SHARED RESILIENCE FOR SYRIAN REFUGEES AND HOST COMMUNITIES IN JORDAN
SUMMARY
In Jordan NRC has been pursuing innovative programming for housing Syrian refugees which responds to short term shelter needs and helps build long term resilience for host communities. NRC’s integrated urban shelter programme works with local property owners to complete unfinished buildings where refugees can live rent free for a period of 12-24 months with security of tenure. Through the construction of new housing units, the project creates income generating opportunities for the local communities while at the same time increasing the overall housing supply. Such an approach could be a replicable model in other emergency settings and bridge the gap between humanitarian and development approaches in the shelter sector.

CONTEXT
Jordan hosts more than 618,000 vulnerable registered Syrian refugees\(^1\), the equivalent of 10% of its population.\(^2\) Eighty four per cent of registered Syrian refugees in Jordan are now estimated to live outside of formal camps in host communities.\(^3\) The resilience of Syrian refugee households and Jordanian communities is declining, reportedly causing increased tension within communities, especially as much of the Syrian refugee population outside of formal camps has settled in impoverished areas in the north of Jordan like Irbid (23.3% of refugees) and Mafraq (25.5%).\(^4\)

According to 2014 inter-agency vulnerability assessments, 74% of Syrian refugees in host communities were classified as ‘extremely vulnerable’.\(^5\) NRC has assessed more than 39,000

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\(^1\) UNHCR Jordan statistics updated as of 20 November 2014.

\(^2\) The Government of Jordan (GoJ) stated in April 2014 that there are more than 1.3 million Syrians in Jordan although many may have been in Jordan pre-crisis with valid visas/work permits.: SNAP, Regional Analysis – Syria – Part II: Host Countries, 03 July 2014

\(^3\) UNHCR Jordan statistics as of 9 October 2014

\(^4\) UNHCR Jordan statistics updated as of 11 November 2014.

\(^5\) Rankings are based on expenditure levels.
Syrian refugees in northern Jordan as part of its urban shelter programme, with more than 16,000 considered extremely vulnerable and prioritised for the shelter programme.6

Refugees living outside of camps mainly rely on diminishing savings, cash and voucher assistance to meet their basic needs. They report increased debt and dependency on humanitarian assistance or reliance upon negative coping strategies. Surveys of refugee populations show that the average expenditure necessary to meet minimum family requirements is JOD 297 per month with an average income-expenditure gap of JOD 107.7 Even for the refugees who have been able to find more regular work, these opportunities tend to be illegal, exploitative and insufficient to support their livelihoods, since Syrians are not allowed to work without a valid work permit.8 Only 12% of refugees assessed by NRC report that the head of household has been able to find fixed work.9 Refugees are at risk of arrest should they be found working without permits. In 2013, 89% of Syrian refugee households participating in an assessment were in debt and the amount of debt had increased significantly compared to baseline surveys in 2012.10 Negative coping mechanisms include limiting food consumption and children's access to education, marrying off children (mostly girls, though some boys) or sending them to work.11

The Syrian crisis has exacerbated the existing shortage of affordable housing in Jordan, raising rental prices, increasing social tension and straining urban infrastructure. The Government of Jordan’s National Resilience Plan for 2014-2016 noted that during the 7 years prior to the Syrian refugee crisis, the Jordanian housing market faced an annual shortfall of 3,400 housing units from 2004 to 2011.12 Since 2012, this affordable housing crisis has been compounded by the need for an estimated 120,000 new housing units for an estimated 600,000 Syrian refugees. Many Syrian refugees outside of camps are now living in rudimentary shelters or tents, abandoned or partially constructed buildings, or in overcrowded and poorly maintained flats.13 Refugees outside of camps report shelter as their single most pressing need.14

Refugees assessed by NRC confirm that rent remains their largest monthly expenditure (consuming approximately 60% of average budgets) with average monthly rental prices between JOD 100 – 150.15 Other recent surveys indicate that refugees are increasingly sharing rented accommodation in over-crowded and

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**VOICES FROM JORDAN: MOHAMMED**

Within 18 months displaced in Jordan, Mohammed and his family had moved three times; from Zaa’tri refugee camp, to Ramtha, to the village of Sama’a in Irbid. “Each time the move was difficult: crossing the border and leaving our country behind, leaving Za’atri in the middle of summer to escape from the dust, and packing up our belongings from the apartment we rented after the roof fell down on us as we slept.” Mohammed sold his cows in Syria to cover the rental payments, but then his savings ran out and he didn’t know how to provide for his wife and five children. “I am very pleased with our new house [provided by NRC programme]. Now my children are safe and I don’t have to worry about the next rent payment; this is a huge weight off my mind.”

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6 NRC Jordan Outreach Analysis, November 2014.
9 NRC Jordan, Outreach Analysis (November 2014).
11 UNICEF 2014 study indicates an increased rate of early marriages out of the registered from 13% in 2011 to 25% in 2013. CARE, Lives Unseen: Urban Syrian Refugees and Jordanian Host Communities Three Years into the Syrian Crisis, 2014; UNICEF, A Study on Early Marriage in Jordan, 2014; IRC, Are we listening – Acting on Our Commitments to Women and Girls Affected by the Syrian Crisis, 2014
13 UNHCR, Syrian Refugees Living Outside of Camps in Jordan: Home Visit Data Findings 2013 (March 2014)
15 NRC Jordan Outreach Analysis (November 2014).
sub-standard conditions. In 2013 UNHCR reported a 25 per cent increase in rental prices over the previous year in key influx areas.\textsuperscript{16}

For those Syrian refugees living in rented accommodation, many lack basic security of tenure and are at risk of eviction, rental increases and exploitation by landlords. A recent feasibility study completed by NRC for the expansion of the integrated urban shelter response into new areas revealed that 70% of Syrian refugees do not have secure tenure, many without basic rental agreements in place leaving them vulnerable to eviction and further displacement.\textsuperscript{17}

Furthermore, standard lease agreements in use in Jordan are weighted heavily in the landlord’s favour and even where there is a written lease most rental agreements are not registered with Jordanian authorities and limit any legal remedy for refugees.\textsuperscript{18}

Outside of formal camps, Syrian refugees struggle to access basic services such as health and education, often because they lack documentation and identity documents. In Jordan, refugees are required to have a Ministry of Interior ‘Service Card’, an official ID which grants free access to certain basic services in the country. However, Syrian refugees living outside of camps are facing increasing barriers to obtaining and renewing Service Cards.\textsuperscript{19} This is particularly the case for the estimated 200,000-300,000 refugees who are unable to prove that they left the refugee camps through the official government ‘bailout’ process, which amongst other things requires that refugees wishing to leave the camps have a direct relative who is a Jordanian citizen.\textsuperscript{20} Following a July 2014 decision by the Jordanian authorities, UNHCR is also no longer able to issue Asylum Seeker Certificates to persons who left the camps outside of the bailout system.\textsuperscript{21} Without a Service Card or UNHCR registration, refugees living in urban areas are often unable to access basic public or humanitarian services; register marriages, births and deaths; and are at greater risk of arrest, detention or deportation. Refugees living in urban areas without a valid service card are also increasingly being sent (back) to the refugee camps.\textsuperscript{22}

**NRC in Jordan**

NRC has been active in Jordan since November 2012 in response to the Syrian crisis. NRC has directly assisted over 370,000 refugees through its programmes in refugee camps and, in urban areas, through its integrated urban shelter programme. In addition to NRC’s central office in Amman, NRC has four sub-offices with over 380 staff.

NRC’s urban engagement began in 2013 with the rollout of its integrated urban shelter programme. The programme initially focused on refugees in the Irbid governorate – where the largest number of non-camp refugees live, outside of Amman -- with programme expansion to the Jerash and Aljoun governorates begun in 2014. UNDP classifies both of these governorates as displaying the highest levels on their Index of Stress mainly due to a combination of high poverty rates and high refugee density.\textsuperscript{23}

**Key Programmatic Challenges**

- Housing refugees in a sustainable way without impacting their legal status and ability to access to services while remaining in line with GoJ policies and legal framework
- Scaling up programme to meet increasing needs and making an impact at market level
- Meeting the above challenges while still providing value for money to donors
- Ensuring participation of, and accountability to, beneficiaries

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\textsuperscript{16} UNHCR/IRD, Syrian Refugees Living Outside of Camps in Jordan: Home Visit Data Findings 2013 (March 2014)

\textsuperscript{17} NRC Jordan, NRC Shelter Project Potential Expansion: Jerash and Ajloun (April 2014)

\textsuperscript{18} CARE International, Lives Unseen (April 2014).

\textsuperscript{19} Jordan RRP6 Monthly Update - August 2014 Protection;

\textsuperscript{20} NRC Jordan Outreach analysis (Q2 2014). See also SNAP, Regional Analysis, Syria, Q3 2014, 13 October 2014,

\textsuperscript{21} UNHCR announced in mid-July 2014 that on directive of the GoJ it had stopped issuing Asylum Seeker Certificates (ASC) to Syrian refugees who have the left the camps outside of the Government’s administrative bail out procedure and presenting themselves to UNHCR for the first time. Previously Syrian refugees who left the camps informally were issued with an ASC upon (re)-registration with UNHCR regardless of their legal/administrative status with the Government.

\textsuperscript{22} Data collected at NRC-managed refugee reception areas at Zaatari and Azraq camps April - October 2014. See also SNAP, Regional Analysis, Syria, Q3 2014, 13 October 2014

\textsuperscript{23} Government of Jordan, Jordan Response Plan 2015 for the Syria Crisis (December 2014)
Assessments/Profiling
As of December 2014 NRC had visited 4,700 Syrian households (representing more than 39,000 individuals), assessing the families as potential beneficiaries for NRC’s integrated urban shelter programme. NRC’s beneficiary selection processes include an assessment of vulnerable refugee families based on clearly defined vulnerability criteria, which allows caseworkers to identify urgent vulnerable refugee cases.

The results showed that:

- 24% were female headed households – who were more likely to engage in negative coping strategies to pay rent, less likely to have a formal rental contract, and more likely to live in substandard conditions.
- 47% had mould or moisture issues in their current accommodation
- 18% did not have basic shelter against the weather
- 21% of kitchens and bathrooms needed extensive repairs to meet minimum standards
- 11% had major water availability or quality problems
- Monthly expenditures range between 300-600 JD per month; average income gap was 150-290 JD per month
- 89% of families were in debt (increasing since 2012)
- 17% had never gone through a refugee camp and 48% left refugee camps without official bailout procedure
- 31% have moved three or more times since arriving in Jordan
- 537 families (7%) were at immediate, documented risk of eviction

Programme Objectives
- Refugees and host community members who participate in the programme are supported to manage the landlord-tenant relationship and successfully resolve any conflicts through collaborative dispute resolution.
- Host community members who directly participate in the programme benefit from support to upgrade to their property in exchange for hosting refugees rent free for a period of 12 to 24 months. Local markets for construction materials and labour are supported through increased demand (with a subsequent multiplier effect for the money invested).

Programme Activities
The programme, through the rehabilitation and creation of housing units, makes a direct investment in local communities. As of December 2014, NRC had brought an additional 4,000 housing units onto the market, with an estimated USD 8 million invested in local communities. This addition to the housing stock aims to address the immediate needs of refugees whilst contributing to the longer-term development of the communities in which NRC works. The NRC integrated urban shelter programme is a joint initiative implemented through the NRC Shelter and Information, Counselling and Legal Assistance (ICLA) programme. NRC’s ICLA activities seek to ensure access to impartial assistance according to refugees’ rights and without discrimination.

NRC provides conditional cash grants and technical support to Jordanian landlords (through voluntary participation) in order to complete unfinished buildings and bring new units onto the rental market. In Jordan, families frequently invest in property, building over many years to give to their children as they marry and start families. Therefore there is a large existing stock of partially finished units that can be upgraded.
The integrated urban shelter programme provides both financial support, with building design and inspection, as well as social assistance, eviction monitoring and collaborative dispute resolution for landlords and tenants. Through their profiling assessments, as well referrals from UNHCR, local CBOs and other NGOs, NRC identifies refugees who are eligible for the programme. Once assessed and scored against a vulnerability criteria, refugee beneficiaries are matched with suitable housing units. Upon move-in families are provided with a relocation cash grant of 100 JD (140 USD) to buy basic equipment for their new dwelling.

The ICLA component of the programme provides information and counselling services to refugees living in urban areas and aims to help people exercise their rights to access essential services, refugee registration and adequate housing. NRC staff conduct periodic house visits to both refugee and host community beneficiaries. During these visits, the ICLA team helps beneficiaries to manage the landlord-tenant relationship, including supporting peaceful and amicable resolution of disputes, and provides information for refugees on access to services and other rights. The ICLA element evolved over time to emphasize long term needs, and was linked to initial cash grant distribution to help strengthen that relationship. Refugees who do not participate in NRC’s shelter programme can also access information and counselling assistance through a drop-in centre in Irbid, where those interested in joining the urban shelter programme can also seek advice and support. MoUs for referral of ICLA services were also signed with UNHCR, CARE International, Handicap International, and the International Catholic Migration Commission.

Through this programme, NRC, co-chair of the country Shelter Working Group, has also developed guidance and materials on regulatory matters relating to Housing, Land, and Property (HLP). This includes guidance on connection of utilities, how to divide bills, and general landlord-tenant relations. Technical guidance on Jordanian law (including translations) was also provided to the UNHCR-led shelter working group, a valuable aid to the broader UN and INGO response.

**VOICES FROM JORDAN: ABDULLAH**

Abdullah has signed contracts with NRC for two properties, both in the village of Deir Abu Sa’id. “I am doing this to invest, for my children,” he told NRC. “It is difficult to get mortgages from the bank. With the cash grant I receive from NRC, I am able to do more, faster. There is a big demand to rent accommodation, both from Jordanians and now also from Syrians, so investing in property is good.” Abdullah lives in the same village, with his family and noted that if he hadn’t joined the project, he would have done the work anyway, over a longer period, and rented to a Jordanian family instead. Before we leave, he asks that NRC engineers make an assessment on another building he has: “I have 6 flats in another building in the village; I hope NRC will help me financially to complete these as well. It’s a much better option for me than trying to get a mortgage.”
IMPACT

The programme was successful in reaching and exceeding most objective indicators. Given the complex and changing operating environment, the programme has adapted over time based on lessons learnt and monitoring and evaluation of programme objectives.

The overall indicators:

By December 2014, the project had brought onto the market more than 4,000 additional housing units, providing adequate shelter and security of tenure for more than 10,800 Syrian refugees. In addition, there are more than 6,200 Syrian refugees on the programme’s waiting list. In Irbid the programme covers 62 villages located in seven districts. A satellite office has been established in Jerash where 175 housing units have been committed since July 2014.

Indirect support:

• Employs an estimated 17,000 labourers in Irbid governorate, where the unemployment rate is the second-highest in the country at 21%.24

• Pending approvals from the relevant state authorities, directly invests 8 million USD in the local economy (89% of landlords use local businesses for construction), which leads to an overall economic impact of 44 to 61.6 million USD.25

• Added 4,000 housing units to the overall supply through the end of 2014, at an average of 1.8 years before property owners estimated they would have been able to complete construction without NRC assistance.

24 These are NRC estimates, not official figures from the Government of Jordan. Multiplier effect based on IMF estimate of Gross National Savings rate of 13-18%. The true impact likely lies on the higher end of this range in Irbid governorate as lower access to financial services (than in Amman) would increase propensity to spend or re-invest.
The most significant impact of the NRC shelter project in the area, as cited by landlords

Ayman, a local plasterer: “I have work lined up for the next three months, business is good these days.” NRC-Jordan.
LESSONS LEARNED

This programme brought a great number of new experiences and lessons to the NRC Jordan team. The model shows clear signs of local impact, as well as replicability across contexts where buildings are commonly left unfinished. At the same time several challenges in implementation have been highlighted by during first stage activities. Detailed mid-programme assessments of construction delays and non-acceptance by refugee families were key in understanding how to improve the programme.

1. **NRC’s detailed assessment of construction delays helped the programme adapt and highlighted ways to reduce such delays in the future.** Overall, the 8 week deadline given to property owners to complete work has been exceeded in 54% of cases, with an average time completion time of 9 weeks – only marginally higher, but there were outliers. The delay assessment findings showed that:
   - Property owners who lived in the same community as the upgraded property were much more likely to finish work on time
   - Property owners who had only one property in the programme were more likely to finish on time. Multi-property participants often hired the same labourers for all properties, instead of separate sets for each.
   - Amount of funding (generally correlated to amount of work) does not seem to impact how long it takes for work to be completed – smaller jobs were finished faster, as expected
   - 58% of property owners identified lack or delay of available labour as the reason for delays, with financial constraints and delays from electrical or water authorities in issuing permits or installing connections as the other top reasons
   - NRC should consider: a larger initial payment and a smaller final payment, helping find labourers, and working with electrical/water authorities to speed up connections. As a result of the second finding, NRC prepared an informal contact list of local labourers to share with landlords.

2. **NRC’s detailed assessment of non-acceptance by refugee families showed interesting results.** Overall, in the first stage the programme met 81% of the goal for number of beneficiary families moved in to newly-built housing units.
   - Families moving from less urban to more urban areas were more likely to accept first offers.
   - Families that came in through CBOs or NRC outreach teams were much more likely to accept first offers than those that came through UN agencies, NGOs, or independent applications.
   - Acceptance rate for first matches increased from 54% to 80% between February and November 2014 as implementation tightened up, protection concerns were better understood, and the link between assessment teams and engineering teams was improved.

3. **80% of refugees in Jerash governorate and 61% in Aljoun chose to live there because of family members close by, while only 13% and 28%, respectively, chose to live there because of low rent.** This highlights the significance of social networks in refugee housing choices.

4. **The impact of the programme on host communities was understudied, beyond basic economic impact.** There are key questions around social cohesion and durability of housing arrangement, as well as public services, where positive impacts were hinted at during the first stage but the short time frame precluded full study. This includes both direct shelter provision and ICLA services.

5. **Overcrowding and sub-standard housing conditions in urban areas may result in increased family violence and early marriage of girls.** Because of these vulnerabilities, more than 50 % of the beneficiaries of this project have been women and girls. The gender aspects of this work will need continued emphasis, and potentially more study.
6. The lower costs of supporting refugees outside of camps – and the findings that many refugees will choose to live outside of camps regardless of legal status – means that the demand for provision of urban shelter by humanitarian organisations is likely to rise. In addition to the necessity of this work, UNHCR estimated that annual costs per refugee in a camp are US$1980, while for those outside camps costs are US$980 – a huge difference when multiplied out over hundreds of thousands of refugees.26

7. NRC’s approach of actively engaging with local governors, municipalities and CBOs, as well as developing legal guidance for programme activities, could be even more valuable in the future if urban shelter programming is expanded. These governance-focused activities can help resolve conflicts as they arise, ensure transparency, and keep activities in line with Jordanian legislation and the expectations of local authorities.

8. One of the basic presumptions of the project has not materialised due to external circumstances, which has significantly undermined long term impact. As the project essentially covers the cost of rent – the largest household expenditure - for an extended period of time, it was hoped that refugee families would be able to stabilise their material situation, including access to education for children. With formal employment for refugees still prohibited under Jordanian law, dwindling savings, and limited income through humanitarian aid or remittances, the material situation of many refugee households is likely to deteriorate once the programme-based rent-free periods expire in 2015. NRC needs to conduct more research to understand the refugees’ and landlords’ intentions, and the impact of any changes that may take place in the Jordanian context.

The programme has generated significant media interest, with specific coverage mentioning NRC and donors in Petra News, Al-Rai, Al-Dostoor, Amoon, Addostour, The Jordan Times and the Al-Riyadh newspaper in Saudi Arabia. The urban shelter project has also been showcased in the 2013 - 2014 edition of Shelter Case studies.27

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26 UNHCR Policy on Alternatives to Camps (2014)
27 A joint initiative of UNHCR, UN HABITAT, and IFRC.
VOICES FROM JORDAN: BASMA

Basma was seven months pregnant when she arrived in Jordan with her husband and children. They were evicted from their first house because the rent was too high, then lived in a small flat with no kitchen, a shared bathroom, and mice and insect infestations. They were referred to NRC by another NGO in Al-Mafraq, and have now signed an 18 month lease for an apartment in Taybeh village in Irbid governorate. Basma says: "I am back to life again. The children will be happy here, they can go to school and play outside. The kitchen is clean and we will not have the same problem with mice and insects here. Most importantly, is that my husband can relax without this burden on his shoulders."

NEXT STEPS

The specific challenges for NRC to address based on the problems and needs identified above in 2015 are the following:

1. Bring the integrated urban shelter project as a market intervention to scale in an affordable manner, based on different potential approaches (development funding, consortiums, etc.);
2. Expand the range and variety of interventions in order better to address the shelter needs of vulnerable Syrian refugees in non-camp settings;
3. Address expected vulnerabilities for the target group after the conclusions of their lease agreement, as well as determine – and communicate – the appropriate scope of responsibility for future programming;
4. Enhance coordination and advocacy efforts to ensure continued stakeholder awareness and support of the project, as well as to bring about change and mitigate risks for the urban shelter project.
5. Secure continued support from the Government of Jordan, international donors, and other INGOs for host community shelter programming that supports Syrian refugees
6. Explore initiatives that increase the positive impact of the shelter project on the host communities in order to strengthen social cohesion, sustainability and resilience; for example, through WASH interventions, alternative energy components and similar activities.
DONORS

NRC launched the urban shelter project in July 2013 and has scaled-up the project with funding from ECHO, SIDA, BPRM, DFID DFATAD and UNHCR. NRC secured funding for approximately 4,000 housing units in (100% of the financial requirements appealed for in the Regional Response Plan 6) in 2014. NRC exceeded the targets in two grants – DFID and BPRM – and signed new grants with the same donors for a further 1,500 housing units into 2015. NRC is optimistic that further funding will be forthcoming to continue scaling-up the project throughout 2015.

ACRONYMS

BPRM: Bureau of Population, Refugees, and Migration (US)
CBO: Community-based organisation
SIDA: Swedish International Development Agency
DFID: Department for International Development (UK)
DFTAD: Department of Foreign Affairs, Trade, and Development (Canada)
ECHO: European Commission – Humanitarian Aid and Civil Protection
GoJ: Government of Jordan
HIP: Humanitarian Implementation Plan
HLP: Housing, Land, and Property
ICLA: Information, Counselling, and Legal Assistance
IMF: International Monetary Fund
INGO: International non-governmental organisation
JD: Jordanian Dinar (1 JD = 1.4 USD = 0.88 GBP)
MOPIC: Ministry of Planning and International Cooperation
MoU: Memorandum of Understanding
NRC: Norwegian Refugee Council
RRP: Regional Response Plan
UNHCR: United Nations High Commissioner for Refugees

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NRC’S MISSION STATEMENT
NRC works to protect the rights of displaced and vulnerable persons during crisis. Through our programmes we provide assistance to meet immediate humanitarian needs, prevent further displacement and contribute to durable solutions. Through our advocacy we strive for rights to be upheld and for lasting solutions to be achieved. Through our stand-by rosters we provide expertise as a strategic partner to the UN, as well as to national and international actors.

We take action during situations of armed conflict, and engage in other contexts where our competencies will add value. We are a rights based organisation and are committed to the principles of humanity, neutrality, independence, and impartiality.

NRC’S FOCUS ON URBAN DISPLACEMENT
These case studies form part of a series on NRC programmes focusing on displacement in urban areas. In 2013 NRC began a sustained effort to become one of the leading agencies for urban displacement through our six core competencies: information, counselling and legal assistance (ICLA), shelter; education; food security; water, sanitation and hygiene (WaSH) and camp management.

By sharing these case studies NRC aims to illustrate a variety of models of good practice, learning and innovation by its country programmes, as well as highlight some of the important challenges they continue to face in providing assistance to displaced persons in urban areas.

In order to address the layered challenges of urban displacement, NRC has strengthened its capacity by developing a multi-sectoral assessment app and initiating thematic partnerships with JIPS, UNHCR, and IRC focusing on needs assessment, profiling, targeting, shared learning and advocacy. Moving forward NRC is actively focusing on programme learning through evaluations, action learning and assessments of existing programmes.

The majority of over 5000 NRC staff members are national employees in NRC’s projects in around 25 countries worldwide. All our projects are supervised by the NRC Head Office in Oslo.

NRC was established in 1946 under the name Aid to Europe, to assist refugees in Europe after World War II. Today NRC is organised as an independent, private foundation. We cooperate closely with the UN and other humanitarian organisations, around the world as well as in Norway.