



النهضة العربية للديمقراطية والتنمية  
Arab Renaissance for Democracy & Development



Kingdom of the Netherlands

العدالة الجنسانية  
Gender Justice



**You have a chance**

**Rethinking Women's Economic Empowerment  
in Poverty Contexts in Jordan**



2018



**ARDD**

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## Foreword

A host of international, governmental and civil society actors in Jordan have all undertaken the difficult challenge of fostering women's economic empowerment across the Kingdom. Women's economic empowerment is key to sustainable and inclusive development.

When we think of the "economically empowered" women, however, we often envision a woman going to a market and selling goods for a profit, starting her own business, or leaving her home five days a week to work in an office, and industry, etc.... In either case, our indicator of economic empowerment relies on a market-oriented concept of productivity that is measured by women's ability to generate income. This measurement of women's economic empowerment, unwittingly implies that if women do not generate income, the unpaid care work they provide for their families when they stay at home is of no value.

In the context of Jordan, this report makes us think how this construction of the "economically empowered" woman does not cohere with the realities of impoverished women in Jordan. In fact, for many of the women documented in this report, such a construction of empowerment is irrelevant, impractical, and in the worst cases, contributes to further disempowerment by worsening women's feelings of self-worth. Thus, our measurement of women's economic empowerment, and strategies we use to achieve it, although well-intentioned, remain insufficient.

Indeed, in the context of limited social protection services, women's contributions to themselves, their families, and society cannot be understated. Overwhelmingly, women (and girls) care for our children, our aging parents and relatives, and those in our societies with serious injuries or disabilities. In itself, this work constitutes a full-time job and it is an exceedingly difficult full-time job for women up against the exhausting circumstances of poverty. Accordingly, to some women in the midst of these circumstances, empowerment is not starting a business, nor is it selling goods. For some, it is the ability to send children to school, to settle household debt, or simply live in a home that has windows.

*You Have a Chance: Rethinking Women's Economic Empowerment in Jordan* is a timely and relevant report, as it coincides with our need to adopt a holistic approach to women's economic empowerment - one that considers the realities of women in poverty, namely the economic and social constraints they navigate daily and adopts a rights-based approach. This report, then, is an invitation for development practitioners, media, policy makers, and activists in Jordan to begin broadening and rethinking our limited construction of what constitutes empowerment and how economic empowerment can be best approached; and importantly, begin to seriously consider the value-laden role of women in society.

**Salma Nims,**

Secretary General Jordanian National Commission for Women

## Executive Summary

Building off nearly a decade of work empowering vulnerable women in Jordan through a rights-based approach, the Arab Renaissance for Democracy and Development (ARDD) implemented the project 'You Have a Chance.' This two-year project had the overall objective of contributing to the improvement of the status and lives of women and girls in Jordan in the governorates of Balqa and Aqaba. By addressing gaps in access to justice at an individual, community, and procedural level, the project aimed to better ensure women and girls may enjoy lives free from violence, with mechanisms for social and legal protection. To achieve this, the project adopted a comprehensive approach by fostering change within individual women to enable them to work with their communities and the institutions tasked with ensuring their rights. The 'You Have a Chance' project made this change possible by enhancing women's legal awareness, as well as providing them with psychosocial support services and providing some of the women with emergency cash assistance. The project also built the gender sensitivity among young lawyers to improve their awareness of women's issues and their rights.

This report looks at a basic question: what constitutes economic opportunity for women living in conditions nearing poverty in Jordan? To this end, the report provides a snapshot of the living situation of 10 women residing in Aqaba and Balqa governorates with whom ARDD and other organizations have been working over the last years. The narratives, in their own words, describe the challenges they face and the way they perceive empowerment and economic empowerment in light of these challenges. Through the lens of their experiences and aspirations, the paper analyzes some of the structural challenges that hamper their fulfillment of these aspirations.

Building on their experiences, this report provides some pointers towards a comprehensive strategy for women's economic empowerment, including recommendations for a coordinated strategy among different partners in order to alleviate the situation of the most vulnerable women. Equally important, this report argues for the need to rethink current economic empowerment paradigms with regards to women in Jordan and incorporate tenets proposed by feminist economics to understand and break the cycle of impoverishment which women in poverty contexts in Jordan face.

Among the most relevant recommendations made in the report are:

- At the policy level: states should measure the impact and value of women's unpaid work. To this end, time surveys should be conducted with the purpose of recognizing women's share of unpaid care work and inform gender-sensitive social protection policies aimed at reducing and redistributing unpaid care work. Additionally, to reduce the devastating and long-lasting impacts of debts, the government should develop debt-relief schemes or enact legislation that is sensitive to cases in which women may be in debt owing to microfinance loans serving empowerment programs. The government should also consider opening social protection programs and services to non-citizens, ensure universal healthcare for all individuals under the age of 18, and enhance social protection services for individuals with disabilities.
- WEE practitioners, should develop their programs and interventions with greater consideration to women's constraints – including the fact that they are overwhelmingly responsible for home and childcare – that reduce their ability to enter the labor market. To alleviate the pressure on women, as well as better ensure children's right to education, "Back to School" programs should be streamlined to ensure that parents provide their children with supplies, clothes and transportation. Finally, WEE practitioners should fulfill their role in ensuring that legal documentation is expanded for all refugees.

## **Arab Renaissance For Democracy and Development (ARDD)**

Founded in 2008 in Amman-Jordan, Arab Renaissance for Democracy and Development (ARDD) is a Civil Society Organization seeking to foster transformative change towards an empowered, resilient and just society in Jordan and the Arab World. ARDD supports marginalized individuals and communities -including refugees and migrants- in acquiring and enjoying their social, political and economic rights, through legal aid, psychosocial support, media and grassroots mobilization, and research and advocacy to raise stakeholders' awareness locally, regionally and internationally about the challenges that vulnerable persons face in Jordan and the Arab Region.

## Introduction

While Jordan is classified as a middle-income country, the most recent Household Expenditure and Income Survey (HEIS) conducted in 2008 identified 32 “poverty pockets” in the Kingdom – areas where more than 25% of the population has an annual income under the national poverty line of JD 814. Although not officially classified among the 32 poverty pockets identified by HEIS, inhabitants of Baqa’a Refugee camp in the Balqa governorate and Shallaleh informal camp in Aqaba governorate face extreme hardship. In Baqa’a camp, roughly 17% of inhabitants are unemployed, and 32% have an annual income under the national poverty line ([UNRWA, 2017](#); [FAFO Foundation, 2013](#)). In Shallaleh informal camp, a suburb in the outskirts of the port city of Aqaba, residents suffer from high rates of poverty and unemployment, as well as social and health problems stemming from overcrowding ([UNICEF, 2007](#)).

In areas such as Baqa’a and Shallaleh women and their families are often trapped in a dangerous and nearly inescapable cycle of poverty. While many of these families are often destitute to begin with, the onset of sudden shocks, such as illness and injuries, for which families are not prepared, significantly worsen their financial standing. At the same time, the high costs of providing care to persons, many of whom suffer disabilities (PWDs), both monetary and non-monetary, also present a challenge to families’ ability to avoid and escape poverty.

The conventional understanding of women’s economic empowerment – which fixates on women generating income via participation in the labor market – holds that if women are provided the capital, they can somehow, through a combination of ingenuity and entrepreneurship, transform this capital into a successful money generating enterprise that will lift them out of their situation. At the risk of oversimplifying, such is the working assumption held by many institutions that provide micro-financing opportunities, and is the underlying premise behind many economic empowerment programs.

## Women’s Economic Empowerment in Jordan

Currently in Jordan most economic empowerment programs are oriented towards: a) entrepreneurship and b) participation in the labor market. Ranking among the lowest in the world with regard to women’s participation in the labor market (WEF, 2016), Jordan is constrained by a set of structural deficiencies in the labor market, coupled with extremely restrictive gender norms, which are reinforced by a constraining legal framework and social pressures.

Entrepreneurship programs focus, in large part, on the provision of microfinance opportunities. Indeed, Jordan has the fourth largest microfinance market in the Arab region, with approximately 144,232 active clients and a gross loan portfolio (GLP) of 127 million dollars ([Sanabel, 2009](#)). While microfinance (MF) has grown dramatically

in recent years, its contribution to poverty reduction remains unclear. Most of the growth in MF has consisted of microcredit offered by specialized microfinance institutions (MFIs) on a cost-recovery basis. While MFIs have demonstrated impressive portfolio growth, high repayment rates, and financial self-sufficiency, the impact of their services on poor and low-income Jordanians remains the subject of debate.

The microfinance industry comprises an array of providers, including: quasi-government organizations; non-governmental organizations; non-profit companies; for-profit companies; and financial institutions (See **Annex 1: Non-Comprehensive Mapping of Microfinance Providers in Jordan**).

Since 2012, the international community has provided more than 250 million dollars to Jordan's Micro, Small and Medium Enterprises Development for Inclusive Growth Project, which aims to contribute to the improvement of access to finance for micro, small and medium enterprises throughout the Kingdom ([World Bank, 2013](#); [Guardian, 2014](#)). Accordingly, a large amount of this 250 million has gone to micro financing institutions, such as those listed in Annex 1 ([Guardian, 2014](#)). However, for a number of these institutions, the priority has largely been self-sustainability and profit (particularly among private sector), rather than legal and financial literacy for borrowers or social impact (*ibid*). Globally, microfinance is regarded favorably as a means of increasing women's economic participation and empowerment; nevertheless a number of these institutions have resorted to exploitation, harsh collection tactics and steep interest rates ([Time, 2012](#)).

In Jordan specifically, microfinance's return on equity is said by some NGOs to be well above the global average of 10%, with some reaching as high as 20-30%. Women who have accepted microfinance loans have reported resorting to negative coping strategies such as relying on their savings (taking away from their ability to finance other matters, such as school or healthcare) or turning to their husbands when they were not able to afford loan repayment ([Guardian, 2014](#)). The situation is all but worsened by the fact that Jordan has established no laws regulating micro financing. A number of lenders exploit this by registering as non-profits, indemnifying them of a need to pay taxes, or capping the interest rates on their loans ([Guardian, 2014](#); [Sanabel, 2009](#); [Ministry of Planning, 2011](#)).

Ultimately, the long-term impacts and sustainability are uncertain. According to a 2007 Planet Finance Survey of over 1,300 former and current clients of such MFIs in Jordan, among long-term borrowers (those who had borrowed from the MFI for over three years), there was no evidence to suggest that the loan had done anything to meaningfully reduce financial poverty or increase education attainment or food consumption ([Planet Finance, 2007](#)).

Other WEE programs focus on women's participation in the labor market. These programs, however, present several major challenges. The first challenge is the potential further segmentation of the labor market, as women are often trained in conven-

tional fields. In fact, a large number of WEE programs in Jordan focus on skills such as craft making, hair dressing and cooking, for example. Very few programs – among organizations who publish the exact nature of their WEE activities – are involved in non-traditional trades or mechanics and electronics. (See **Annex 2: Non-extensive analysis of areas of focus of WEE activities by Organization**)

Further, many of these programs unintentionally encourage women to produce goods such as food and handcrafts, or provide services such as hair dressing, activities which often feed into the informal labor market. Although the informal labor market is easier to access than the formal labor market – especially for refugees – it presents a number of challenges. First, the informal labor market lacks any means of legal recourse for violations of trade law, property or workers' rights (UNDP, 2013). Additionally, laborers in the informal market may lack social protections such as health insurance – a service often provided by employers in the formal market (ibid).

Another challenge associated more generally with conventional economic empowerment programs is their high regard for women's entrance into the labor market (formal and informal) with activities that are based outside of the home. While such a focus is commendable and necessary, given the relative absence of women in the labor market, encouraging out-of-home activities presents a salient challenge to women whose households have children, persons with disabilities (PWDs) or elderly due to the lack of adequate social protection mechanisms provided to them, along with traditional and restrictive gender norms render this unrealistic in the context of women's lives.

As women, willingly or unwillingly, assume primary care for children, PWDs and the elderly, it is difficult for some to leave the home in pursuit of economic empowerment, as will be discussed later in this report. Of the organizations researched for this report, nearly all had a focus on women working outside of the home. When home-based activities are promoted, it is usually in the aforementioned (increasingly saturated) fields of hair dressing, craft making, and food production.

### **The Political and Social Economy of Care: A View from Feminist Economics**

One of the most overlooked aspects of women's economic empowerment programs and their narratives relate to their impact on women's feelings of confidence and self-worth. As observed throughout conversations with women participating in the project, women are reminded daily of their need to provide for their families in different ways. However, the constant messages about the need for them "to be economically active" make women feel as though their everyday work and care work provides very little value – if anything at all – to society.

As reminded by feminist economics, critical to any women's economic empowerment is respect for the full range of work that caregivers provide in their homes and to their communities. This work is informal, unpaid, labor-intensive and time consuming;

nevertheless, it is largely ignored in mainstream discourse of economics, economic empowerment and poverty reduction. As explained by Naila Kabeer, president of the International Association for Feminist Economics, “policymakers operate with a very truncated view of the economy with little idea of how growth impacts, or is affected by, women’s work” (Kabeer and Mahmud, 2016).

In turn, feminist economics strives “to construct analytical tools and frameworks for understanding the ‘other economy’ where ‘the direct production and maintenance of human beings’ take place,” in an attempt to “contest the narrowness of an ethic of paid work that drives policy agendas and reforms in welfare states.” Among the tenets of feminist economics, is “the need to factor in care as a serious economic and social policy issue, rather than assume that there is an unlimited supply of it flowing from a natural inexhaustible source” (Razavi, 2007).

As is the case in many parts of the world, social conventions and norms in Jordan have assigned women (and girls) with the tasks associated with the home, including the provision of care to children, the elderly, and the disabled. The completion of these tasks, which are unevenly distributed to women and girls, is further complicated by deficient social care and protection services in Jordan to care for these individuals. Indeed the deficiencies in the provision of quality social services rather than being contested remain unaddressed, partly due to a prevalent gender-biased cultural view in which women and girls constitute an ‘unlimited supply’ of care, rather than being a responsibility of the state. Accordingly, retirement homes or social services for PWDs (and their families) remain limited (Kamel, 2015).

From the point of view of social protection, it is important to note that Jordanian laws do not specify a particular entity to act as an umbrella for social protection services in the country, rather, social programs that do exist have been explained to be organized under five key components:

Social assistance: This includes cash and/or in-kind support provided to vulnerable individuals or households.	Social insurance: This includes all the actions conducted to mitigate risks associated with unemployment, illness, disability, work-related injury and old age, such as health insurance or unemployment insurance.
Fiscal subsidy system (fuel and food subsidies).	Food security and nutrition programs.
Labor market interventions: This includes policies designed to create employment, enhance income resources, and protect workers	

(Source: Zureiqat and Shama, 2015.)

The precariousness of social protection systems in Jordan has been furthered, over the past decade, by the mounting economic and social challenges facing the country – including high poverty rates, high unemployment rates, budget deficits, and most recently, the influx of Syrian refugees ([Zureiqat and Shama, 2015](#)).

For the purpose of this report, and as reminded by the Office of the High Commissioner for Human Rights, from a human rights perspective the unequal and unfair burden placed on women (and girls) to provide care exposes them to rights abuses in the form of their inability to pursue an education, gainful employment or enjoy their right to leisure and rest ([OHCHR, 2013](#)). Furthermore, and relevant to this report, “the amount, intensity and drudgery of unpaid care work increase with poverty and social exclusion – especially in poor households where girls, statistically, spend more time doing unpaid work than in non-poor households” ([Carmona and Donald, 2014](#)). This constitutes a form of violence against women and girls.

## **Methodology**

The findings and analysis in this report are the result of an extensive desk review of relevant academic literature and reports in the context of Jordan; as well as qualitative information gathered through interviews with over 20 beneficiaries and key informants, focus group discussions (FGDs) and participant observation in some of the activities from the ‘You Have a Chance’ project. Research was conducted over the course of several months, which enriched our analysis by giving us an appreciation for change and challenges over time. Furthermore FGDs and participant observation provided us with invaluable insight into women’s understanding of economic empowerment and their feelings of self-worth when confronted with questions regarding economic empowerment and tenets of feminist economics.

This report does not aim to be nationally representative but rather attempts to add to a small, but growing, body of literature providing a critical analysis of economic empowerment in Jordan among the most vulnerable.

Although all participants in this study have agreed to share their stories with us for the purpose of producing this work, all names of participants have been changed following ethical considerations with regards to their identities.

## **Structure of the Report**

The pages that follow are divided into three main sections, namely, the extensive account of women and their lives ‘in their own words’; followed by an analytical section trying to ‘make sense of their struggles.’ Finally, the report ends with a section providing recommendations on ‘a way forward.’



## IN THEIR OWN WORDS

Through 'You Have a Chance,' ARDD was able to provide legal and psychosocial empowerment sessions to women in Baqa'a and Shallaleh camps. Additionally, ARDD was able to distribute emergency cash assistance of JD 300 to 24 women (in Baqa'a camp and Shallaleh), based on a vulnerability assessment conducted by ARDD, with support from the staff of the organizations. Upon learning about the specifics of their situation, ARDD distributed the cash and women were asked to allocate the money in a manner which they deemed best to improve their situations.

The 11 stories that follow have been gathered at different moments during this process, and they aim to capture the experiences and narratives of each woman.

## Women in Baqa'a Camp

The Baqa'a Palestinian refugee camp is located about 20km north of the capital, Amman. It is the largest refugee camp in Jordan and the largest camp for Palestine refugees outside of Palestine. Initially set up in 1968 as one of the six emergency camps to accommodate displaced people from the West Bank and the Gaza strip, the camp has grown exponentially over the years to become home to about 120,000 people (Palestinian Return Centre, 2015).

This exponential growth in population led to crowded dwellings for families residing in Baqa'a camp. In fact, the population density in the camp is the highest in Jordan where more than 100,000 people live in an area that does not exceed one and a half square miles. Meanwhile, homes and other structures are roofed with corrugated metal plates and other temporary building materials. Many women inside Baqa'a camp express concerns about shrinking private spaces within the household due to increases in the number of family members that is not matched by expansion of dwellings.

The United Nations Relief and Works Agency (UNRWA) provides a range of public services to residents in the camp that includes schools, health clinics, a food distribution center, a community rehabilitation center, and a women's program center. Nevertheless, UNRWA reports that camp residents suffer a host of challenges, including high unemployment and poverty, poor hygiene, and the reduction of education services. Despite this, UNRWA also reports a severe lack of funding leading to budget cuts.

To refugees, these budget cuts have largely been reflected in the clinics, which residents of the camp claim are constantly overcrowded and short of various medications. When they cannot get medication in the camp, refugees are forced to purchase medicine from external pharmacists at a cost they seldom can afford, as 46 percent of Palestinian refugees in the camp do not have health insurance ([UNRWA, 2017](#)).

As stated above, poverty and unemployment are two of the most prominent challenges facing residents of Baqa'a camp. Accordingly, UNRWA puts the figure at about 17 percent, although the actual percent could be much higher ([UNRWA, 2017](#)). Baqa'a camp is ranked the third most impoverished camp in Jordan, where, according to Fafo, 32 percent of Palestinian refugees in the camp reportedly have an income below the national poverty line of JD 814 ([Fafo, 1997](#)).

It is difficult for women in Baqa'a camp to find work because of the social restrictions where male relatives often prevent women from working in jobs that involve working closely with men. Women in the camp are also less educated than that of their male counterparts. This is due to families preferring to spend the little money they have on educating boys, forcing women in the camp to turn to unskilled labor or simply remain unemployed ([IRIN, 2006](#)). Altogether, this results in women in the camp becoming financially dependent on their male relatives. This reality has led several women's

centers in the camp to play an important role in empowering women in various fields, such as vocational training, family planning, child rearing and birth control.

With the onset of the Syrian crisis, thousands of Syrian families sought refuge in Baqa'a camp. The records of the Islamic Center Association-Baqa'a refugee camp - indicate that there are 600 Syrian families living inside the camp, in addition to some 1,200 Syrian families registered with the association's branch in Ain al-Basha. Syrians in Baqa'a camp have reportedly encountered high rates for rent in the camp. However, one of the most prominent issues is the growing competition between Syrian refugees and Palestinians refugees in the camp over job opportunities, as Syrians' dire need for income causes them to accept lower wages. The Islamic Center Association in Baqa'a camp explained that often a single dwelling is shared by multiple Syrian families with cases of five families (with a total of 19 members) would share a home that is less than a 100 square meters in size ([Al Jazeera, 2014](#)).

While there are no official figures available, sources point towards hundreds of Syrian students studying in its schools in Baqa'a camp. But despite this, the records of the Islamic Center Association confirm that about 60 percent of school-aged Syrian children in the camp are out of school, which necessitates instant attention to save a generation of Syrian children from illiteracy.

## **Amal Association for Societal Development**

Amal, the Director of Amal Association for Societal explains that the association focuses on building the capacities of women by providing trainings that help them become financially independent, socially empowered, and aware of their rights. According to Amal, "social and economic development are the two core areas of our work, we train women on skills that help them generate income for their families, as well as become productive members of the community and activate their roles as decision makers within their households."

The association also provides multiple types of emergency assistance such as monetary and in-kind donations to families in desperate need and it is also concerned with persons with disabilities. Although in the past it has run rehabilitation and vocation training programs for PWDs, Amal has been unable to secure the funding required to keep these programs running.

"Our programs target Jordanian, Palestinian, Iraqi, and Syrian women and men, we do not discriminate at all, we provide our services to all those in need." Each year, Amal estimates, around 3000 thousand families in Baqa'a camp and surrounding areas benefit directly from the association's assistance programs, and around 1000 women benefit from the association's capacity building and training programs.

Amal explains that women's ability to work and provide for their families is hindered by many obstacles especially in the context of the Baqa'a refugee camp. Indeed, social norms, lack of training and awareness, poverty, disabilities, and extended families are all factors that can limit women's ability to achieve financial independence. Additionally, women's work as caregivers makes them financially dependent on other family members or aid, which hinders their ability to access their basic rights. Nevertheless, Amal adds that, in many cases, when male relatives see how women working can alleviate the financial pressure on the household, they start accepting it. "When husbands, fathers, and brothers get to know what women are capable of, they start thinking twice."

Still, as Amal details, "women and girls in the camp suffer a great deal from violence in all its forms, including early marriage, we work very hard to combat these issues, the capacity building initiatives and the trainings we provide, especially legal awareness programs help save many women and girls from these negative practices, but the needs remain massive."

Accordingly, Amal advises that working to economically empower woman must be multifaceted. In addition to the other programs she runs, the association, in collaboration with various organizations and donors, offer small loans for women to start their businesses and start generating income, "when we provide women with loans for productive families in order for them to start their businesses, we train them on every detail involved in the process, from receiving the money, to marketing their products, and finally start repaying their loans." Amal explained that this has been very fruitful so far, as such initiatives helped nourish the association as well as the women who benefit from them. When asked about whether these loans have ever led women to face legal issues, Amal said that it was a rarity. "Ever since we started doing this, only about 1% of the women were unable to repay their loans, even in these cases, we were able to repay debts of women who couldn't pay. Remember, the wellbeing and empowerment of women is our primary goal, we would never expose those we serve to any harm."

The primary objective of the association's economic empowerment efforts is for women to be assertive, empowered, and financially independent: "It doesn't matter whether women work inside or outside of their homes, what matters is for women to be able to have respectable and honorable means of generating income for themselves and their families and remain dignified as they work towards this end."



Stories from Baqa'a

## **IMAN**

### ***An Uncertain Future***

Iman is a 52-year-old Jordanian woman. She lives at home with her extended family which is comprised of six people, including herself, her husband, her step-sister from her father's second wife, and three step-daughters from her husband's second wife. While supporting such a large household would be, for most people, a challenge in itself, everyone in Iman's household (with the exception of herself and her husband) suffers from different kinds of disabilities. While all suffer from physical disabilities, the eldest and middle daughters also suffer from developmental disorders. To further complicate matters, Iman's husband suffers from diabetes.

As it is, Iman's family healthcare expenses are already high. Unfortunately, her situation is further aggravated by the fact that Iman's husband is non-Jordanian and uninsured, which means that all healthcare costs must be paid out of pocket.

Adding to this economic hardship, her husband's non-Jordanian legal status makes Iman and her family vulnerable to yet another pressing challenge: maintaining their children's legal residency status. In addition to their disabilities, Iman's elder and middle daughters do not have Jordanian citizenship; hence they have to move back and forth between Jordan and the West Bank in order to renew their residence in Jordan. Although they could apply for a temporary passport for their daughter, unfortunately, the JD 50 required is a fee far too high for Iman and her family to afford.

Altogether, Iman's family has accumulated JD 1,000 of debt and the family's income is not enough to even cover their basic needs, hence their debt keeps increasing. Ultimately, she depends on aid from organizations and the unsteady supply of free access to medication offered by UNRWA for support.

**“Empowerment” for Iman means caring for her family and having the means to lead a dignified life, especially as she and her husband grow older.**

With the JD 300 she was provided as part of this project, Iman paid off some of her family's medical debt, and financed medical treatment for her husband. Despite all of these challenges, Iman, 52, wakes up every day and does her best to care for the many needs of her family.

## **JAMEELA**

### ***The “Window” of Opportunity***

Two days a week, Jameela leaves her family to go work part time as a cleaner. At home, Jameela has 4 children – two under the age of 18. Although Jameela would like to work full time, she spends the rest of the week at home, taking care of her husband who suffers from chronic heart disease, which, if left untreated, could lead to a heart attack, and even death. So far, Jameela’s husband has undergone two surgeries for his condition.

Her family situation is compounded by their diminished access to services, since her husband is not Jordanian. Currently Jameela’s family owes JD 4,000 in medical bills, which she must settle by April 2018 (9 months from the time when she was interviewed). Unfortunately, the money that Jameela makes from her part time cleaning job is simply not enough, and she worries daily about how she will provide for her husband and family. If Jameela is unable to pay off her debt on time, she and her family are likely to face serious legal complications, including imprisonment.

**“Empowerment” would be the ability to finance her husband’s medical care, continue to provide for her children, and ultimately live debt-free.**

Jameela’s economic situation was dire that her home did not have windows. In the winter she used thick blankets to retain heat and keep out dust, while in the summer she used thin sheets. To enhance her living situation at home, Jameela used the JD 300 granted within this project to buy windows.

## **KHADIJA**

### ***Self-Sufficiency, One Abaya at a Time***

Khadija is divorced with a son and as the sole breadwinner in her household she can barely provide for herself and her son. Unable to make ends meet, she has relied almost entirely on government assistance to support her small family and pay back the JD 3000 she owes in debt.

Clever and resourceful, Khadija used the JD 300 granted under this project to buy an embroidery machine, which she now uses to decorate Abayas in a partnership she arranged with a local clothing store. While the money she makes is not enough to completely pay off her debt, Khadija is now able to provide for her family basic needs and steadily pay off some of her debts.

Khadija explains her success is in part due to the fact that the JD 300 she received did not need to be paid back. Although she had considered resorting to a micro-finance institution (MFI) to start her business earlier, Khadija refrained herself due to her unwillingness to risk debt. For Khadija, the sole provider of her son, prison time is something she cannot risk. Her fears have

been solidified by knowledge of cases in which women with un-repayable debt faced being imprisoned. The most recent case in point she mentioned in our conversation relates to the group of women who in the late spring of 2017 were fortunately saved from prison by the intervention of an aid organization<sup>1</sup>.

### **Self-sufficiency is what Khadija considers “empowerment.”**

Khadija explains there are many women who are willing to work from their homes and provide for themselves and their families. Unfortunately, she acknowledges there aren't many initiatives that provide them with the capital to start their own home-based businesses without risking debt. In Khadija's view, such initiatives, as in her case, are in the right direction to promote self-sufficiency, which is what she considers it to be “empowered.”

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<sup>1</sup> For more, see: <http://www.jordantimes.com/news/local/activists-campaign-release-women-jailed-small-debts>

## **MUNEERAH**

### ***Debt, a Family Affair***

Muneerah is a Palestinian refugee married to a Jordanian citizen and mother of four school- aged daughters with disabilities, none of whom go to school. Without providing many details about her life, Muneerah explains that they are unable to send them to school because they cannot afford it. They completely rely on governmental and charity aid and currently have accumulated debt of over JD 1,000 in rent. Muneerah does not have the support of her husband because he is frequently in and out of prison – at least partially, because of the debt he owes.

Muneerah regards debt as one of her biggest challenges, so she used the JD 300 she was given within this project to help pay off some of what they owe. While Muneerah has many ideas on how she can provide financially for her family and has previously tried to work on home-based cooking, for her the problem lies in the fact that she lives her with in-laws, who are very controlling and refuse to let her out of the house where she believes she could potentially make more money.

For Muneerah, “empowerment” is for a person to be able to make their own decisions, and do what is in their power to improve their life. Of course, Muneerah wishes she was able to get a job, but if she does that, she will have a problem with her husband and her in-

**“Empowerment” is for a person to be able to make their own decisions, and do what is in their power to improve their life.**

laws, and she doesn’t want her children to be caught in the middle, therefore she presses on, attempting to make ends meet despite her limitations.

## **MALIKA**

### ***Empower a Woman, Empower a Family***

Like so many women in Jordan, Malika, a Jordanian woman of Palestinian origin, wishes for her children to get an education. Yet, because of her debt, which amounts to JD 4000 in unpaid rent, Malika could only send some of her children to school. With JD 300 provided through this project, Malika managed to buy clothes at a discounted price from a wholesale vendor, and sell them in her neighborhood for a profit. She was later able to expand her business by getting merchandise from multiple vendors. This has enabled Malika to start paying off her debts, as well as enroll all of her children in school. Now, even her husband provides her with support in getting merchandise from vendors, and even sells some of the merchandise himself.

Malika now has the means to cover the healthcare costs for her son who suffers from partial paralysis. She is able to take him to the hospital regularly to receive physiotherapy, which helps stabilize his condition. Even though the costs of her son's healthcare exhaust a large share of Malika's income, she is grateful that she even has the means to cover these costs. In fact, just before she was interviewed, she bought her son a new wheelchair for about JD 250. She believes the new wheelchair is much better and more comfortable for her son than the previous one. Despite what she is able to provide for her son, Malika is saddened by the fact that her son cannot be enrolled in school full time; nevertheless, she refused to let her son's disability bar him from an education altogether. Through an agreement she managed to forge with her son's school, Malika arranged for a teacher to take her son to school just once a week so that he can receive private instruction.

**Being “empowered” is the ability to provide for her family - both morally and financially.**

Owing to her business prowess, and the support of her family, Malika has begun making payments on her debt. There is, perhaps, potential for delay: Malika must now pay JD 500 for the care of her pre-mature child. A proud mother, Malika has no doubt that she will be able to continue paying off her debt. Malika explains that being “empowered” is the ability to provide for her family - both morally and financially. This is why she is keen on the continued development and success of her business.

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## Women in Shallaleh (AQABA)

The Shallaleh neighborhood in Aqaba is regarded as one of the unofficial Palestinian refugee camps in Jordan, along with Madaba, Sukhna, and prince Hassan camps. Despite being part of the booming city of Aqaba, development planning is yet to reach this area. According to a report published by the Jordanian Social and Economic Council under the title “Study of Aqaba Slums,” dwellings in Shallaleh camp are described as follows:

“The camp is unsafe, unhealthy, and it is populated by poverty-stricken families. Within the narrow streets and old houses lined with tin sheets, the population occupying the area suffers from destitution and unemployment; as well as the absence of minimal services such as sanitation, safe electricity lines, or rotational garbage collection. For Sanitation, people in the camp depend on individual cesspits as a means of sanitation and in many cases the drainage is through the adjacent passages to reduce the amounts flowing to the cesspits. This lack of services and cleanliness in the area led to the spread of insects, rodents, and odors, thus making it unfit for human living” (Jordanian Social and Economic Council, n.d.)

Shallaleh area in Aqaba has traditionally been populated mostly by Palestinians with temporary travel documents (mostly refugees from the Gaza strip), Palestinian refugees, poor Jordanians, and more recently Syrian refugee families. According to the same report, about 19 percent of households in the Shallaleh area are female-headed, under demonstrated financial hardships Social and Economic Council,). In general, poverty, and in some cases extreme destitution, constitute a major problem. The monthly income for 60 percent for people in the area is less than JD 300. Around 58.3 percent of households in the area live in rented homes, while around 40 percent of households consider that they own their homes because they built them (Social and Economic Council, ).

Due to the precarious legal status of residents, lack of access to public services, including healthcare, constitutes a major problem for the population in the camp. This is mainly because the majority of residents in the camp do not have health insurance, and neither do they benefit from national poverty alleviation schemes such as the National Aid Fund or the Zakat Fund, or even Tikeyet Um Ali (an association that provides food aid to Jordanians), because of the citizenship requirement of these programs.

The lack of access to public services compounds the high poverty levels and has devastating effects among the population. As Amira, the director of the local Women's Program Center explained: blood tests conducted among children from the camp have shown that 80 percent of children who were tested had mild forms of anemia, whilst 20 percent of them suffered severe anemia, which is associated with malnutrition.

**“People of Shallaleh struggle to get the basic minimum to stay alive, and they are alive but they are not living.” (Amira)**

As if these problems were not enough, residents of Shallaleh have struggled for long with the governing Authority of Aqaba (ASEZA) as the latter attempted to remove their homes in exchange of giving them brand new homes in residences set up in another area in Aqaba for this purpose. For those who took upon the offer to move, they now find themselves in homes that are very far away from the center of Aqaba with limited means of transportation available, located in geographic areas at the risk of sudden flooding, and in crowded residential complexes (Ababsa et al., 2012).

But for those who have remained, the pressure is mounting. According to a key informant in the area, in the cases where landlords were promised compensation to move to new residential areas, these have started pressuring lessees to leave by raising rents, or even threatening them. It has also been reported that in some cases, landlords have resorted to offer to payoff husbands to leave the homes, leaving their wives and children behind, after which landlords have then come and threatened the women to leave. These cases mostly end with men abandoning their families or in best case scenarios, divorcing their wives.

### **The Women's Program Center in Shallaleh**

Although Shallaleh is not an official Palestinian camp, UNRWA provides the legal umbrella under which the Women's Program Centre in the Shallaleh area in Aqaba operates. The center, however, takes it upon itself to establish partnerships with civil society organizations and donor agencies to attract funding and programmatic support to residents of Shallaleh. The center is staffed by full-time volunteers who donate their time and efforts to serve the families which the center provides its services to.

As explained by its director, Amira, the center provides its services to some 4000 families. This number witnessed an increase by about 2000 families as Syrian refugee families started arriving in the area over the past years.

**“It may be hard to believe, but awareness-raising sessions have saved the lives of many. Because of these sessions, many women were able to exit abusive relationships, and many girls were empowered to resist being married at an early age.”**

Due to the dire conditions in the camp, the center works on two main areas: food and NFIs distribution, and awareness raising programs. As part of the former, the center has been able to secure food aid in the form of cash coupons for the most vulnerable families it serves, through an ongoing program that provides food coupons of JD 50 to 150 Palestinian/Jordanian families, and 100 Syrian families. The center also provides a wide array of programs that are focused at improving the wellbeing of women and children in the area. The center aims to spread awareness amongst women, especially on topics of women's rights, positive parenting, as well as legal empowerment.

Another deficiency in the areas is education: issues of are further exacerbated by teachers who lack sufficient experience in teaching. According to Amira, this issue is more pressing for Syrian refugee kids who are forced to attend far-away schools: "Syrians were in the area were convinced to move their children to a school that's about 20 minutes away (by car) from the area, with promises that there will be transportation as well as meals given to children in the school, these promises never materialized."

**"Women and children are the most vulnerable segments of the population in this area, they bare the greatest amount of suffering cause by poverty, lack of healthcare and awareness."**

Among the glimpses of hope regarding education, Amira praised an initiative that was conducted in partnership with an organization that offered supplementary educational classes to Syrian, Jordanian, and Palestinian students. "The program aimed to bridge this gap by providing children with supplementary courses after school hours. It provides vocational training for students, something that has inspired one of the participants to start making beads accessories, which she started selling afterwards and help providing income for the family."

With regards to the situation of women, Amira explained that the Centre seeks to offer services to women who seek her help because of the abuse they face at home, especially the violence in all its forms is very common in the area.

**"Women are raised to notion of the complete submission to men, they are powerless to resist the violence they are subjected to, even children, and they are victims of multiple forms of violence practiced against them by their fathers."**

Poignantly, Amira also explained that there isn't a single center for persons with disabilities in the area, "Children with disabilities have virtually no rights here, there are no centers that provide care for them, and those other centers across Aqaba are very expensive and beyond of the reach of most if not all of the residents of the camp."

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Stories from Shallaleh

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## **SARA**

### ***A Breath of Hope***

Sara is a 27-year old mother of three small children. Before giving birth to her first born, Sara had a job which enabled her to provide for her family, thus making them financially sufficient. Sara and her husband used to live in Tafilah, but after her first-born daughter, Oum, faced an oxygen deficiency at birth due to medical malpractice, she and her family moved to Aqaba to provide the medical services that her daughter needs.

**“There is a center that provides physiotherapy in Aqaba, but it’s a bit far away from where I live, and commuting back and forth is costly, therefore every time I go to the center I try to observe and learn how the workers perform physiotherapeutic exercises, and then I practice them I apply what I learn to my daughter back at home, and so far, it’s working.”**

Sara takes her daughter Oum to a nearby organization that provides healthcare services for children with disabilities. The organization provides essential physiotherapy and other services. The main issue is commuting back and forth to the center, because it requires around JD 6 per trip. However, Sara has observed and learned the physiotherapy techniques that workers at the center apply to her children, and she started applying them herself; she said that her daughter is in a much better state now that she receives this regularly.

Sara explains that the financial hardships her family faces are primarily due to a JD 100 a month loan repayment and the significantly high cost of her daughter’s treatment in addition to other special needs such as powder milk (despite having military medical insurance, which covers treatment costs partially.) Sara also has two younger children, eight months and three years respectively, her other children also need milk and diapers, as well as substantial amounts of care, something that prevents her from getting a job.

For her, debt is an issue for her family. They regularly accrue debt to the following month, but they have to prioritize what debt they pay each month. For example, they bought a water filter in installments, because the water in Aqaba is very salty; explaining that not a lot of people can afford it but they were lucky to have found someone who sells it in installments. They ended up paying double the price, but it is necessary to survive “you have to drink water at the end of the day to survive.” Sara explained that they must pay the installment timely because otherwise the seller might sue them. Sara is grateful that they never faced legal problems because of debt; however, she fears that something could happen and they become bound to face legal issues because of debt.

Although Sara’s husband works in the security services, his JD 220 -monthly salary is not enough to make ends meet and he is often absent because of his duty. However, Sara expressed her desire to get a job if there was a facility to provide care for her children during the day (for free or low cost,) although she also remains unsure whether anyone could provide the quality care she currently provides for her daughter, Oum.

She used part of the money provided to her to pay for her daughter’s medical treatment. The other part, however, she invested: Sara bought four blankets at a reduced price, then resold them making JD 40 in profit in the process. She then used the money to buy more blankets, but because two of the new blankets were ruined, it crippled her progress. Undepleted, she reports she is currently trying to raise more money to buy more blankets.

**SAMAR**  
*A Bride Too Soon*

Samar is a 30-year-old woman from Ghawr, mother of 5 children, the eldest being 14 years old and the youngest 18 months. Samar's second son is ten years old, and he is mute. He was expelled from school because they could not meet his special needs. Aqaba has no special education schools and private schools are not an option. Samar's three other children attend school. Samar's only regular income is the salary of her husband who works as a public cleaner with a salary of JD 200. Recently, he suffered a stroke, which incapacitated him from work.

Debt is also a major issue for Samar. They have an accumulated debt related to a personal loan from the bank, along with overdue water and electricity bills, and minor payments to the local grocery shop.

For Samar, loan repayment is significantly difficult; it is the thing that is impacting their lives the most. The money they receive is very limited, and the financial aid they receive from charity organizations is limited and inconsistent. At the time of writing, Samar's debt didn't lead to legal problems; however, she anticipates that they might face legal problems soon, especially if her husband becomes no longer able to work.

**"I'm unable to work because I have no education, but even so, I wouldn't go to work and leave my children, I need to care for them, it's my duty."**

Samar used the money she received from ARDD to pay off some of her debts. Samar believes that she is completely unable to work outside of the house because she has no education. She is also the main caregiver within her family. She looks after all her children, including her mute son, and her husband. She strongly believes that caring for her children is her duty and that she doesn't expect any rewards in exchange of that. Samar trusts no one else to care for her children. She also indicated that her husband is quite supportive, however, because of his job as public cleaner, he is gone for lengthy hours every day, and that when he returns home he would be very tired.

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## **SAWSAN**

### ***Hard Questions; Unclear Answers***

Sawsan is a 32-year old Syrian registered asylum seeker who resides in Aqaba with her three children (ages 7, 8 and 15), all of whom have been attending school until this year. Prior to the war, her husband married a second wife in Syria. She lives in Shallaleh, where she lives a very secluded life staying at her rented apartment, which consumes her monthly stipend of 100 JD. She depends heavily on all sorts of food and medical coupons, but she admits she is late with payments.

The reason for her children dropping out of school is a combination of the transportation costs and the late hours until which her daughter attends school. She seems very passive about her situation.

Sawsan further explained that she used the money she received from ARDD to pay accumulated debt from utility bills, the rent for her apartment, and some doctor fees for her younger son who has issues with his tonsils. Sawsan's eldest son is the main provider for the family. Every day after school, he goes to work, providing between JD 50-70 to the household every month. Sawsan's husband lives in Lebanon with his second wife and family, sometimes he supports Sawsan and her children by sending some money (the amount never exceeded JD 150) but she mainly relies on the money her son earns, as well as aid from UNHCR (totaling about JD 100.)

Another problem that Sawsan faces is her younger children's schooling. A few months ago, the Ministry of Education decided to put all Syrian Children in Aqaba in one school that is far away from Sawsan's residence in Shallaleh (even though they used to attend a school nearby, where transportation wasn't an issue.) Now that her youngest child has been enrolled in school, she must pay about JD 70 per month for her children's transportation to school. Sawsan is now going to withdraw her children from school, especially since they attend the evening shift. Besides the expense of transportation, she worries about the safety of her younger daughter and son.

Debt is also a major issue for Sawsan. She explains that every month she has debt to the local grocery shop. She can pay this debt in full in some months, but in other months she has to pay it back in installments. She has never faced legal problems with debt which she believes is because people to whom she owes money sympathize with her.

**“We primarily rely on whatever little money my son earns from his work after school, it helps a little but it's far from enough and debt keeps accumulating. If it wasn't for people's sympathy, I might have been jailed because of debt.”**

Sawsan believes that if her children start attending school regularly, she would be able to find a job outside of the house. However, now that she is thinking about withdrawing her children from school, the prospects of getting a job seem to be diminishing.

## **NABILA**

### ***When resilience is not enough***

Nabila is a 38-year old Syrian refugee woman and mother of five. Nabila's family's problems started when her husband began suffering from a heart condition due to a stroke he had back when they were in Azraq camp for Syrian refugees. He was in dire need for surgery, for which he was put on a waiting list. Nabila became fearful for her husband's life, which prompted her to seek an illegal exit from the camp to access urgent health-care for her husband outside.

Nabila's husband underwent surgical treatment but still must go through further surgery with an estimated cost of JD 3,000. Further worsening the situation is her family's inability to access aid from UNHCR (mainly for not having an MoI services card) as they've exited the camp illegally which keeps them in constant fear of deportation, further limiting their mobility, especially her husband's ability to obtain a work permit and find a job.

***"We strive to cover the very basics to stay alive, we can get food and shelter, but if a member of the family falls sick, we become powerless, vulnerable and exposed."***

Nabila's eldest 21-year-old son died in Syria. This left her with two boys (twins) and two girls. One of her sons suffers from autism, while the other is mute. Her daughters are 14 and 16, and they used to go to school but no longer do because Nabila fears for their safety. This fear is justifiable as one of her daughters was attacked in the street, adding another trauma with which the family must cope.

Nabila tries to support her family by working as a cleaner for JD 100 a month. In addition, she has worked different informal jobs related to catering and cooking, but she has been unsuccessful in securing a steady contract from a restaurant. Her case is important in understanding the many limitations of informal job market for Syrian refugees. Likely due to the stress of her life, Nabila has started developing a dermatological condition for which she cannot afford paying medical treatment.

Nabila explains that she works part-time. But their sparse income is barely enough to pay for rent and utilities. She adds that her family, despite their limited income, is able to survive. However, Nabila explains that if health problems occur, they stand powerless, vulnerable, and exposed. Nabila explains that she has a mass growing outside of her head, causing her insurmountable pain, but she is unable to seek medical attention because she lacks access to healthcare given her lack of documentation, as well as her inability to afford going to a private hospital.

These factors combined brought Nabila to consider returning to Syria. Nabila is currently exhausting every option to get legal documentation for herself and her family; however, if it doesn't work by the end of 2017, she is left with no option but to return to Syria.

## **AMIRA**

### ***In Pursuit of a Tailor-Maid Solution***

Amira is a 39-year old single woman living in Shallaleh. She lives in a home that she shares with seven other members of her family. Amira's father suffers from a severe physical disability that requires 24-hour care. She has two unemployed brothers, who support in the care of their father, one of her sisters, and her two daughters (one of which is mute), whose husband has been in prison for the past two years due to a violent offense. Amira is the full-time caretaker of her father and nieces, since she supports her sister with her house chores and care duties.

The entire household lives off JD 250, which is the father's social security pension. Amira thinks that her chances of being able to find a job outside of the house are quite slim, especially because she is the full-time care-giver for her father. She explains that she plans to buy a sewing machine and return to her vocation as a seamstress since this could be the only way for her to care for her father and help to generate extra income. Amira explained that she has used the money she received from ARDD to pay for her father's medical treatment, as well as to pay off some debt to the local grocery shop.

**"I cannot work outside of the house; I have to take care of my father.  
I'm thinking of buying a sewing machine and resume my training in tailoring.  
It is the only way to be able to care for my father and try to  
bring more income to the family."**

## **DAHAB**

### ***Sewing Opportunities for Empowerment***

Dahab is a 42-year old woman and mother of four children that lives in Shallaleh. Her eldest and youngest sons suffer from spina bifida - a spinal cord condition. The eldest cannot attend school as he is incapacitated by his disability. The youngest son faces a similar condition. Her husband works as a guard, which provides the family with 300 JD a month.

Dahab goes to Irbid once a month to pursue medical treatment for her children, which is partially covered by the Higher Council for Disabilities. Her two daughters attend school in third and fifth grade. Dahab and her family reside in a rented apartment with no air conditioning

Dahab tried to get paid work through a local organization (the Women's Program) but her son's disability requires full-time attention, and she is his principal caregiver. Against all odds, Dahab uses her sewing machine to work sometimes as a home-based seamstress. When asked about the use of the money, she provided the following allocation: 1- home improvements that include repair of AC and purchase of fans; 2- payment of delayed rent; 3- reparations of the sewing machine.

In the end, Dahab purchased a fan for their family to cope with the heat in Aqaba during the summer. She also explained that she could fix the sewing machine which has allowed her to generate extra income to purchase necessities. The remainder of the money was used for the treatment of her children where she pays 20 percent of the total cost of her children's treatment. Dahab's son is undergoing surgery soon, but despite the slim chances of success, she hopes that her son would be able to walk again and go to school. If the surgery is successful, she will be able to get a job, help support her family, and start paying off their debts.

**"I'm still young, and I have good health, I used to work in the past and help provide income for my family, but now I can't because I have to care for my children, once my children are treated and are able to go to school, I'll certainly get a job."**



## MAKING SENSE OF THEIR STRUGGLES

Of the 24 emergency cash assistance cases documented for this project, only 4 would be categorized as “success” stories under a conventional understanding of women’s economic empowerment. An understanding whereby women are provided with cash, and through their actions (and perhaps with the support of their family and community) are able to generate income (as a first step to break the cycle of poverty). Although we are extremely proud of the 4 women who have managed to defy the odds and significantly improve their lives through this project, after learning the difficult circumstances surrounding each of these women, we believe it is ultimately unrealistic and simply unfair to think that every woman is able to turn a small amount of cash into a life of economic stability and empowerment. This section aims to analyze these women’s struggles.

## **Making Sense of Their Struggles**

Bearing in mind the dignity of all women and the hardships they face, ARDD categorically rejects the notion that women who still struggle even after receiving cash assistance are “unsuccessful.” In our view, conventional understanding (and measurement) of women’s economic empowerment proves reductionist at best and disempowering at worst in the context of women facing poverty, as it woefully ignores the structural circumstances of the challenges some women encounter and the resilience women show in the face of the most difficult adversity.

Indeed, in our view, the life stories that have been shared with us demonstrate two things: first, despite the challenges they face, women remain resilient and resourceful in the midst of extreme economic hardship; second, development practitioners for women’s economic empowerment in the context of women in poverty in Jordan need to include analysis grounded in tenets of feminist economics if they really want to put an end to the cycle of poverty of women in Jordan.

The most pressing factors hindering women’s economic empowerment in our project relate to two main issues: existing debt and unpaid care work. These two factors, along with an extremely restrictive social normative framework regarding women’s rights and, in some cases, lack of relevant educational background amount to a ‘cycle of poverty’ that proves difficult to overcome.

## Understanding Debt

While much ink has been shed on the reasons and alleviation of Jordanian public debt, much less is known with regards to the impact of debt at household level in Jordan<sup>2</sup>. All women participating in this project experienced debt and were concerned about debt. In Jordan, financial debt, depending on the conditions and if left unattended, can lead to imprisonment (See **Annex 3**). In the context of this report, debt ranged from minimal store loans and small debt owe to their relatives, to major financial burdens above JD 1,000 (mostly in the context of women in Baqa'a camp).



Unsurprisingly, **health-related reasons** were the most relevant contributing factors to debt in the households analyzed in three main ways: limiting income, increasing household expenditure, and limiting women's opportunities for income. While this section discusses the first two, the latter will be discussed in the unpaid care work section that follows.

On the one hand, health-related conditions limited household income in the case of at least 4 women between Baqa'a and Shallaleh whose husbands suffered from a heart-related, high blood pressure, or diabetes condition that prevented them from working. While these chronic diseases affect a large percentage of the population, their debilitating nature means that men – who are in most cases the primary breadwinners in their households – are unable to work, reducing or altogether freezing household income. For those household with no access to public social safety nets (limited to citizens), the freezing of household income has devastating consequences in increasing the need for cash loans among relatives and financial institutions.

Health costs, on the other hand, constituted the lion share of financial debt or potentially leading to financial debt in these households. Indeed, across Jordan, annual household out-of-pocket spending on health jumped 58 percent between 2008 and 2013 ([UNICEF, 2016](#)). Adding to this is the fact that, while universal health insurance coverage has been outlined as a priority for the government as per Jordan's National Strategy for Health Sector in Jordan 2015-2019, only an estimated 86 percent of the Jordanian population has some form of health insurance, according to 2003 figures from the ministry of health. The validity of this figure is uncertain; however, with some suggesting the true proportion of Jordanians with insurance is less than 78 percent ([MoH, 2013](#)).

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<sup>2</sup> For more, see: [Jordan Poverty Reduction Strategy](#)

Even for insured women in both locations, the unpaid cost of continuous and specialized treatment for their disabled children and ill husbands meant a financial burden, who dedicated part of the cash provided to cover partially the costs associated with the health conditions of their most loved ones. Among those uninsured, the need to pay for medical expenses out-of-pocket was an often-cited major challenge among the women. This was the case of Nabila, a beneficiary of this project, whose husband had already undergone a number of surgeries for his heart condition, still required further surgery which would cost an estimated JD 3,000 – a high amount for most in Jordan, but certainly for a 38-year-old Syrian refugee and her family.<sup>3</sup>

The reality for people like Nabila is that the rising out-of-pocket expenditures on healthcare adds additional stress to already stretched (or non-existent) resources. It is difficult for women to – even with cash assistance – manage to provide financially for their families as well as supply the health care that society (and their family) expects of them.

<sup>2</sup> The impact of health costs among Syrian refugee families has been analyzed by UNICEF, *Running on Empty* (2016).

**Rent, utilities and other essential household items** were an added expense leading to debt among women participating in this project. With income in some of the poorest households sometimes reduced to bare JD 100/150, the cost of rent was systematically documented as difficult to meet. Adding to this, the rising cost of electricity and water in Jordan is having devastating impacts among the poorest households, and many women expressed how they have incurred unpaid utility bill. It



is important to note, however, that most women expressed their intention to use part of the cash provided to pay their late bills, as they are struggling to avoid having their service interrupted. It remains unexplored in this study the way utility companies bill customers in these poor areas, as anecdotal evidence suggests that there may be an unfair distribution of the cost of utilities in Jordan, with wealthier areas paying the same or even less for the consumption of electricity and water.

Unaccounted for in studies regarding poverty are essential household items that families must have, as in the case of water filters in Aqaba. According to Sara, for instance, the salinity and low quality of the water means that every household in Aqaba must put a strategy in place to improve the quality of their drinking and cooking water that ranges from boiling to installing water filters. With the costs of filters around JD 400, most families in Shallaleh resort to pay for their filters in installments, which must be met or otherwise face legal problems. One of the women mentioned her need to prioritize certain payments over others in order to avoid legal problems. In another instance, the cash provided was used to install windows, as the family in Baqa'a camp had been living in a house without them and coping by placing light sheets during the summer in the openings and by placing blankets straightened by hardwood during winter.

Most women interviewed in this study have resorted to loans to cope with their financial needs. The loan repayments, however, are a source of stress. Interestingly enough, none of the women interviewed referred to having participated in any micro-finance program, with one of them explicitly arguing against it. Their fears and anxieties are grounded in the unforgiving nature of the law that turns unpaid debt into imprisonment. In May 2017 activists in Jordan campaigned against the imprisonment of women for debts under JD 500.<sup>4</sup>

Although most micro-finance programs in Jordan do not resort to the implementation of the full force of the law, in the least dramatic scenarios, it has been reported how women who have accepted microfinance loans have reported resorting to negative coping strategies such as relying on their savings (taking away from their ability to finance other matters, such as school or healthcare) or turning to their husbands when they were not able to afford loan repayment ([Guardian, 2014](#)).

## A Rights-Based Approach to Unpaid Care Work

Among the criteria for women to receive cash assistance through this project was for an individual in their household to suffer from a disability. However, it is important to note that almost all preselected cases prior to the assessment already included cases with disabilities. As a result of the process, the proportion of women providing care for a person with disabilities in our study is high, and may not necessarily reflect the larger context of Jordan as a whole.

Certainly, the financial costs of caring for PWDs are high, and at least two beneficiaries of this project rely on the support of the government or aid providers for the treatment of their disabled family members. Others struggle to pay the totality of these financial costs all by themselves.

The financial costs associated with PWDs are often plain to see; however, women especially encounter a number of additional costs. These costs are often “invisible”, so the impact they have on women goes unrecognized and unappreciated. They can be measured in terms of the cost of care and time, as well as the cost of the psychological burden of providing care.

As discussed earlier in this report, women and girls are primarily responsible for the provision of care to their families, a task that becomes particularly burdensome in the context of the provision of care to persons with disabilities. Indeed, women, more often than men and boys, provide the fiscal, social, psychological and physical care that persons with disabilities require to live with dignity (Kamel, 2015).

The time that women invest in providing this care often means – as reported in a number of the stories above – that women are unable to seek income generating opportunities. This was reflected in the UNDP study which found that roughly 40 percent of respondents regarded “job placement” as a constraint for the family members of disabled persons. Just as damaging, however, approximately 25 percent reported that access to education was also a constraint. This is understandable upon considering that families spend, on average, a full 11 hours a day with their disabled family members. (UNDP, 2011) The same report, which does not provide gender disaggregated data, highlighted how ‘mothers and fathers’ are more likely than any other individuals in the home to take care of disabled persons. Nevertheless, our findings strongly suggest that it is mothers, more often than fathers, the ones providing care to PWDs.

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<sup>3</sup> For more, see: <http://www.jordantimes.com/news/local/activists-campaign-release-women-jailed-small-debts>

The challenges this entails for women are thoroughly outlined in a report from the Office of the High Commissioner for Human Rights (OHCHR, 2013). Indeed, the unequal burden women have in providing care vis-à-vis men often results in the denial or reduced exercise of the right to education, healthcare, gainful employment or leisure and rest. The toll this takes on women is often regarded as a “woman’s” duty and is taken for granted. Nevertheless, if monetary value was attributed to this work, it could constitute as much as 39 percent of a state’s GDP (OHCHR, 2013).

Given the excessive time and energy women put into care work, and particularly into caring for persons with disabilities, it stands to reason that simply providing women with cash, or with a loan is insufficient to significantly improve their economic situation. This point is all but strengthened by factoring in the high costs of care for general health, as well as health for persons with disabilities that may take precedence over initiatives that might generate income.

Less obvious but nonetheless relevant in understanding how unpaid care work constitutes a serious burden against women’s economic empowerment is the mental toll of care provision in the care giver for persons with disabilities. In a study of women who provided care for individuals with disabilities in Jordan, women reported that their own health and happiness had been negatively impacted as they performed their work (Andaleeb, 2014). At the same time 47 percent reported experiencing problems sleeping, while 43 percent said they regularly experience headaches. Despite these complications, the social services available – both for the disabled and their care givers– remain extremely limited.

While women in our programs embraced their duties with gusto and took pride in their invaluable care work, their struggles providing for the families cannot be underestimated. In fact, the conventional understanding of women’s economic empowerment, measured in large part by women’s involvement in the formal labor market is contributing to women’s worsened mental welfare. Research with our beneficiaries showed that some women exhibited worse feelings of self-worth by the number of aid organizations encouraging them to enter the formal labor market, with little regard (or understanding) for the extensive responsibilities women have at home. Nevertheless, when women were reminded of the inherent value of the work they do at home, and the contribution to their households and society, their moods showed immediate signs of improvement.



## A WAY FORWARD

The project 'You Have a Chance' applied a rights-based approach to empowerment aimed to empower women in two poverty pockets in Jordan through psychosocial, legal and the provision of cash assistance. While the cash was provided based on vulnerability criteria used to identify individuals most in need, it also aimed at providing a small window of opportunity for women to think and implement an initiative that 'could give them a chance.'

The stories of these women and our contact over time with them in different situations has led us to understand the need to consider more comprehensive approaches to tackle their context of poverty (transient in some cases although mostly persistent) and its relation with economic empowerment.

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## A Way Forward

Among the main lessons learned have been deep appreciation for women's unpaid care work, particularly in the context of disabilities, which consumes the largest share of women's productive time. As noted by the OHCHR 2013 report, "this heavy and unequal responsibility for unpaid care is a barrier to women's greater involvement in the labor market, affecting productivity, economic growth and poverty reduction," and constitutes a grave violation of women's rights. The second lesson refers to the heavy burden of debt and its implications for women in relation to consider any kind of loans towards entrepreneurship.

While there are no easy solutions to break the cycle of poverty facing these women, a presentation of findings among WEE practitioners generously hosted by the Jordanian National Commission for Women made explicit the need to reconsider current WEE approaches in Jordan. While this report does not seek to diminish the role of market-oriented solutions for women, it seeks to incorporate analysis and views of feminist economists in an attempt to address some of the realities expressed by women in the context of this project.

As a human rights organization, ARDD strongly believes that empowerment should be a process that transforms individuals and societies and leads to the fulfillment of basic human rights. In this sense, all recommendations offered by the Office of the High Commissioner for Human Rights in their report regarding unpaid care work could be of benefit when considering women's economic empowerment in the context of Jordan, albeit with few additions that adapt to the Jordanian reality.

The points below highlight the most relevant recommendations by OHCHR and aims to provide some pointers towards a comprehensive strategy for women's economic empowerment that is aligned with principles of human rights and feminist economics:

### At the Policy Level:

1. Consider measuring women's unpaid care work. As explained by the OHCHR "Lack of timely, reliable and comparable sex-disaggregated data on women's unpaid care work is a major obstacle to evidence-based gender sensitive policymaking, leading to negative outcomes for those who perform significant amounts of unpaid work. States should therefore conduct regular time-use surveys, with a view to recognizing, reducing and redistributing unpaid care work."
2. Although all women interviewed for this report took immense pride in their care work, measuring women's unpaid care work would be a powerful symbolic initiative to restore women's dignity and self-confidence in relation to society, as measuring their work would conciliate current monetary value-based concepts of women's economic empowerment with their current reality.

3. Apply a care perspective in policy making in a way that policies and programs should challenge gender stereotypes related to unpaid care work and promote a more equal distribution (OHCHR). This would emphasize a message towards gender justice that is urgently needed in the national context.
4. Consider debt relief schemes to help people deal with their debt problems. One possibility could be alternative penalties (or no penalties) for debt under JD 500 incurred within certain financial schemes (i.e. micro-fund). Since most micro-finance programs provide JD 200- 500 loan schemes, easing the penalties would ease their fears and anxiety over the possibility of going further in debt and thus encourages women to rely on these programs as real financial resources without endangering their lives.
5. Open social protection mechanisms to non-citizens. Currently, the National Aid Fund and other associated government-run social safety programs are only open to Jordanian citizens.

International donors should encourage the GoJ to adopt more inclusive criteria in their social safety programs, and/or making it a condition to disbursement of aid and funds, particularly to those long-term residents of Jordan unable to benefit from them. In line with the recommendations by the OHCHR, "all social protection programs, including employment guarantee programs, must be participatory, gender-sensitive and accessible to women with care responsibilities. Information regarding social protection programs and eligibility must reach women living in poverty working in the home, through locally adapted and gender-sensitive communication strategies."

6. Ensure universal health care for children under age of 18. There is a need to provide better access to quality health care services for families in both areas. While universal health care may be too costly, a first important step should be addressed to cover the needs of the most vulnerable, namely children. This would ease the associated cost to health care that uninsured families must pay.
7. Enhance social protection mechanisms and services for people with disabilities. This is aligned with the new legal framework enacted for protecting the right of people with disabilities. Currently, there is an acute lack in the healthcare services that are provided to persons with disabilities in the two areas, women complained about the lack of affordable healthcare services to persons of disabilities in addition to their inability to purchase special equipment such as hearing aids and wheel chairs.

Programs targeting persons with disabilities are minimal, and in rare instances where such programs were implemented, the results were positive. Therefore, more programs that aim to build the capacities of persons of disabilities should be developed.

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## **At the WEE Practitioner Level:**

1. Consider the full range of women's constraints. Economic empowerment and entrepreneurship programs should take into consideration that many women are the primary caregivers for their families; hence, they must seek to empower women to become financially productive without creating tension with their care-giving work.
2. Provide support or work in coordination with organization providing social protection services that have direct impact in women's lives such as 'Back to School' campaigns, legal assistance, childcareservices, psychosocial support, etc. In situations of heightened vulnerability, only a comprehensive approach whereby women are provided with psychosocial services, rights-awareness, services to alleviate their care work, followed by financial literacy, skills, and financial support (the cycle of empowerment), will likely make a difference. Such comprehensive approach necessitates of many different actors which calls for further coordination among different sectors. In the case of education, for instance, many women school-related expenses (including transportation) are an insurmountable problem leading to pulling their children from school because they cannot afford the expenses associated with it. Despite differences, women interviewed seemed keen on having their children attend school regularly.
3. Consider giving priority to programs that foster community-based notions of economic empowerment, such as cooperatives, as they have the potential to provide more balanced results in contexts of poverty than individualized approaches. Women's program centers provide a key resource to combat the social isolation that results from long hours of care work within individual households. Initiatives that foster individual solutions for generating income risk deepening this sense of isolation.
4. Enhance legal documentation for refugees. Lack of legal documentation among Syrian refugees has been reported by nearly all Syrian women whom we spoke with, and further echoed by the head of the women's center in Shallaleh. They live in constant fear of deportation, and when they are victims of fraud or forgery, they are often hesitant to report it to the authorities.
5. Decisions such as that of the Ministry of Education to open access to schools to all children regardless of their official documentation are steps in the right direction that need to be celebrated and enhanced by decisions from other sectors.

The aim of this report is not to call for the end of women economic empowerment programs but rather provide a view into how to ground current economic empowerment theory and practices into realities lived by women facing poverty. Certainly, it is possible for women to go great lengths with cash assistance and loans - in fact, through the cash assistance provided under this project, four women managed to significantly improve their lives and the situation for their families, however, significant improvements are few. Thus, equally important and as a way to strengthen these programs, it is imperative that they are matched with efforts to rectify restrictive structural and social conditions that deteriorate women's autonomy and a rights-based legal framework - and, of course, an understanding that women still may not be able to lift themselves out of poverty by the end of the project life cycle.

Ultimately, it is important that at all levels from individual households to state governments and international institutions there is recognition of the valuable work that women (and girls) do in the home, as well as the tangible connection that it has to women's inability to escape poverty. This report, then, aims to add to a small, but growing body of literature aiming to develop a (new) normative framework which incorporates feminist economics and human rights-based approaches.

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## Annexes

### *Annex 1. Non-Exhaustive Mapping of Micro-Finance Providers in Jordan*

<b>(Non-Extensive) Mapping of Microfinance Providers in Jordan</b>	
<b>Quasi-Governmental Organizations</b>	
Name	Description
Development and Economic Fund (DEF)	Established in 1989, although not administratively independent until 1992, the DEF's aim is to "enable poor, low-income or unemployed individuals, families and groups to work and produce for the purpose of contributing to combating poverty and unemployment" ( and Economic Fund, 2017).
<b>Non -Governmental Organizations</b>	
Name	Description
United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA)	Constituting only 4% of the microfinance market in Jordan, UNRWA disbursed 13,293 loans worth US 14.24\$ million in Jordan throughout 53% .2015 of loan recipients during this time were Palestinian, 46% were women, and 30% were between the ages of 18 and 30 (UNRWA, 2017).
<b>Non-Profit Companies</b>	
Name	Description
Microfund for Women (MFW)	Started by Save the Children in 1994, the MFW was eventually handed over the Jordanian Women's Development Society and ultimately transferred to a non-profit limited liability company registered under the Ministry of Industry and Trade as Microfund for Women. Most recent reporting indicted that approximately 97% of recipients were women between the ages of 18 and 65 (Microfund for Women, 2017).
Jordan Micro Credit Company (Tamweelcom)	Tamweelcom is one of the largest loan providers in Jordan with approximately 59,563 borrowers and a GPL of 21\$ million (Grameen – Jameel, 2017). It offers loans to groups of women, couples, graduates of vocational training, and retirees – among others (Bloomberg, 2017).

Middle East Microcredit Company	The Middle East Microcredit Company has a reported 15 borrowers, of which, 65% are women (Microcredit Summit Campaign, 2017).
National Microfinance Bank	The National Microfinance Bank provides a number of loans for individuals aiming to finance education, home and small business owners, as well as individuals funding household goods and investing in environmentally friendly ("green") products (National Microfinance Bank, 2017).
FINCA Jordan	FINCA was established in 2007 and offers several types of loans, including, though not limited to household, commercial and agricultural loans (FINCA, 2017).
<b>For-Profit Companies</b>	
<b>Name</b>	<b>Description</b>
Cairo Amman Bank (CAB)	CAB is the only commercial financial institution in Jordan that provides microfinance services. Loans are offered to individuals as well as owners of formal and informal enterprises. Interest rates on these loans are fixed and range from 16 to 17 percent (Cairo Amman Bank, 2017).

**Annex 2. Non-exhaustive analysis of areas of focus of WEE activities by Organization**

Focus of Various WEE Activities by Organization						
	Crafts/ Carpentry	Cooking/ Agriculture	Hairdressing	Sewing/ Weaving	Mechanics/ Electronics	Non- Traditional
World Food Programme (WFP)						Solar cooling
Women's Program Center						
UN Women						Restoring archaeological sites
Noor al-Hussein Foundation						
Near East Foundation (NEF)						
ACTED						

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### ***Annex 3. Incurring in Debt: Brief Analysis of the Legal Framework in Jordan***

In Jordanian law, debt is regarded as financial claims, and is governed by the “Execution Law.” The execution law provides that the maximum imprisonment term for a debtor who didn’t pay their debt is 90 days/ year, subject to renewal on an annual basis, the reason for that being to allow the debtor to work and raise money for the purpose of paying off their debt. In certain cases, especially if the financial claim involves a criminal offense such as writing a check with no balance, embezzlement, or fraud; defendants are required to pay off the amount of money that they gained as a result of the offense, which is seen as a debt, and are also punished for the criminal offense stipulated by law.

In the event of a financial claim resulting from debt, upon the issuance of a court order that requires the debtor to pay the due amount to the plaintiff; the debtor is given seven days to pay their due, a new amendment to the law however extends this period to 15 days. After the expiration of this period, the debtor is left with two options; firstly, the debtor could come to an arrangement with the plaintiff whereby they pay a down payment of 25% of the total amount, and pay the rest in installments according to mutual agreement.

In the event that a debtor offered a settlement, and the plaintiff does not agree to the terms of the settlement, the judge holds a hearing where both the debtor and plaintiff present their claims. If the judge finds out that the settlement proposed by the debtor is fitting to their financial position, then it becomes under the judge’s discretion to enforce the settlement on the plaintiff.

There are several cases mentioned in the law where the debtor cannot be jailed; if the debtor was a government employee, if the debtor was not the person responsible for the debt, if the debtor is under 18 years of age, if the debtor is proven mentally incapacitated, if the debtor was bankrupt, if the debtor is a pregnant woman (she cannot be jailed until three months of giving birth,) if the debtor is a mother of child below two years of age. Also, if the financial claim is between spouses, neither of them can be jailed, or in the situation where the debtor is a parent and the plaintiff is their child.

If the plaintiff requests freezing the assets of the debtor, the following assets cannot be frozen; the debtor’s own home, furniture, food and produce, machinery that the debtor relies on for a living, or in the case where the debtor works in agriculture; seeds and livestock and farm machinery are assets that cannot be frozen.

In the case of asset freeze, the assets are sold in auction; if the resulting amount of money is enough to cover the due amount, then they’re given to the plaintiff, if it exceeds the due amount then the remainder is given back to the debtor, and if it doesn’t fully cover the due amount, then they’re deducted from the amount and the debtor become required to pay the remaining amount.



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