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The Project Report, Infographics and Policy Briefs are available to download on the project website: <https://www.plymouth.ac.uk/research/resilient-refugee-women> and through our partner's links as follows:

Project Report:

Arabic: <http://haqqi.info/ar/haqqi/research/poverty-alleviation-and-women-refugees-middle-east>

English: <http://haqqi.info/en/haqqi/research/poverty-alleviation-and-women-refugees-middle-east>

Infographic:

Arabic: <http://haqqi.info/ar/haqqi/media/poverty-alleviation-and-women-refugees-middle-east-%E2%80%93-jordan>

English: <http://haqqi.info/en/haqqi/media/poverty-alleviation-and-women-refugees-middle-east-%E2%80%93-jordan>

Policy Brief:

Arabic: <http://haqqi.info/ar/haqqi/research/policy-brief-poverty-alleviation-and-women-refugees-middle-east>

English: <http://haqqi.info/en/haqqi/research/policy-brief-poverty-alleviation-and-women-refugees-middle-east>

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# Resilient Refugee Women

## POLICY BRIEF:

Poverty alleviation and Arab women refugees in Jordan: empowerment through grassroots micro-entrepreneurship?

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## PROJECT PARTNERS:



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UNITED KINGDOM • CHINA • MALAYSIA



## PROJECT FUNDER:



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## ABOUT THE PROJECT

In previous research, the project investigators (Al-Dajani and Marlow, 2013; 2014) documented the empowerment effects that entrepreneurship has on displaced Palestinian women in Jordan, leading not only to poverty alleviation but also, elevated social positioning within a patriarchal context characterised by gender inequality. Through low profile informal micro-entrepreneurship, these displaced women created sustainable avenues for improving the overall well-being of their families and acted as role models for others in their community outside the remit of support and advice agencies. Within this project, we explore if, and how, Arab refugee women create sustainable community based solutions to poverty alleviation in their host nations of Jordan, Lebanon and Turkey. We do so as there remains little analysis regarding the efficacy of such efforts or indeed, how they offer alternative pathways away from a persistent cycle of poverty and ongoing dependence on charitable organisations and international aid agencies. Mixed methods were used to collect data from key stakeholders, such as representatives of NGOs and charitable foundations and Iraqi, Palestinian and Syrian refugee women living in Jordan, Lebanon and Turkey.

## SIGNIFICANCE

For decades, Jordan has been hosting Arab refugees from Iraq, Palestine, and Syria. There are over two million registered Palestinian refugees accommodated in 10 official and three unofficial refugee camps. While most Palestinian refugees in Jordan have citizenship, Gazan refugees do not and remain highly vulnerable as a result<sup>1</sup>. As for the 762,420 registered Syrian refugees in Jordan Syrian refugees (MOPIC, 2016) approximately 83% live in Jordan's urban centres, particularly Amman and the northern governorates of Irbid, Mafrqa and Zarqa<sup>2</sup>. Iraqi refugees constitute the smallest number amongst the three groups of refugees, with all 67,600 refugees living in Jordanian host communities<sup>3</sup>.

## CHALLENGES FOR THE ARAB REFUGEE WOMEN IN JORDAN

The Arab refugee women entrepreneurs in Jordan spoke about numerous challenges they encountered when operating their enterprises. Access to work permits and licenses was identified as one of the most significant challenges preventing the operation of formal registered enterprises. By the end of the data collection in 2018, only six women had registered formalised enterprises with the majority continuing to operate within the informal sector. Despite the Jordan Compact<sup>4</sup> (2016) many reforms expanding access to work for Syrian refugees in Jordan, only 5% of the 50,909 work permits were issued to Syrian refugee women<sup>5</sup>.

Another major problem identified by the Arab refugee women was the inability to open a bank account in Jordan due to their nationality and refugee status. This complication led the women to keep money hidden at home; this, coupled with earnings irregularities was the major reason why many reported being unable to save.

The marketing tools and strategies the women adopted primarily consisted of marketing through word-of mouth. Some used websites and social media to market their products but most depended on existing networks and acquaintances.

Respondents from Jordan were the most likely to report having experienced verbal abuse (34.2%/13 respondents) which was racially motivated, or based on ethnic identity or gender discrimination. Six respondents (46.2%) reported that this abuse was perpetrated by neighbours or community members. Participants from Jordan were also the most likely to report emotional or psychological abuse (44.7% / 17 participants), which was mostly shouting or swearing (58.8%), followed by threats and intimidation (23.5%) and bullying (23.5%). Seven respondents (41.2%) reported that this abuse was perpetrated by their husband. Fewer women reported experiencing sexual harassment, physical violence or crime. No one reported sexual assault.

<sup>1</sup>UNRWA Jordan <https://www.unrwa.org/where-we-work/jordan>

<sup>2</sup>MOPIC (2016), [Jordan Response Plan for the Syria Crisis \(2016-2018\)](#)

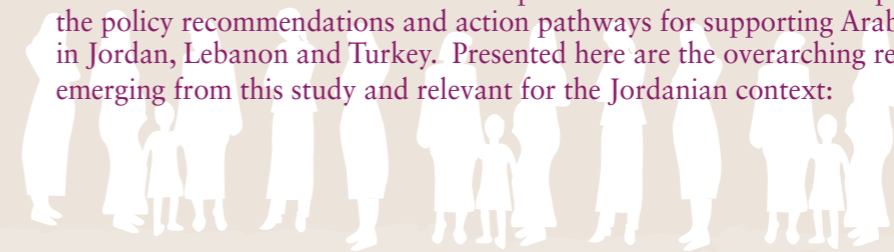
<sup>3</sup>UNHCR [Jordan Fact Sheet \(January 2019\)](#)

<sup>4</sup>The Jordan Compact is a strategic agreement between Jordan and the international community, outlining a holistic approach for dealing with the Syrian Refugee Crisis

<sup>5</sup>Overseas Development Institute (2017). [Syrian women refugees in Jordan](#).

## RECOMMENDATIONS TO IMPROVE ARAB REFUGEE WOMEN'S ENTREPRENEURSHIP IN JORDAN

Through stakeholder engagement and the dissemination events held in April 2019, the multilateral stakeholders deliberated upon the overall results of this project and informed the policy recommendations and action pathways for supporting Arab refugee women in Jordan, Lebanon and Turkey. Presented here are the overarching recommendations emerging from this study and relevant for the Jordanian context:



### Access to support services

- Develop a comprehensive and accessible up-to-date directory of refugee support services to be distributed by CSOs to all refugee women entrepreneurs.
- Embed gender-based violence rehabilitation services within business services in order to make them more easily accessible for women.
- Include monitoring indicators and support for women with disabilities, as well as for women entrepreneurs supporting spouses or other family members with disabilities.

ence between home-based work and home-based enterprise in order to help themselves and their communities.

- Ensure the availability of day-care services within the community enterprises.

### Entrepreneurial Solutions

- Address daily marginalisation and poverty challenges faced by refugees through the fostering and nurturing of innovative and creative community based solutions.
- Ensure that entrepreneurship training and initiatives take into consideration both the social and economic impact on the livelihoods of refugee women.

### Business Registration

- Permit and simplify business registration for refugees to recognise their contribution to the local economy and to facilitate business growth.
- Enable refugees, irrespective of their nationality, to register their businesses without having a Jordanian guarantor.
- Establish an institution that gathers all Jordanian guarantors to support refugees seeking partnerships.

- Link businesses of refugee women to existing online platforms that market and promote their products.

### Financial Services

- Provide affordable financial support services and products for refugee women entrepreneurs that can be utilised without fear of accumulating excessive debt. For example, by increasing funding or providing equipment, raw materials, and tools.

### Community Enterprise

- Encourage refugee women to create community enterprises rather than operate on an individual basis, and to understand the differ-

- Provide training opportunities to women entrepreneurs that have been operating their enterprises for a minimum of two years to further develop their businesses.