enterprise grants, market linkages and safe spaces, with particular attention to Jerash, Souf and Marka, where legal and employment constraints make home-based and informal income generation especially relevant.

**What can donor funding support?** Market assessments, vocational training, apprenticeships, business start-up grants, mentoring, home-based enterprise support and youth employment services.

**Donor value:** Moves beyond training for its own sake to help young people translate skills into income and greater household resilience.

#### 5. Invest in women's economic security and girls' wellbeing

Build on the existing Women's Programs Center network to combine economic empowerment, protection and psychosocial support. Funding could strengthen survivor-centered gender-based violence referrals while expanding women's livelihood opportunities and providing adolescent girls with safe spaces, menstrual health support, retention initiatives and age-appropriate psychosocial support.



*Students in Anera's youth entrepreneurial pathways project, which helped them gain skills and opportunities to build brighter futures. 125 students graduated from the project.*

Since the start of the war in Gaza, hundreds of severely injured Palestinians have been medically evacuated to Jordan for lifesaving care. Anera is partnering with local organizations to provide evacuees and their families with medical care and treatment continuity, food assistance, psychosocial support, referrals to specialized services, educational activities for young people (like those pictured), and trauma-informed training for volunteers and frontline staff.



**What can donor funding support?** Women's skills training and market access, microenterprise support, gender-based violence case management and referrals, menstrual health initiatives, girls' safe spaces and psychosocial programming.

**Donor value:** Invests simultaneously in women's economic resilience, girls' education and retention, and stronger community protection system.

## 6. Keep the 10-camp system connected

Fund a standing coordination mechanism that brings together community-based organizations, Women's Programs Centers and other frontline actors across all 10 camps. Building on the existing roundtable and Women's Programs Center coordination model, the platform could identify emerging needs, strengthen referrals, share effective approaches and ensure that smaller or less-connected camps are not overlooked.

**What can donor funding support?** Regular coordination meetings, cross-camp learning exchanges, shared referral tools, joint assessments, community needs monitoring, documentation of effective models and a small fund for collaborative initiatives.

**Donor value:** A relatively modest investment can strengthen the entire community-based support ecosystem, reduce duplication and help resources reach the places and populations where gaps are greatest.

## An opportunity for targeted, complementary investment

Together, these six entry points offer donors a way to invest around the existing humanitarian architecture rather than duplicate it. They combine support for the organizations already embedded in the camps with targeted investments in health, protection, women and girls, youth livelihoods and coordination. Most importantly, they allow funding to be differentiated by context: density in Baqa'a, isolation in Husn, chronic disease in Irbid, legal and economic constraints in Jerash and Souf, organizational gaps in Marka, and the distinctive needs of smaller camps such as Talbieh. This approach recognizes that the 10 camps do not face a single set of needs and that effective support cannot be one-size-fits-all.

## CONCLUSION AND CALL TO ACTION

What is needed is a dual commitment. First, the international community must restore and stabilize UNRWA's core funding in a predictable, multi-year manner, so that essential education, health and protection systems are not forced into further contraction. Second, donors and partners, including Anera, should invest in community resilience by strengthening the organizations that sustain frontline services, expanding mental-health and protection support that prevents crises before they escalate, and backing livelihoods that create practical pathways toward greater self-reliance.

The most economically vulnerable communities should be deliberately prioritized, including the roughly 180,000 Gaza refugees whose documentation constraints deepen poverty, restrict opportunities and limit access to services. Support should be guided by need and vulnerability, rather than by status alone.

Palestinian families across the camps continue to live under difficult and precarious conditions. Whether the next generation faces the same constraints, or has a more stable path forward, will depend on decisions taken now by donors, partners and institutions. Community-based organizations are present, trusted and capable, but they cannot absorb growing needs without sustained international support to Palestine refugees. This report is intended to inform that support by showing where vulnerabilities are most acute, where existing community systems can be strengthened, and where Anera and its partners can contribute in practical, targeted and complementary ways.

## Acknowledgements

**Writing contributors:** Safiah Abushanin, Liz Demarest

**Organizations participating in Anera's stakeholder roundtable discussions:**

|                                               |                         |
|-----------------------------------------------|-------------------------|
| Church Center Association                     | Phenix Center           |
| Disability Center                             | Women's Programs Center |
| Hopes for Training, Education and Development | Yarob Charity           |
| Jordan Medical Aid for Palestinians           |                         |

**NOTE:** AI tools were used in editing and crafting some of the narrative language, using Anera's research and the findings from roundtable discussions.

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## Endnotes

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2. Ibid.
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# Anera's Work with Palestinian Refugees in Jordan

Anera delivers integrated programs that strengthen health, protection, education and livelihoods for Palestinian refugees across Jordan's camps, combining immediate relief with long-term capacity building and locally led partnerships.



## Health

Anera expands access to healthcare for refugees in Jordan by strengthening primary care services, chronic disease management and medical infrastructure. We deliver essential medicines, laboratory supplies and medical equipment. Our programs enhance the capacity of community clinics, support inclusive access for patients with disabilities and promote long-term health outcomes.

Anera's SHIFAA program provides specialized neurological and mental health services in **Jerash** Camp. Working through existing health and community facilities, it strengthens care through staff training, mentorship, case reviews and evidence-based treatment. Mental health teams receive training in trauma-informed care, art therapy and integrated case management. SHIFAA serves approximately 1,100 patients annually, addressing the neurological and psychosocial impacts of poverty.

## Livelihoods

In partnership with the Vocational Training Corporation, Anera helps refugee youth build sustainable livelihoods through vocational training, life skills and practical work experience. To date, 125 youth have gained certified, marketable skills in plumbing, hospitality, tourism and digital skills. Youth in the program put their skills to work in their communities, refurbishing homes, improving plumbing infrastructure and installing or upgrading water tanks, benefiting 400 households in **Souf** and **Jerash** camps.

Anera's new WeCan project is supporting 20 women-led businesses in **Baqa'a Camp** with tailored business training, technical assistance and mentorship.

Anera has also installed or rehabilitated 153 rooftop and community gardens in **Zarqa** and other refugee communities. Families produced an average of 181 kilograms of crops in one growing season, creating food and income while strengthening community ties. Women lead 51% of participating households, and young graduates receive training in urban agriculture and market access.

## Humanitarian Relief

Anera provides humanitarian assistance to refugees across Jordan, responding to crises with seasonal food, medical supplies and essential relief items in partnership with government authorities, local organizations and international agencies.

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## ABOUT ANERA'S ON-THE-GROUND SERIES

The Anera on-the-ground series is designed to add a humanitarian voice to the story of life in the Middle East. With data from Anera's professional staff, people who live and work in the communities they serve, and with over 50 years of experience in the region, Anera has a unique opportunity to build a fuller understanding of what life is like for families struggling to survive within an atmosphere of severe political strife and daily turmoil.

**This report is the second in a four-part series examining the evolving challenges confronting Palestinian refugees across the Levant.** The first report was about Palestinian refugees in Lebanon. Subsequent reports will focus on conditions in Syria and Egypt, offering a comparative perspective on the social, economic and humanitarian pressures facing refugee communities throughout the region.