

# Resilient Refugee Women

شعلة

## PROJECT REPORT:

Poverty alleviation and women  
refugees in the Middle East:  
empowerment through grassroots  
micro-entrepreneurship?

2019





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*“I aim to have my own enterprise outside of the house. In the coming year, I would like to continue doing this enterprise, but in five years, I would like to be in another country to expand my enterprise.”*



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## BACKGROUND

Political volatility across the globe has led to increasing levels of forcible displacement; the UNHCR state that 68.5 million people had been subject to such displacement by 2017 (UNHCR, 2018). The Middle East region has been deeply affected by such displacement given on-going conflict across the region prompting far reaching socio-economic upheaval with a devastating impact upon refugees; (Dinçer et al, 2013; UNHCR, 2018). Displacement is a persistent and damaging problem for refugees; in turn, much mass movement also disrupts the socio-economic stability of host nations. With the on-going conflict and related volatility engulfing the Middle East region, Jordan, Lebanon and Turkey are amongst the world's top 10 refugee host countries (Amnesty International, 2016). Despite their appearance as relatively stable socio-political economies, they are greatly challenged by rising unemployment, poverty, inflation and social tensions (Oktav and Çelikaksoy, 2015) often attributed to the overwhelming number of refugees. For example, in Jordan and Lebanon, there are demographic majorities of displaced and refugee people (Davies, 2014; Fisk, 2010), and within Turkey's southern border cities, radical changes in their socio-economic profiles are evident, due to the considerable on-going infiltration of Afghani, Iraqi, Syrian and other refugees.

Within the context of displacement and refugee movements, women and children are subject to the worst effects given their limited power and resources to counteract the ensuing violence and poverty (Al-Dajani and Marlow, 2013). As a strategy to address the matrix of disadvantages arising from displacement, women's micro enterprise has become a focal point of contemporary policy interest. Micro enterprising is positioned as a development tool across many contexts as it presents potential pathways for women's socio-economic empowerment which requires few resources but also, does not challenge prevailing cultural patriarchal norms. As "a continuous, ongoing process entailing enhanced abilities to control choices, decisions and actions" (Al-Dajani and Marlow, 2013) empowerment enables refugee women to gain individual autonomy whilst contributing to social change within their communities (van Kooy, 2016). A key pathway to such empowerment is micro enterprise where refugee women create and manage new ventures enabling them to generate income and enhance their social status. As such, it is assumed that micro enterprise offers displaced women a simple but effective point of entry for economic participation with related social and status benefits (Torri, and Martinez, 2014; Hussain et al, 2014; Webb et al, 2015). Unequivocal evidence to support this 'common sense' assumption is however, still lacking? This is a key issue we explore within this project.

## ABOUT THE PROJECT

In previous research, the project investigators (Al-Dajani and Marlow, 2013; 2014) documented the empowerment effects that entrepreneuring 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 entrepreneuring, 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 both stakeholders and Iraqi, Palestinian and Syrian refugee women living in Jordan, Lebanon and Turkey. The following chart outlines the data collection process and timeframe:



The project was designed through the interdisciplinary strengths of the team of investigators and project partners. Dr Haya Al-Dajani (Principal Investigator) and Professor Susan Marlow (Co-Investigator) share a gender, enterprise and displacement expertise informing the design and development of the project. The King Hussein Foundation's Information and Research Centre in Jordan is an internationally recognised centre focused on socio-economic planning and transformation through research, advocacy and knowledge transfer. The Issam Fares Institute at the American University of Beirut in Lebanon is an internationally reputable leader in policy-relevant research in the Arab region with a specific expertise within refugee research and policy development within the Arab world. With offices in Turkey, Tanzania and Afghanistan, UDA Consulting is a Turkish organisation internationally recognised for their commitment to world class services in monitoring and evaluation, information systems (including geographical information systems), data analytics, research and consulting, humanitarian assistance and capacity building.

## AIMS OF THE PROJECT:

The aims of the project were threefold;

1. To critically analyse the extent to which micro-entrepreneurship is a sustainable conduit for poverty alleviation and empowerment in socio-politically volatile circumstances
2. To explore the effectiveness and impact of the available pathways for support and advice for refugee Iraqi, Palestinian and Syrian women displaced to Jordan, Lebanon and Turkey.
3. To inform policy and practice directions for the poverty alleviation of displaced Arab women in Jordan, Lebanon and Turkey, in order to enhance effective support mechanisms enabling the Arab refugee women to create sustainable home based micro-enterprises, to produce marketable goods, to generate economic returns to alleviate their poverty and that of their families.



## RESULTS

The data analysis framework engaged with multiple analytic relationships arising from the research design. The combined qualitative and quantitative material and data generated from the refugee women, as well as the stakeholders culminated in a rich triangulated analysis of women's empowerment, micro entrepreneurship and poverty alleviation, in each and across the three research locations. Highlights of the data analysis are shared within this section beginning with a presentation of the data characterising the overall sample of Arab refugee women entrepreneurs, followed by a discussion of their enterprises, and a spotlight on each research context. Pseudonyms are used within the report unless participants consented to their identities being revealed.

### The Arab Women Refugee Entrepreneurs

To remain consistent with the refugee laws governing Jordan, Lebanon and Turkey, we adopt the term 'refugee' to define persons displaced from their homelands, and irrespective of the length of time they have been residing in their host nations. Given the absence of an existing comprehensive and up to date database of Arab refugee women entrepreneurs in Jordan, Lebanon and Turkey, we initially relied on leads from the networks of our project partners to generate a preliminary sample of participants, and then adopted snowballing leading to an overall sample of 152 participants distributed as shown in Table 1 below.

Sample Distribution Origin / Nationality	Host Country							
	Jordan		Lebanon		Turkey		Total	
Sample Size in 2017	#	%	#	%	#	%	#	%
Iraqi	17	33.3	0	0.0	26	51	43	28.3
Jordanian of Palestinian Origin	5	9.8	0	0.0	0	0.0	5	3.2
Palestinian	11	21.6	19	38	1	2	31	20.4
Palestinian from Syria	0	0.0	10	20	0	0.0	10	6.6
Syrian	18	35.3	21	42	24	47	63	41.5
<b>Total</b>	<b>51</b>	<b>100</b>	<b>50</b>	<b>100</b>	<b>51</b>	<b>100</b>	<b>152</b>	<b>100</b>

Table 1

Although we conducted interviews with 152 women in 2017, we were unable to conduct the follow up interviews a year later with 27 participants as they had either moved to another location where we were unable to track them, were unresponsive to our calls, or did not consent to a second interview. As such, by the end of the data collection in Sept 2018, we had 125 matched cases across the three countries.

From Table 2 below, it is clear that the majority of participants were born in their home countries (73.6%) and experienced their displacement. Unlike the Palestinian participants, nearly all Iraqi (97.2%) and Syrian (93.9%) participants were born in their home countries. The majority of participants in Turkey were born in their home country, while the majority in Lebanon were born in their host country (37.5%) but remain with refugee status.

Distribution of participants' place of birth	Refugee Group											
	Iraqi		Jordanian of Palestinian Origin		Palestinian		Palestinian from Syria		Syrian		Total	
	#	%	#	%	#	%	#	%	#	%	#	%
Host country	1	2.8	3	60.0	20	71.4	1	14.3	1	2.0	26	20.8
Home country	35	97.2	1	20.0	5	17.9	5	71.4	46	93.9	92	73.6
Other	0	0.0	1	20.0	3	10.7	1	14.3	2	4.1	7	5.6
<b>Total</b>	<b>36</b>	<b>100</b>	<b>5</b>	<b>100</b>	<b>28</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>49</b>	<b>100</b>	<b>125</b>	<b>100</b>

Table 2

Overall, the mean age of the participants was 40.6 years (min. 19, max. 70); the majority were married (74.4%), while 13.6% were single, 7.2% widowed and 4.8% divorced. Among the married participants, 36.7% were related to their husbands prior to marriage. On average, participants had three children; the maximum number was 10. With regards to education, 3.2% of the participants had no formal education, 65.6% completed school, and 28.8% completed college, vocational or university education. The majority identified as Muslim (95.2%) with 4.8% identifying as Christian. Whilst 70.4% of the participants had some previous informal employment experience and 58.4% had previous informal self-employment experience, only 60.2% of the married women in the sample reported that their husbands were currently working. With regards to experiences of crime and violence within 2017-2018, 28.6% of participants had experienced emotional abuse, 25.2% verbal abuse, 8.4% sexual harassment, 6.5% physical violence, and 1.7% sexual abuse. Husbands and family members were often the perpetrators of the abuse and harassment.

More participants within the sample from Lebanon reported having experienced physical violence (n=5; 12.5%) compared to those from Jordan and Turkey. In the majority of cases, the physical violence was experienced at home (80%) and was perpetrated by their husbands (60%). Additionally, more participants from Lebanon than those in Turkey and Jordan reported that their homes had been attacked, vandalised, or broken into (n=5, 13.2%), and that they had received threats to themselves, their families, their homes or their businesses (n=, 15.8%). Arab refugee women in Lebanon also reported experiencing verbal abuse (n=10, 26.3%), emotional or psychological abuse (n=12, 31.6%), sexual harassment (n=5, 13.2%), and sexual assault (n=2, 5.3%).

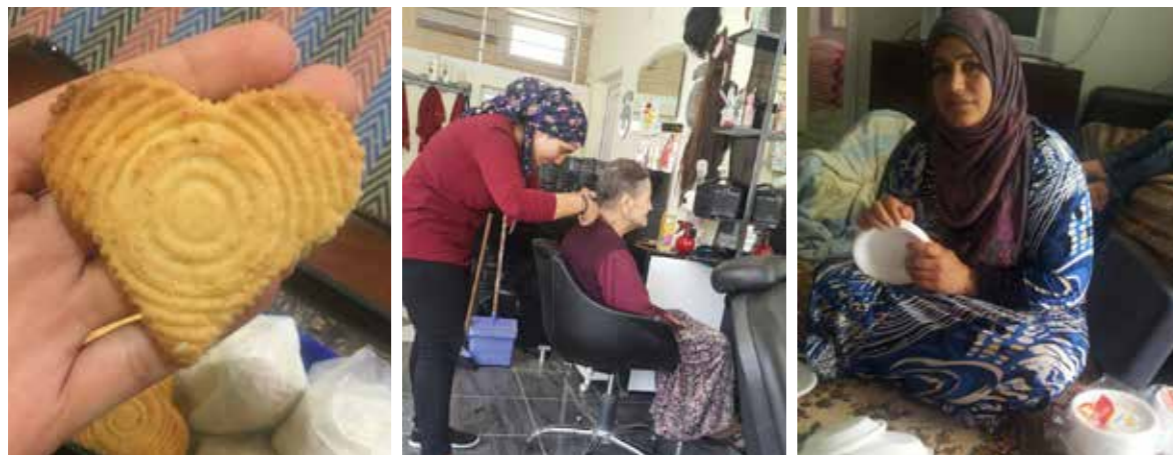
There was a wide range of incomes reported. While some participants reported no earning whatsoever in some months, a woman in Turkey reported a minimum of US\$3,000. Amongst the participants earning income monthly, the lowest gross monthly income from the business reported was US\$236.83, the maximum was US\$5,940.00. Typically, participants reported earning an average gross monthly income of US\$435.50 – this falls below the poverty line in Jordan and Turkey. As such, irrespective of the sustainability and longevity of their micro enterprises, the contribution to poverty alleviation for the majority of the participants, remains marginal. Our concern therefore, is about the future prospects for these entrepreneurs as our data suggests that it will be highly unlikely for the majority of the Arab refugee women entrepreneurs to be able to lift themselves and their families out of poverty by relying solely on their enterprising efforts. There were however, promising outliers in all three countries within our sample, defying expectations to create entrepreneurial success stories. Three of these are featured in the 'Spotlight' sections of this project report.



### The Arab Refugee Women's Enterprises

Without exception, all 125 enterprises within our sample operated within typically feminised sectors such as baking, catering and food production, traditional crafts, tailoring, embroidery, cosmetics and hairdressing. When asked whether their enterprise connects them to their hometown, participants from Jordan had a strong connection to their hometown, from the original idea to the materials and methods they use. Participants from Lebanon and Turkey also showed evidence of this; however, a small majority of participants believed that their enterprises had no association with their original hometown.

At the start of the data collection in April 2017, only 12.1% of the overall sample reported that their businesses were registered. However, a year later, this had grown to 17.3%. Overall, 34.2% of participants in Turkey had registered businesses, 15% in Jordan, and 2.5% in Lebanon. Despite this, 57.8% of all participants believed they *did not have the right to register their businesses because they are refugees*. As such, the majority of enterprises within this study were operating with the informal economy of their host nation.



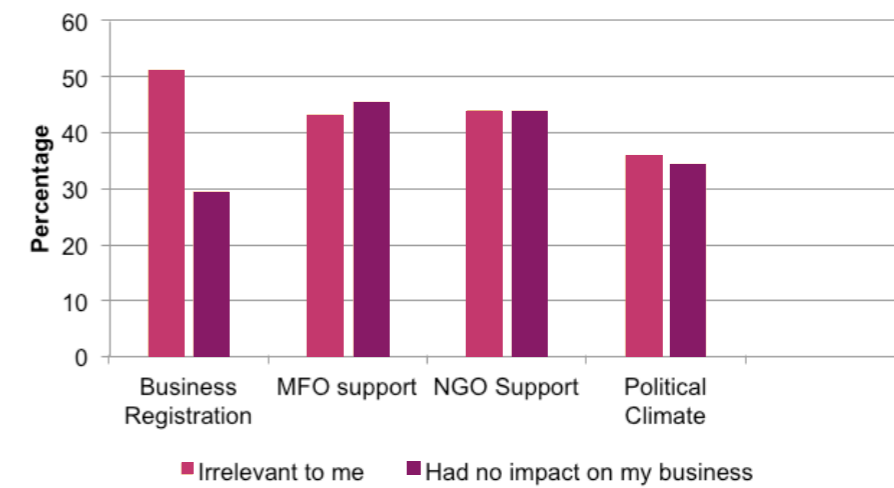
A representation of the 125 enterprises captured within this study, depicting the feminised sectors in which they operate.

On average, participants had owned their businesses for 5.5 years. Jordanian participants of Palestinian origin and Palestinian participants had the highest mean number of years of business ownership within the sample (10.4 years and 8.6 years respectively).

Reflecting upon the year between the two phases of data collection – 2017-2018, nearly half of the participants (45.6%) reported business growth reporting income growth (49.6%). However, 29.6% reported that their business had stayed the same size; whilst 17.6% of businesses had shrunk, 24.0% reported that regardless of business size, income had shrunk with 7.2% of businesses closed. Participants in Jordan were the most likely to report that their income (57.2%) and businesses grew (57.1%) while those in Lebanon were the most likely to report that their income had shrunk (37.5%); those most likely to report business closure (11.6%) were in Turkey. Across the three refugee groups, Iraqi participants were the most likely to report business closure (11.1%). The chart below demonstrates the factors that participants greatly attributed to business growth, with the clients, quality of the product / service and marketing tactics seemingly considered most influential.

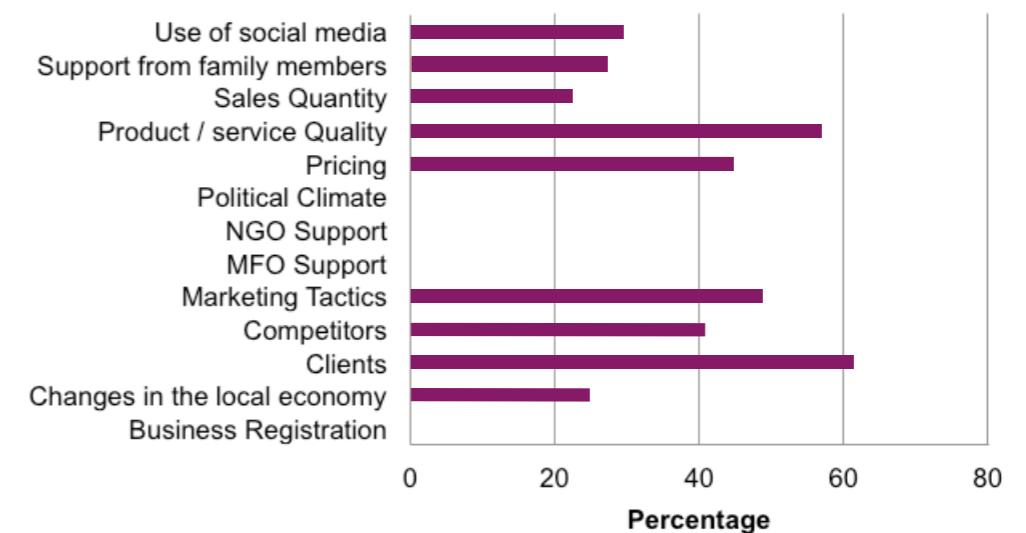
*“The whole idea started this way, it’s started back in Syria ... It’s about immigration, and carrying one’s memories along ... I told you that I put photos on the pillows, you see this pillow at night, you hug it as if you’re hugging your memories, you feel tranquil and go to sleep peacefully”*

Factors with no impact nor relevance to business growth



With regards to political climate, 21.4% of the Palestinian participants reported that it had contributed to changes in their businesses, and 10.2% of the Syrian participants and 12.5% of participants in Lebanon reported that NGO support had led to growth in their businesses. Generally however, business registration, support from MFOs and NGOs, and the political climate were largely considered either irrelevant to the participant’s business growth or having no impact at all on their enterprising as shown in the chart below.

Factors greatly contributing to business growth






## SPOTLIGHTS

Whilst the earlier results sections discussed our findings across the overall sample of Arab refugee women entrepreneurs in Jordan, Lebanon and Turkey, within this section, we spotlight each research context separately and highlight the main localised emergent results.

### 1. Jordan

Sample Distribution in Jordan:	Arab Refugee Women		
	Iraqi	Palestinian	Syrian
Amman	11	3	9
Baqaa Camp	0	4	0
Irbid	0	0	6
Jerash	0	5	0
Schneller Camp	0	4	0
Zarqa	6	0	3
<b>Total (51)</b>	<b>17 (33.3%)</b>	<b>16 (31.4%)</b>	<b>18 (35.3%)</b>



For decades, Jordan has been hosting Arab refugees from Iraq, Palestine, and Syria. There are over 2 million registered Palestinian refugees accommodated in 10 official and 3 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 centers, particularly Amman and the northern governorates of Irbid, Mafraq 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>.

The Arab refugee women entrepreneurs in Jordan spoke about several hurdles they face in operating their enterprises. One of the most significant is obtaining work permits and licenses to operate formal, registered enterprises. By the end of the data collection in 2018, only 6 women had registered formalized enterprises with the vast majority continuing to operate within the informal sector. Despite the Jordan Compact's (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>4</sup>.

Another major hurdle reported 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 their money hidden in their homes, and coupled with the irregularity in their earnings, this was a major reason why many of them reported being unable to save their earnings.

The Arab refugee women in Jordan earned between a minimum of US\$4.23 to a maximum of US\$2,820.88 per month from their enterprises. Whilst 50% of the

<sup>1</sup>UNRWA [Jordan](https://www.unrwa.org/where-we-work/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>Overseas Development Institute (2017). Syrian women refugees in Jordan.

*“In one month, I could receive 20 orders, and in another, only one! It varies a lot.”*

Iraqi Refugee Woman Entrepreneur in Jordan

participants' husbands were engaged in paid employment at the time of the study, 51.4% of the Arab refugee women reported that they contributed a larger share than their husbands to their household income. Despite the challenges in their work life balance arising from their commitments to their enterprises, many participants agreed that the enterprises were a necessity succor for managing their economic hardships especially as there were no other reliable income sources available.

### Shahad – Displacement to Jordan

*“ Well, I came to Jordan in 2005 and I haven't left here since. We were displaced for political reasons. Because of the war! We were threatened and my brother was kidnapped, and beaten up. We used to come to Jordan on holidays because we like the atmosphere. It's a difficult thing to leave all your possessions, house and even your money and property and leave your home with only a bag in your hand. The situation was very difficult in the beginning.*

*I came with my family, my mother, my brother and my daughter and later the rest of my brothers because they are all married. I only have a sister younger than me, she is not married. Yes, two of my uncles were here. Then, all the family came here ... I told you that the situation of my family is very good, but the situation became different when we moved here; our houses are rented and there are fees for my daughter's school. I was suffering because I didn't want to make my family bear an extra burden above their capacity ... we've experienced 180 degree change in our situation. My husband didn't want to come here, and I was concerned about my daughter. So, we became separated and the reason of that separation was that I have been displaced with my family, I am attached to my family .... In addition, there's no job for him in Jordan. He didn't want to come. Well, it's not a matter of wanting to come or not, he came here, stayed for two years and did not find a job. He's got a PhD in Civil Engineering. He certainly would not give up on his degree. I tried in every way to convince him*

*to stay, but the circumstances were unbearable and stronger than us.*

*We were threatened with a gun shots and they mentioned [our daughter's] name, that she would be kidnapped if we didn't leave the country within 48 hours. I'm a mother, and I was certainly afraid about her. Even now I'm afraid ... I used to be a working woman and a community activist ... All these things have vanished. For example, I'm, sorry to share personal stuff, but before all this I didn't even have to fold a blouse, because there have always been maids in our house, a private driver as well as many others ... Suddenly I found myself a mother at a young age and responsible for a family. We came by land because there were no flights or anything. It was the peak of the crisis and war. It was during the America invasion, and all those painful bombings ... The situation is still painful now ... It was not smuggling. We left legally with our passports, but for example we did not take anything that might indicate to what religious sect we belong. Because very frightening things were happening ... Horrible things were happening based on the victim's sect or nationality. Praise be to God, it was safe, but we were terrified until we reached the Jordanian borders because, for example, a week before our departure, three cars had been robbed and some people had been killed. We were terrified all the way ... We wondered: «How are we going to reach Jordan?» especially we are well-known by our last name and we were wanted. But God has destined safety for us. ”*



## Lara Shahin – Syrian Refugee Entrepreneur in Jordan

Lara fled to Jordan from Syria in 2012 with her parents and sister. She chose Jordan as its culture is very similar to Syria, the economy is promising, and because of the close proximity between the two countries. Prior to the war in Syria, Lara worked in Syria's private sector for 7 years, in the areas of accounting and administration. She received a Business Administration Diploma from the Commercial Institute in Syria.

Upon arrival in Jordan, and as a volunteer, she helped Syrian refugee families living in both the refugee camps and Jordan's host communities. Soon after, in 2014, she began to accept that the war in Syria was not going to end anytime soon and that remaining in Jordan will be long term and possibly permanent. As such, she considered establishing her own enterprise in Amman, training women to produce Syrian handicrafts. Her main aim was to support the Syrian refugee women heading their households, and especially those with missing husbands. In doing so, she aimed to empower the Syrian refugee women to secure job opportunities.

Investing the equivalent of approximately US\$7000 from her own personal funds, Lara started her enterprise 'Jasmine' by recruiting five specialised Syrian women artisan trainers, each focusing on one of the following areas: sewing, embroidery, loom beading, Aleppo soap making, and straw designing. Within the first year of operation, more than 1,000 Syrian refugee women were trained and Lara expanded her outreach to include Palestinian, Jordanian, and Iraqi women trainers and trainees resulting in the growth of her product line to include more than 40 Syrian, Palestinian, Jordanian and Iraqi handicrafts.

In doing so, Lara had to overcome many obstacles. These included legal challenges in registering her business as a social enterprise, which took 3 years. She also struggled to find a reliable Jordanian partner with sufficient capital to invest in her start up, and she faced bullying and




harassment within her community. Defiantly, she persevered with her enterprise development and renovating the office space to attract support of international NGOs and interest from local and international media outlets including Al Jazeera and AJ+ who eventually published her story.

Today, Lara's product line has expanded and she employs 40 trainers who offer training on 15 different traditional handicrafts. Additionally, she is in the process of opening a new branch in Turkey. Her enterprise is listed in the 'Jordan Tourism Board' and she is often invited to speak at various conferences in Jordan. Her enterprise continues to strive for cultural homogeneity and empowering Arab women.

## 2. Lebanon

Sample Distribution in Lebanon:	Arab Refugee Women		
	Iraqi	Palestinian <sup>5</sup>	Syrian
Beqaa	0	0	5
Baalbek-Hermel	0	3	0
Beirut	0	2	10
Mount Lebanon	0	0	5
North Lebanon	0	9	0
South Lebanon	0	15	1
Total (50)	0 (0%)	29 (58%)	21 (42%)



Although it is not a signatory of the 1951 UN Refugee Convention nor its 1967 Protocol, Lebanon has a long and contentious history of hosting refugees. Today, the country hosts an estimated 225,000 Palestine refugees from Lebanon (PRL)<sup>6</sup>, 1.5 million Syrian refugees, and 34,000 Palestine Refugees from Syria (PRS)<sup>7</sup>. In light of increasing tension in the country, the Council of Ministers put into effect new policies on entry and residency permits in January 2015 aiming to control the number of Syrian refugees in the country as well as their participation in the labour market.

As per the new policy, applicable to all Syrians above the age of 15, Syrian refugees seeking to work in Lebanon had to obtain a "pledge of responsibility" from a Lebanese sponsor or kafeel to work, and had to renew their permits every six months. Furthermore, those registered with the UNHCR had to pledge not to work. Even with the new permit types, Syrians were still only allowed to work legally in the construction, agriculture and waste management sectors, though the government announces exceptions in other sectors on a yearly basis. As of 2018, 73% of Syrian refugees in Lebanon above the age of 15 did not have legal residency permits; while 40% of the Syrian refugee labour force was unemployed.<sup>8</sup> The latter policies do not apply to PRS, who are only allowed to enter Lebanon with a temporary residency. As for PRL, they are only allowed to work within specific sectors<sup>9</sup>. Unemployment rates among the labour force for PRL and PRS stand at 23% and 52.5%, respectively<sup>10</sup>.

<sup>5</sup>Includes Palestinians from Syria

<sup>6</sup>Lebanese Palestinian Dialogue Committee, Central Administration of Statistics, Palestinian Central Bureau of Statistics, Population and Housing Census in Palestinian Camps and Gatherings in Lebanon - 2017, Key Findings Report, 2018, Beirut, Lebanon, <http://www.lpdc.gov.lb/Document-Files/Key%20Findings%20report%20En-636566196639789418.pdf>

<sup>7</sup>Regional Strategic Overview 2019-2020; [https://reliefweb.int/sites/reliefweb.int/files/resources/67370\\_0.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/67370_0.pdf)

<sup>8</sup>UNHCR, VASyr 2018, Vulnerability Assessment of Syrian Refugees in Lebanon, <https://www.unhcr.org/lb/wp-content/uploads/sites/16/2018/12/VASyr-2018.pdf>

<sup>9</sup>UNHCR, The Situation of Palestinian Refugees in Lebanon 2016, <https://www.refworld.org/pdfid/56cc95484.pdf>

<sup>10</sup>Chaaban et al., Survey on the Socioeconomic Status of Palestine Refugees in Lebanon 2015, [https://www.unrwa.org/sites/default/files/content/resources/survey\\_on\\_the\\_economic\\_status\\_of\\_palestine\\_refugees\\_in\\_lebanon\\_2015.pdf](https://www.unrwa.org/sites/default/files/content/resources/survey_on_the_economic_status_of_palestine_refugees_in_lebanon_2015.pdf)

The majority of participants in Lebanon were identified with the help of local non-governmental organizations that support vulnerable populations, including refugees, through various programs. Some of these organisations also provide training and grants or loans to support micro-entrepreneurs. The participant's micro-enterprises were based at their family home (n=24; 48%) or in shops in or around their neighbourhoods (n=26; 52%). The majority of the women interviewed provided seamstress services (n=14), including knitting, embroidery, design and fixing of clothes. Participants also had clothing's shops (n=10), beauty salons (n=9), mini-markets (n=8), or sold homemade foods (n=5). The remaining women had other types of microenterprises, including a Palestinian heritage shop and a mobile phone shop. The age of the micro-enterprises ranged from a little under a year to almost 35 years.

The majority of the Arab refugee women in Lebanon reported having previous work experience prior to opening their microenterprises (60%). The women reported earning an average monthly income of US\$445.96 (minimum US\$0.07, maximum US\$3960.00), which is just under the minimum wage in Lebanon (US\$450). This is in line with the wages earned by those employed in the informal economy in the country (US\$ 442)<sup>11</sup>. Though 45% of the women reported that the income from their business had grown, the majority reported that they did not have any savings (70%), while 32.5% reported that their debts had grown in the year since they were last interviewed (2017-18). In 38.9% of the cases, the refugee women in Lebanon reported being the family member who contributed the most to the household income; while in 27.8% of the cases, there was an equal contribution to the household income by two or more family members, where one of the members contributing was usually the refugee woman.

More Arab women refugees in Lebanon than Jordan and Turkey reported that it was difficult to access medical care (47.5%), accommodation (45%), and loans from NGOs or MFOs (36.8%). Though just under 60% of the women reported that it was easy for them to access food and water, 25% of the women reported that this was difficult. Concerning the usefulness of enterprise support to the refugee women, the majority of women (84.6%) reported not having accessed or needed, or not having known that these services existed; this was also the case for usefulness of financial support for the business (74.4%), mentoring (71.8%), business training (82.1%), and education programs (82.1%). Based on our discussions, the majority of participants reported that they had not accessed these services or did not know if these services were available to them; this exceeded the number of those who reported that such services were not needed.

<sup>11</sup>Ajluni, S., & Kwar, M. (2015). Towards decent work in Lebanon: Issues and Challenges in light of the Syrian refugee crisis. [https://www.ilo.org/wcmsp5/groups/public/---arab-states/---ro-beirut/documents/publication/wcms\\_374826.pdf](https://www.ilo.org/wcmsp5/groups/public/---arab-states/---ro-beirut/documents/publication/wcms_374826.pdf)

## Siham – Displacement to Lebanon

*“ When I decided to come to Lebanon, there was no hesitation. I had a main goal in mind because war happened in my own house. Bullets fell on my bed then the balcony. The balcony was gone. All signs of life were gone. Electricity was cut off, I did not have any water. No signs of comfort. Even the centre that I worked at, the source of my income was gone. I could not host some of my relatives, related to my husband, because there was no shelter. The shelter became a shelter for the free army and the regular army. The shop is sheltered a bit. But the house was really badly damaged. When the events first started, they started near my house because it is near the cemetery and the mosque. I used to see dead bodies of young men all over the place. You did not know who was fighting who. These young men were university students.*

*Some unreal scenes, cars exploding in front of my own eyes. I was out on the balcony; my sister and her family were coming from the camp to stay with us. They found that the situation here is worse than the camp. I was saying goodbye to them, a car drove by and then exploded. I saw human body parts and destruction. There was a butcher in the area, all his lambs flew everywhere. Imagine getting a piece of meat right on your balcony. I started screaming. I became hysterical. I saw people, I saw young men, there was chaos, I thought it was dooms day or an earthquake. You feel that the world has come to an end. I started helping some people even though I was the only one at home. My husband was at his parents because their area was protected. I put on a big pair of slippers and started saving people. There were a lot of stories that affected me. You hold a piece of flesh in your hand. You see an arm or an eye or a leg. I started crying, I had a reaction. Then my husband called, and I told him what happened. He asked if I could leave, I was surrounded by snipers. The whole area was surrounded then they started saying that there was another car about to blow up near the building. Investigators came and they started looking. I ran away towards where my husband was, under the shelling and fire. There were a lot of snipers ready to kill you. I ran all night without getting any sleep. I told him I wanted to call Gaith, he had just fin-*

*ished the army service and I was scared for him. He is a young man, he is neither here or there.*

*You know, we Palestinians are displaced, we have nothing to do with these conflicts, or internal fighting. You can't figure out whose party you want your son to join. I wanted to take him and leave. I also told my other son, he refused. He told me that he was working in a restaurant and his record is clean. He refused to go with me. I told my husband I was taking Gaith with me, would you like to come with us, he said no. So, I packed a bag, filled it with my hair salon products, like dyes and hair dryers, some clothes, only the essentials, a blanket and 2 pillows in case we can't find anyone to let us in, even if we sleep by the roadside, the important thing is to leave this crisis. We left. You know, I was afraid for my son. The road was very dangerous. I had to pay money. I paid 50 thousand Syrian liras which is equivalent to \$200. That was all we had. My husband had to borrow the money. Just shortly before the war, we had bought an apartment. We thought, if we were unable to work, we would rent it. But the deal did not go through. The person who was supposed to close the deal died. So, all the papers were gone.*

*The first time we were conned was by the taxi driver. He said, if I knew you were Palestinians, I would not have given you a ride because Palestinians take longer at the border. That means I have to wait for you for a long time. I told him, may God forgive you. He charged us a big amount, around 20 thousand from each passenger. That is the salary of 4 employees. We were left with 10 thousand. We were conned. They saw that we were not capable of anything. For me, it was the first time to travel. My dream was Lebanon. I never thought of any European country. We have records in Lebanon. My sisters and I all have IDs because we were originally registered in Lebanon, then later transferred to Syria. When we crossed the borders, we were done before those who he had with him from Syria. He did not have a problem. I told him: “Did you see, you always consider us a hurdle. We had no effect on you”. That was the first struggle. We got here, he dropped us off in the middle of the street. He did not even drop us where we wanted to. We had to ask for directions. ”*



## Sara - Palestine Refugee in Lebanon



Sara was born in Lebanon, in Nahr el-Bared Camp, in 1972. Her grandparents fled to Lebanon from Palestine in 1948, coming to Lebanon because they felt they were welcome here at the time. She made it to the 6th primary grade at school and married her second cousin when she was 18. She had no work experience prior to starting her micro-enterprise. Sara opened her mini-market over 10 years ago, after returning to Nahr El Bared Camp at the end of the conflict there in 2007 that had forced her family to flee to the Baddawi Camp; at this point, they had lost everything. Shortly after returning, her husband fell ill rendering him unable to work. A mother of six, and with a sick husband, she had no choice but to work to provide for her family. Not wanting to depend on anyone and knowing that she could not leave her young daughters alone while she worked, she decided to start a mini-market at home to create the means to provide her family with food.

When starting out, a family acquaintance helped Sara by giving her a small donation to rebuild her home and 'kick-start' her shop. Also, a local cattle farmer provided her with milk to make fresh yogurt without any prior payment; it was agreed she would pay him when she made a profit from the yogurt. Starting out with just the homemade yogurt, and a few other products, she opened her shop and

it proved popular. Using the profits, she slowly expanded her product range to include pantry items and dried goods. Given her mini-market's success, when a local organization offered small grants to support micro-entrepreneurs she applied and was the first to receive a USD 1,000 grant. This was used to refurbish her shop front, making it more visible and accessible. Sara's enterprising journey was challenging; coping with the demands of the enterprise, family needs and household chores was difficult, and at one point, when the economy in the Camp became very tight, she went bankrupt but restarted her business by investing all of her savings back into the mini-market.

Today, you can find everything in Sara's store, from a needle and thread to food items, to children's toys. Her daughters support her in managing the store, allowing her to manage her household chores and other responsibilities. She considers her mini-market a personal achievement and a business success but also, an investment for her children—as it remains the family's main source of income. She credits her entrepreneurial success to her homemade yogurt, a positive attitude and approach to customers. From her income and participation in money pools, Sara has been able to provide for her family and to cover all her household expenses.

## 3. Turkey

Sample Distribution in Turkey:	Arab Refugee Women		
	Iraqi	Palestinian	Syrian
Ankara	9	0	3
Gaziantep	0	0	13
Istanbul	5	0	0
Mersin	1	0	8
Ni de	11	1	0
Zarqa	6	0	3
Total (51)	26 (51%)	16 (2%)	24 (47%)



As of February 2019, Turkey was home to more than 3.6 million refugees, of which 90.7% are Syrian, 4.3% are Afghan, 3.6% are Iraqi, and 1.4% are of other nationalities<sup>12</sup>. As such, Turkey remains within the world's top 10 refugee host nations with one of the world's largest refugee populations. Unlike Jordan and Lebanon, Turkey is a party to the 1951 Refugee Convention and 1967 Protocol so in recent years has undertaken legislative and institutional changes to develop a national asylum system to address the growing number of refugees<sup>13</sup>. For example, in 2014, Turkey implemented its first asylum law (known as the Law on Foreigners and International Protection) creating the Directorate General of Migration Management (DGMM) and established a system for refugee management and policy making. At the same time, Turkey established the Temporary Protection Regulation (TPR), which manages the rights and procedures for refugees in the country<sup>14</sup>. The TPR applies to Syrian nationals, stateless persons and refugees from Syria, who came to Turkey after April 28, 2011. Individuals registered under the TPR have access to legal residence and fundamental rights to health care services, education, and social assistance. While the TPR has facilitated access to legal status for some, registered individuals are not automatically entitled to work in Turkey and must work with employers to obtain work permits. As a result, the majority of those under TPR are currently excluded from the labour market.

Almost three-quarters of the Arab refugee women in Turkey had work experience prior to their current entrepreneurship (74.4%). In their current enterprises, they earned an average of US\$580 in a typical month (minimum US\$33.83, maximum US\$5074.50), substantially more than the monthly national minimum wage of US\$302 earned by over seven million Turkish workers (from a population of 29 million). As such, the Arab women refugee entrepreneurs are on average, earning more from their enterprises than others earn from employment<sup>15</sup>. Arab refugee

<sup>12</sup>UNHCR. "UNHCR Turkey: Key Facts and Figures", Last modified January 2019. <https://data2.unhcr.org/en/documents/download/68123>

<sup>13</sup>UNHCR. "Refugees and Asylum Seekers in Turkey."

<sup>14</sup>Government of the Republic of Turkey. "Temporary Protection Regulation" 22 October 2014. [http://www.goc.gov.tr/files/\\_dokuman28.pdf](http://www.goc.gov.tr/files/_dokuman28.pdf)

<sup>15</sup>Daily Sabah. "Minimum wage in Turkey rises to TL 2,020 with 26 percent increase" Last modified 25 December 2018. <https://www.dailysabah.com/economy/2018/12/25/minimum-wage-in-turkey-rises-to-tl-2020-with-26-percent-increase>

women in Turkey reported good access to food and water (97.7%), general medical care (88.4%), accommodation (83.7%), reproductive health services (44.2%), and the police (44.2%), and found borrowing money from their families easy (44.2%). However, very few reported receiving useful assistance from NGOs and MFOs; 67.4% reported that it was difficult to access NGOs or MFOs locally. Compared to Arab refugee women in Jordan and Lebanon, in Turkey only 11.6% agreed that support from micro-finance organisations had led to positive changes in their business (compared to 92.5% of participants in Lebanon and 59.6% in Jordan).

Some women are in precarious financial situations; although some reported earning an average typical monthly income of US\$580, there was a wide range from US\$33 to US\$5074 per month with notable outliers at either end of the spectrum. Indeed, many women only met some of their household financial expenses with the income from their enterprises; very few reported that their enterprises allowed them to be financially independent. Four of the women surveyed in Turkey were in homebased piece work rather than home based enterprise. Whilst this is a common model of income-generation in Turkey, particularly for women, it is not without risks. Women engaged in piecework are dependent on a single source for their work and income, do not receive any social security or protection, are not guaranteed work from their contractor and may suffer financial shocks if the work is suddenly suspended. In terms of violence and crime, Arab women in Turkey were the least likely to experience physical violence (2.3%), verbal abuse (16.3%), emotional or psychological abuse (11.6%), sexual harassment and sexual assault (0%), but they were the most likely to report attacks on their business. Indeed, 9.3% of our participants in Turkey reported that their businesses had been attacked, vandalised or broken into at some point. The results show a mixture of positive experiences and challenges for refugee women entrepreneurs in Turkey. For example, entrepreneurship can be a source of income but for many women this income alone is not enough to sustain families. Women interviewed in Turkey were more likely to report that they gained new qualifications and registered their businesses compared to those interviewed in Jordan and Lebanon, but many reported that NGO and MFO support had not be useful or available.

It is impossible to consider the experiences of refugee women entrepreneurs without considering the current economic environment of Turkey. The data collection for this study was completed in September, 2018. In that time and the time since, Turkey was hit with a dual crises of soaring inflation and currency devaluation. The Turkish Lira has lost as much as 40% of its value against the US dollar, while inflation remains above 20%, having reached a high of 25.2% in October 2018<sup>16</sup>. It is unclear how refugee women entrepreneurs have been affected by these financial crises, what impact the rapidly-changing economic climate in Turkey has had on their businesses and income, and what strategies for resilience will be adopted.

## Deena - Displacement to Turkey

*“ I have been living here for five years. We got smuggled here with my kids. My husband arrived here before me. After he worked here for a while and made some money, he rented a house and bought furniture, then we followed. First, I brought my three boys. I got smuggled in with them. Two months later, we went back and got the girls. It was very difficult. We suffered ... We suffered.*

*When rockets started falling in our neighbourhood and everywhere, we were afraid. I was not afraid of death, but I was afraid to lose one of my children. That was the only thing that controlled us. We had to come here. It was not our choice; we had nowhere else to go. The situation was bad even in the suburbs of Aleppo ... There was no stability. Here, my husband's sisters arrived before us and started a job. They encouraged him to come over. I did not want to come here because everyone said that life is difficult here. It truly is. I could not adapt. I came here legally four years ago. For a year rockets were falling on our houses. It was the worst time ever. At the end we were very scared to lose the children and to stay alive. That thought stayed in my head. It doesn't matter, if we die, we die together. But the idea of my husband and children to die in front of me was the thing that pushed me.*

*From the moment I left Aleppo for Turkey I cried for a year, daily. Because life is tough here and no one has mercy on you or your feelings. You just left a war. They start looking at you. If you wear clean clothes, they envy you. Why? Because you are a refugee. Fine, I am a refugee and I am doing well financially. They envy your laughter and the way you walk. They envy you for renting a whole house. They make you feel like you are a backward person from the Stone Age. When I go to the kid's school, the mothers ask me silly questions.*

*My daughter took many courses in Syria but after we came here she spent a year and a half without a job. So, my neighbour offered her to work at her shop. She worked there for two years. After that my neighbour wanted to give up the shop. My daughter was too young to shoulder this responsibility. So, I offered to take over the shop and register it in my name.”*

<sup>16</sup> Financial Times. “Turkish inflation rate dips from peak of over 25%”. Last modified 2 December 2018. <https://www.ft.com/content/443d9462-f6c9-11e8-8b7c-6fa24bd5409c>.



## Aynor Sertaç – Iraqi Entrepreneur in Turkey

Aynor is a 39-year-old Iraqi entrepreneur. She came to Turkey in 1991 as a young girl with her family and sought refuge. Even though they were offered asylum in America, Aynor's family decided to stay in Turkey and she now holds both Iraqi and Turkish nationalities. After graduating with a degree in chemical engineering, Aynor married and has one daughter. Due to her husband's job, Aynor and her family moved to Batman, a small province in Southeastern Anatolia. Aynor was unable to use her degree in Batman so created a small-scale home-based business. Due to her husband's job, she then moved to Ankara where she formed her own enterprise, Altın Topuk.

Established in 2014, Aynor's enterprise makes the essentials needed for engagement and wedding parties: gifts, dishes and trays made from glass and wood. Additionally, she decorates and prepares gift boxes and table decorations using accessories, candles and flowers. She explains that she buys wholesale raw materials from local markets or imports materials from China and works in collaboration with an organisation for wedding parties. After founding the enterprise, she hired work premises and began hiring students as part-time employees depending on the needs of the business. In addition to this, Aynor exports henna for engagement and wedding parties to Iraq and Germany.



Her enterprise has had a positive impact upon the finances of Aynor's family, especially during the wedding season in the summer months. During this time, she makes a large profit which helps her meet many of her household needs, especially educating her daughter in private school. As Aynor is self-employed she has some flexibility enabling her to balance work with her responsibilities at home. She received strong encouragement from her family and in-laws for her enterprise, especially as her enterprise is growing. Looking to the future, Aynor has big plans: she wants to expand by covering all aspects of weddings and engagements, including organising, coordinating, decorating, music, clothing, hairdressing and invitation cards.

## CONCLUSIONS

Given that most of the participants reported a positive impact from self-employment as refugee women (77.6%), wives (78.1%) mothers (73.3%), and upon their family responsibilities (60.9%), we suggest that for this group of refugee women, engaging in micro enterprise has generated some degree of empowerment and has contributed to poverty alleviation. Many had a positive outlook on their future expressing their desires to become famous or renowned for their work, to train others, to expand their enterprises by exporting internationally, improve their operations and for some, to buy a house and/or a car. However, a notable minority, approximately 22.6%, felt they had experienced no benefits from self-employment. Participants in Turkey were more likely to report that their enterprises had a negative impact on their family responsibilities and themselves, compared to participants in Jordan and Lebanon. As such and despite a more liberal economic participation framework for refugees in Turkey, Arab refugee women's engagement in micro enterprise appears to be less empowering than for Arab refugee women in Jordan and Lebanon. Exploring this finding in more depth, it emerged that this cohort of Arab refugee women in Turkey were engaging in home-based work, rather than home-based enterprise. It is therefore, crucial for employers and policy makers to ensure that micro enterprise and micro finance programmes targeting refugee women, differentiate between home-based work and home-based micro enterprise.

Overall, the results suggest that Arab refugee women in Jordan, Lebanon and Turkey were driven to create micro enterprises to overcome the consequences of social and political marginalisation including statelessness, economic deprivation and elevated levels of poverty. Whilst their micro enterprises did not offer solutions to their political marginalisation as refugee women, they did enable micro solutions such as marginal poverty alleviation, and enhanced independence, self-confidence, resourcefulness, endurance, and skills in negotiating and planning strategically, through which they were able to catalyse change for their children, families and themselves. To this extent, poverty alleviation cannot be measured by financial gains only.

## RECOMMENDATIONS TO IMPROVE ARAB REFUGEE WOMEN'S ENTREPRENEURSHIP

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. This resulted in 'Policy Briefs' targeting policymakers in Jordan, Lebanon and Turkey and are available for downloading in Arabic, English and Turkish through the project and project partner websites.

Presented here are the overarching recommendations emerging from this study:

### •Access to support services

Developing a comprehensive and accessible up-to-date directory of refugee support and services to create awareness about the available support services.

### •Business Registration

Permitting and simplifying business registration for refugees to recognise their contribution to the local economy and to facilitate business growth.

### •Community Enterprise

Encouraging refugee women to join forces to create community enterprises rather than operating individually, and to understand the difference between home-based work and home-based enterprise. Doing so will help them to help themselves and each other.

### •Entrepreneurial Solutions

Fostering and nurturing design thinking amongst creative refugee thinkers, to create innovative, community based solutions to address their everyday challenges arising from their marginalisation and poverty.

### •Financial Services

Providing affordable financial support services and products for refugee women entrepreneurs that they can utilise without fear of accumulating excessive debt.

## RECOMMENDATIONS FOR CONDUCTING RESEARCH WITH REFUGEE POPULATIONS

Given the ongoing and future research activity engaging refugee populations in the Arab region and elsewhere, we hope you find the below methodological recommendations useful for undertaking your research.

### 1. Attracting participation:

Generally, the more politically and socially vulnerable individuals are, the more likely they will hide from researchers. In our experience however, once we were able to reach the refugee women participants, they were grateful that we cared to listen to their stories as this communicated our acknowledgement of their circumstances and hardships. As

such, we encourage researchers to seek out the hidden refugee and vulnerable populations that are not so readily accessible through support agencies, and who have not repeatedly engaged with researchers. Doing so will also minimise the impact of 'research fatigue' reported by various stakeholders working in this arena.

### 2. Engaging members of the host community:

Refugee communities do not exist in isolation, but rather within a wider host community. As such, including members of the host communities in the data collection is important. Doing so allows multiple perspectives to be captured in the data collection, and as such, providing a more comprehensive analysis to emerge.

### 3. Collecting data:

Recognising that our questions can trigger painful memories for the participants and being prepared for the consequences is most important and requires experienced and sensitive professionals who can comfort the participants accordingly. As such, designing the interview and focus group discussion with psychotherapy and counselling principles and techniques will be beneficial for the participants and researchers. Ensuring the protection of all research participant identities is universally accepted; this is most critical when conducting research with refugees. Communicating to participants how this will be achieved will promote trust within the research efforts. As researchers, we must recognise that the participants might have other responsibilities and commitments; therefore, finding a time that suits them rather than us for the interview / interaction etc, is most important. It is possible that family members, friends or neighbours might also attend the interview so do ensure that the participant consents to this and actively gauge the sensitivity of the topics to be addressed. It might be best to return at a time when the participant is alone, and or follow up with a telephone call if appropriate. When conducting longitudinal data collection, maintaining an ongoing dialogue with the participants is important. For example, collecting data periodically throughout the 12 month period can be more effective than having complete separation from the participants in the 12 month interval between the data collection periods.

### 4. Managing expectations:

In most situations, as researchers we focus on the expectations of our funders, policy makers and team members, but not always on those of the research participants. Through this project, we learnt that our refugee participants expect us to amplify their voices which often fell upon 'deaf ears'; in addition, they were grateful for financial compensation for their time and any business support we could offer. As a token of our appreciation for their participation, we offered refreshment packs but in retrospect, we should have offered more at the end of the data collection. For example, we could have offered training, materials directly related to their enterprises, toiletries, and/or vouchers for dignified gift items that they would not usually indulge in for themselves.



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

### Jordan – King Hussein Foundation Information and Research Center:

#### Project Report:

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

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

#### Infographic:

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

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

#### Policy Brief:

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

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

### Lebanon – Issam Fares Institute, American University of Beirut:

#### Project Report:

English: [https://www.aub.edu.lb/ifi/Documents/publications/research\\_reports/2018-2019/20190430\\_resilient\\_women\\_refugees.pdf](https://www.aub.edu.lb/ifi/Documents/publications/research_reports/2018-2019/20190430_resilient_women_refugees.pdf)

Arabic: [https://www.aub.edu.lb/ifi/Documents/publications/research\\_reports/2018-2019/20190430\\_resilient\\_women\\_refugees\\_arabic.pdf](https://www.aub.edu.lb/ifi/Documents/publications/research_reports/2018-2019/20190430_resilient_women_refugees_arabic.pdf)

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#### Infographics:

English: [https://www.aub.edu.lb/ifi/Documents/publications/infographics/2018-2019/20190430\\_resilient\\_women\\_refugees.pdf](https://www.aub.edu.lb/ifi/Documents/publications/infographics/2018-2019/20190430_resilient_women_refugees.pdf)

Arabic: [https://www.aub.edu.lb/ifi/Documents/publications/infographics/2018-2019/20190430\\_resilient\\_women\\_refugees\\_arabic.pdf](https://www.aub.edu.lb/ifi/Documents/publications/infographics/2018-2019/20190430_resilient_women_refugees_arabic.pdf)

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#### Policy Brief:

English: [https://www.aub.edu.lb/ifi/Documents/publications/policy\\_briefs/2018-2019/20190430\\_resilient\\_women\\_refugees.pdf](https://www.aub.edu.lb/ifi/Documents/publications/policy_briefs/2018-2019/20190430_resilient_women_refugees.pdf)

Arabic: [https://www.aub.edu.lb/ifi/Documents/publications/policy\\_briefs/2018-2019/20190430\\_resilient\\_women\\_refugees\\_arabic.pdf](https://www.aub.edu.lb/ifi/Documents/publications/policy_briefs/2018-2019/20190430_resilient_women_refugees_arabic.pdf)

Turkish: [https://www.aub.edu.lb/ifi/Documents/publications/policy\\_briefs/2018-2019/20190430\\_resilient\\_women\\_refugees\\_turkish.pdf](https://www.aub.edu.lb/ifi/Documents/publications/policy_briefs/2018-2019/20190430_resilient_women_refugees_turkish.pdf)

### Turkey – UDA Consulting:

<http://udaconsulting.com/node/97>



