

Researching livelihoods and
services affected by conflict

Uncertain livelihoods in refugee environments

Between risk and
tradition for Syrian
refugee women in
Jordan

Report 15

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SLRC reports present information, analysis and key policy recommendations on issues relating to livelihoods, basic services and social protection in conflict affected situations. This and other SLRC reports are available from www.securelivelihoods.org. Funded by DFID, Irish Aid and EC.

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Cover photo: Image discouraging early-marriage in Zaatari camp, Jordan.
Credit: UN Women/Christopher Herwig

About us



The Secure Livelihoods Research Consortium (SLRC) is a six-year project funded by DFID, Irish Aid and EC. SLRC aims to bridge the gaps in knowledge about:

- When it is appropriate to build secure livelihoods in conflict-affected situations (CAS) in addition to meeting immediate acute needs;
- What building blocks (e.g. humanitarian assistance, social protection, agriculture and basic services) are required in different contexts;
- Who can best deliver building blocks to secure livelihoods in different contexts; and
- How key investments can be better and more predictably supported by effective financing mechanisms.

The Overseas Development Institute (ODI) is the lead organisation with three other core partners; Centre for Poverty Analysis (CEPA), Feinstein International Centre (Tufts University) and Save the Children UK and is supported by a network of affiliates consisting of The Afghanistan Research and Evaluation Unit (AREU), The Sustainable Development Policy Institute (SDPI), Humanitarian Aid and Reconstruction based at Wageningen University (WUR) and the Nepal Center for Contemporary Research (NCCR).

Acronyms

ASC	Asylum Seeker Certificate	MoPIC	Jordanian Ministry of Planning and International Cooperation
BDS	Business development services		
CBO	Community based organisation	MOI	Ministry of Interior
CSO	Civil society organisation	MoU	Memorandum of Understanding
DRC	Danish Refugee Council	NGO	Non-governmental organisation
FDI	Foreign direct investment	NRC	Norwegian Refugee Council
FHH	Female-headed household (where a female is the primary adult)	SLRC	Secure Livelihoods Research Consortium
ICRC	International Committee of the Red Cross	UN	United Nations
ILO	International Labour Organization	UNDP	United Nations Development Programme
INGO	International non-governmental organisations	UNHCR	United Nations Humanitarian Commission for Refugees
IRC	International Rescue Committee	WFP	World Food Programme

Note

Currency equivalents (January 2016)

1 Great British Pound (£, GBP) = 1 Jordanian Dinar (JOD)

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Executive summary

As the war in Syria enters its sixth year, there are now over 5 million Syrian refugees scattered across neighbouring countries and beyond. While Jordan has been accustomed to waves of migrants over the past fifty years, the influx of refugees from Syria has strained local dynamics and overwhelmed public services and state financial resources. A new strategic approach to protracted refugee situations is urgently required that embraces a ‘shared vision’ (Carrion, 2015) and allows both host countries and refugees to thrive. This is particularly critical for marginalised groups such as women, as they encounter new situations and face potential opportunities in displacement.

The promotion of economic activities can be fundamental for boosting refugee livelihoods, fostering ‘social and economic interdependence’ in local communities, and rebuilding social networks (Jacobsen, 2002). Yet local economic discontent in Jordan has prompted the government to clamp down on Syrian refugee engagement in formal and informal employment however, with critical consequences for refugee families (including deportation to the camps or back to Syria). Following pressure and funds from the international community, the ‘Jordanian Compact’ (February 2016) – which includes a pledge for 200,000 jobs – signals a change in approach that may open up new possibilities to support refugee livelihoods and programming.

This paper examines emerging economic activities, institutional dynamics, and key social trends of Syrian women refugees in Jordan in order to gain a deeper understanding of refugee livelihoods and their ‘goals, constraints, capabilities and strategies’ (Wake and Cheung, 2016).

We outline the **framework of ‘human security’ and ‘fragility’ in promoting inclusion and resilient livelihoods**, placing a strong emphasis on institutions and gender. For Syrian women refugees in Jordan, it is clear that barriers are not just rooted in finances, marketing or (formal) institutional constraints, as often assumed by development agencies. Instead, it is vital to understand underlying mechanisms of *inclusion and exclusion* (World Bank, 2013a) to explore less tangible social dynamics and develop a more nuanced perspective. This research aims to add further insights into poor women’s livelihoods, evolving socio-cultural trends, and human security in fragile environments.⁴ In so doing, we intend to contribute to the Secure Livelihood Research Consortium’s (SLRC)

⁴ Locations where the state is weak, unwilling or absent (Rijper, 2013).

goal of generating stronger evidence into livelihoods and gender in conflict-related situations, particularly with regards to upheaval and displacement.

Using **qualitative-based techniques**, the research specifically investigates Syrian women refugee's economic lives in northern Jordan, and more nuanced socio-cultural barriers to their engagement. The three-month study (October 2015 to January 2016) drew on desk research as well as field research (5 weeks) in northern Jordan. With a predominant focus on host communities, two northern city areas were targeted (Irbid and Zarqa), with four community neighbourhoods selected in each city.⁵ To include insights from the refugee camps, two sites were also selected in Zaatari camp.⁶ Techniques included participant observation, key informant and in-depth interviews (donors, United Nations (UN) agencies, non-governmental organisations (NGOs), civil society organisations (CSOs), businesses and service providers), group interviews with local Jordanian and Syrian community leaders, focus groups/ ethnographic sessions with Jordanian and Syrian community women, and in-depth case studies with selected Syrian refugee women. Limitations of the research included both the geographical scope of the investigation, and its (deliberately) exploratory nature. The latter generated a rich picture of women's evolving economic lives and challenges, but remained imprecise in terms of the more quantitative dimensions of women's work.

Syrian refugees in Jordan

To contextualise the research, we examine the **local impact and perceptions of Syrian refugees in Jordan, the evolving political landscape, and the international aid response**. The majority of refugees live in northern host communities and, adding nuances to public narratives, it seems there have been mixed impacts of refugees: larger businesses and property owners have benefited from increases in demand, but (poorer) host-community members have experienced pressures on rent, services and jobs. With various effects on the local economy, basic services (including education, health and water) and public order, Jordanian people – particularly in the northern governorates – are cited to often feel increasingly frustrated with the government for permitting such huge numbers of refugees into their communities. Furthermore, they feel disregarded by donors, for their

⁵ In Irbid, this included Edoun, Sareeh, Yarmouk and Beit Rass. In Zarqa, this included Hai Al-Hskan, Ghuaria, Petrawi and Misfa-Hashimir.

⁶ Districts 1 and 4.

unequal distribution of aid (i.e. in overlooking the plight of vulnerable Jordanians) (Carrion, 2015).

In 2014, over half of working-age Syrian refugee men in Jordan were estimated to participate in paid employment (with most in the construction industry), while women's participation was estimated to be far lower, at 7%. In 2015, the major crackdown on refugee employment by the Jordanian government, as well as a reduction in World Food Programme (WFP) aid vouchers due to cuts in donor funding, led to increasing stresses on refugee livelihoods and a subsequent exodus from host communities.

In addition to local Jordanian unrest regarding employment, community-level discord has also included 'culture, religiosity and marriage patterns' (Mercy Corps, 2013), with clashes in practices (particularly relating to gender) between Jordanians and Syrians.

Tradition and change: mapping the economic lives of Syrian refugee women

It is critical to appreciate the **background of traditional (southern) Syrian society and gender roles**, where men are expected to be the primary breadwinners and protectors, and women are largely responsible for domestic duties. Women have been forced to transgress these norms whilst in 'hostile' environments in their engagement in paid work however. At the same time, families have resorted to various 'protection responses' of young women including an increase in early marriage.

Syrian women's engagement in economic activities

Adding depth to NGO reports, our research provides new insights into the **diversity of Syrian refugee women's evolving livelihoods** in Irbid, Zarqa and Zaatari camp, as well as local challenges and barriers. *Home-based paid work* mainly includes tailoring, food production and hair/beauty services. Meanwhile, *paid employment* includes factory and agricultural work, domestic support and positions as shop assistants. 'Volunteer' work with NGOs and community-based organisations (CBOs) was also reported, and was much sought after due to small monthly stipends but limited in terms of availability.

In Irbid, women's focus groups indicated that on average 20-30% of Syrian refugee women worked part-time in home-based paid employment, with variations relating to rural/urban differences, seasonality and festivals. Young married women are particularly constrained over their choices of paid work (with husbands preferring home-based work), while female-headed households (FHHs)

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were shown to be the most active. Despite obstacles, women in all areas 'were increasingly' interested to participate in paid work endeavours.

In more urbanised Zarqa, where higher numbers of FHHs were reported, an estimated 40-60% of Syrian refugee women engaged in part-time work, with variations again linked to city location, seasonality and festivals. In city centres, women emphasised that up to half of women refugees had become the main breadwinner, unlike in their more domestic lives in Syria.

In contrast to within the host communities, participation in paid work within Zaatari camp was reported to be extremely limited (less than 5-10% of Syrian women refugees), and was mostly as beauticians, shop assistants and volunteers. Only a minority of women were involved in home-based food production (sweet-making) within the camp, as unlike in the cities, this was considered skilled work for men and 'not culturally acceptable' for Syrian women to sell to other Syrians.

Barriers to livelihood activities mainly relate to access to **credit** (for raw materials, as well as work permits), but also significantly to early marriage for young women. Secondary barriers are linked to '**domestic issues**'

(e.g. a husband's support and the weight of household chores), local **conservative/religious attitudes**, local **intimidation** by Jordanian youths, and, less importantly, the extent of women's **knowledge/skills**. Within and outside the camps, Syrian women reported that they were challenging gender norms by assuming new responsibilities through paid work or otherwise.

The precarious livelihoods of refugee women

Overall, the findings of our research span three dimensions:

(i) Women's fragile economic lives in displacement

Significant numbers of Syrian women – both single and married – have been propelled into paid-work endeavours, particularly in the urban city context. Whilst stressful and tough, this has often boosted women's confidence at the family level as they become primary economic agents. But this has also challenged gender relations, as men grapple with the new role reversal and power of women, and their own restricted reality. This newfound self-reliance and independence amongst many refugee women thus rests on fragile foundations, with cultural attitudes both within and outside the household hindering their work and safety.



Image discouraging early-marriage in Zaatari camp. Credit: UN Women/Christopher Herwig.

(ii) Home-based work with limited economies of scale

Syrian women refugees typically engage in individual, piecemeal work with few joint initiatives and limited opportunities to scale up due to concern over detection by the authorities. Local intimidation as well as their own inexperience and poor finances present further challenges for women wishing to work, both inside and outside of the house.

(iii) The constraints of early marriage

Syrian refugee girls often marry at 15-17 years old and, whilst not uncommon in southern Syria (e.g. Dara'a), this practice appears to have increased in the Jordanian context (from a baseline of 50-60% in Syria to over 75% as refugees in Jordan, predominantly to Syrian men). Women refugees discussed the poor quality of education as a factor encouraging girls to drop out of school to get married, and for boys to drop out by 12-15 years of age to work. Both early marriage and incomplete education constrain present and future work endeavours.

Conclusion: fostering security and dignity in the livelihoods of refugee women

As emergency and survival needs are gradually being met by the international community, Syrian refugees remain vulnerable as opportunities are still lacking for them to engage in safe and productive livelihoods that allow families to rebuild a 'sense of purpose, [and] hope for the future...[with] human dignity' (UNHCR et al., 2015).

In moving towards a more holistic response – and building on The Jordan Compact – we urge the Jordanian government to better support the rights and needs of refugees through access to education, social protection and economic integration. For aid agencies, we emphasise a more strategic mix of humanitarian-to-development programming that can better respond to evolving social dynamics in heterogeneous refugee communities, and enable local inclusion and resilient livelihoods, particularly for women.

- **Syrian refugees should be given access to formal employment with protection.** With new opportunities opening up in specific sectors such as agriculture and textiles, further legal protection in the workplace is needed, particularly for women, to ensure their fair pay and treatment.
- **Special legal allowances should be provided to allow longer-term refugees some 'rights of association'.** The development of social structures may allow refugees to collaborate, and permit the development of economies of scale in joint enterprise.
- **Local authorities should conduct an independent review of public schools in host community areas and camps** to evaluate the quality of educational services and resource needs.
- **Local authorities should address incidences of early marriage through local campaigning and increased law enforcement.** Legal protection of young women should be stepped up across refugee camps and host communities. Local campaigns should engage families, local schools, mosques and civil society organisations.
- **Civil society and aid agencies should facilitate local dialogue and awareness to support Syrian women's rights and ensure their protection.** Agencies should support a discussion of key issues through a participative analysis of the local drivers of educational dropout and girl-child marriage. This should include parallel campaigns in schools, community centres and mosques; in the local media (e.g. radio); and outreach work (with local families).
- **As new allowances are agreed around refugee social organisation, agencies should support joint enterprise development within communities through the formation of women's groups.** This may facilitate vocational training options for micro-business, business training support (BDS), and grants for income-generating projects.

1 Introduction and overview



Beyond humanitarian interventions, a new strategic approach to protracted refugee situations is urgently required that embraces a 'shared vision' (Carrion, 2015), and allows both host countries and refugees to thrive. This is particularly critical for marginalised groups such as women as they face new situations and potential opportunities in displacement.

The promotion of economic activities can be fundamental to boost livelihoods and foster 'social and economic interdependence' in local communities, as well as to rebuild social networks (Jacobsen, 2002). In camp situations, refugees have been described as 'untapped' resources that can be 'entrepreneurs' and 'innovators', particularly if linked to commercial partnerships (Betts, 2013; Betts et al., 2014). Going beyond economic outcomes, transnational migrant workers have even been celebrated as potential 'agents of social change' (DeHart, 2010). This paper examines emerging economic activities of Syrian women refugees in Jordan, as well as institutional dynamics and key social trends to gain a deeper understanding of the livelihoods, 'goals, constraints, capabilities and strategies' (Wake and Cheung, 2016) of refugees.

As the Syrian war enters its sixth year, there are now over 5 million refugees scattered across neighbouring countries and beyond. Syrians began arriving in Jordan in 2011-12, and, in 2016, there were an estimated 636,000 refugees⁴ in the country with 80% living in northern 'host' communities. Unlike many other countries in the region, Jordan has stood as a bastion of political and economic stability in recent times. But whilst the country has become accustomed to waves of migrants over the past fifty years,⁵ the recent influx of Syrian refugees has strained local dynamics, overwhelmed public services and state financial resources, and sparked social tensions in host communities. It has also fuelled political tensions and economic discontent (with actual and perceived jobs being taken by refugees), which has prompted the Jordanian government to clamp down on refugee engagement in formal and informal employment, and even basic income-generating activities. This has had critical consequences for many refugee families.

⁴ <http://data.unhcr.org/syrianrefugees/country.php?id=107>, accessed 1 April 2016. Further to this, according to the Jordanian Ministry of Planning and International Cooperation (MoPIC), a further 750,000 Syrians resided in Jordan since before the crisis (Jordan INGO Forum, 2015).

⁵ There were waves of Palestinian refugees in the 1948 and 1967 Arab-Israeli conflicts, and Iraqi refugees in the Gulf wars during the 1990s and civil war in the early 2000s.

Yet a change in approach may finally be on the horizon, with pressure and funds from the international community ('The Jordan Compact'),⁶ opening up new possibilities for refugee livelihoods and programming. In addition to the United Nations Humanitarian Commission for Refugees (UNHCR) and the WFP, over 60 international organisations⁷ are presently engaged with aid projects to support Syrian refugees in Jordan.

In examining refugee women's livelihoods, it is clear that barriers are not just rooted in finances, marketing or (formal) institutional constraints, as often assumed by development agencies. Rather, there may be entrenched social and cultural issues at play that shape, and are shaped by, these dynamics. Enterprise initiatives have been hailed as the new 'silver bullet' for boosting migrant women's livelihoods and promoting self-reliance⁸ towards increased human security. Yet not all business or entrepreneurship may lead to poverty reduction (Berner et al., 2009), or permit transformative processes, which may be particularly true in more fragile and uncertain refugee settings (Ritchie, 2016 2014). Understanding more deep-seated mechanisms of inclusion and exclusion (World Bank, 2013a) may be vital in appreciating less tangible social dynamics, and facilitating productive livelihoods and human security, especially for vulnerable groups such as women.

1.1 Human security and fragility: towards resilience and inclusion

According to the UN, the framework of human security strives to ensure 'the survival, livelihood and dignity of people in response to current and emerging threats'.⁹ This approach is embedded in a 'set of freedoms that are fundamental to human life', including 'freedom from fear, freedom from want and freedom to live in dignity' (ibid). In line with broad ideas on human security (Gasper, 2010), this may be practically understood in terms of 'creating structures and enabling environments that provide building blocks for survival, dignity and resilient livelihoods' (Christoplos and Hilhorst, 2009). This includes assessing the distribution of household assets (financial,

6 *The Jordan Compact: A new holistic approach between the Hashemite Kingdom of Jordan and the International Community to deal with the Syrian Refugee Crisis*, London, 4 February 2016. This includes pledges to create 200,000 jobs in the coming years.

7 This includes the International Committee of the Red Cross (ICRC), the Norwegian Refugee Council (NRC), Mercy Corps, Save the Children, the International Rescue Committee (IRC), Oxfam and CARE.

8 <http://www.iom.int/cms/en/sites/iom/home/what-we-do/labour-migration/encouraging-selfreliance-through-micro.html> Accessed 11 June 2014.

9 <http://www.un.org/humansecurity/about-human-security/human-security-all> Accessed 18 December 2016.

social, natural, physical and human), and the nature of their entitlements. It also includes better understanding broader policies, institutions, infrastructure, services and markets; and the power relations that influence access to assets/resources and their distribution. Meanwhile, 'fragility' refers to situations where the state 'cannot or will not shoulder responsibility to protect the lives and well-being of the population within its borders' (ibid.). In these more challenging environments, the state does not, or cannot, provide their citizens with 'basic services and security' (Rijper, 2013), or equally, ensure access to safe and productive work (Ritchie, 2014).

As a means of strengthening human security and working towards justice, dignity and 'shared prosperity', the World Bank (2013b) has highlighted the importance of 'social inclusion'. This concept emphasises the fundamental development goal of improving the 'terms' for individuals and groups to participate in society, as well as their 'ability, opportunity and dignity' (World Bank, 2013a). Inclusion is argued as not only crucial for a balanced and equitable society, but also because exclusion brings with it substantial social, political and economic costs for society at large (ibid). Roots of inclusion and exclusion are embedded in institutions, including both formal institutions (e.g. laws, conventions) as well as informal institutions (e.g. social norms, customs and traditions). Morrisson and Jutting (2004) maintain that social institutions may be the single most important factor in determining women's freedom of choice in economic activities outside of the household, directly and indirectly influencing women's access to markets and resources. Understanding local dynamics of inclusion and exclusion – and particularly the role of actors in transformation processes – is therefore vital to promoting resilient and equitable livelihoods in fragile contexts.

1.2 Refugees, livelihoods and enterprise

Refugee situations are typically met with three 'durable solutions', namely, local integration, resettlement and repatriation (Sturridge, 2011). In protracted refugee situations where 'solutions' remain in the balance, however, interventions have tended to focus on the interaction of refugees with *formal institutions*, in addition to humanitarian assistance (e.g. shelters, camps). This is driven by the assumption that refugees are mostly constrained by a lack of knowledge of the legal context, and that they suffer protection and rights issues. To this end, the discourse highlights 'legal empowerment' as a means of tackling social inequality, exclusion and human rights violation, through increasing knowledge and skills

regarding legal rights and entitlements, and promoting mechanisms that permit individuals and communities to pursue local concerns, such as securing the right to work (Purkey, 2013).

In recent years, NGOs have broadened their efforts to support refugee livelihoods in longer-term displacement contexts (such as Somalis in Kenya) through micro-finance, vocational skills training, and enterprise development (Jacobsen, 2002). In addition to increasing self-reliance, economic activities are viewed as crucial in fostering cross-community ties and basic social networks (ibid.). Yet, the entrepreneurship literature suggests prudence in the extent that enterprise initiatives can contribute to local poverty reduction and development. Poor entrepreneurs may be either 'survival' or 'growth-oriented', with these factors influencing the scope of enterprise development and potential livelihood outcomes (e.g. Berner *et al.*, 2009). Meanwhile, Naude (2007) draws attention to enterprise in more fragile contexts and post-conflict societies, and assumptions on peace and prosperity. In a volatile environment, unproductive and destructive entrepreneurship¹⁰ may in fact constrain pro-growth and inclusive local economic development.

From a deeper institutionalist perspective, empirical research in Afghanistan indicates that both economic motivations and enterprise outcomes may be more varied and nuanced in fragile situations (Ritchie, 2016). Women's grassroots entrepreneurship can challenge discriminatory social institutions (e.g. *purdah*)¹¹ through 'socially-oriented entrepreneurs', under supportive and stable conditions. Yet more self-oriented entrepreneurs under less stable conditions can equally perpetuate the status quo. Research in Kenya adds further insights into gender, institutions and economic development in fragile refugee situations (Ritchie, 2014). As Somali refugee women push boundaries on traditional norms through petty trading, the study highlights notable social trends, including the emergence of grassroots women's associations that can provide crucial solidarity in the face of new norms, and business support and exchange, in addition to facilitating access to local services. Beyond the business, charismatic group leaders may be further

galvanised to act as deliberate 'social entrepreneurs', through engagement in community problem-solving, peace-building and social activism. Yet practices and structures remain fragile without male community support.

1.3 Aims and structure of this report

Taking a focus on Syrian women refugees in Jordan, this research aims to add further insights into poor women's livelihoods, evolving socio-cultural dynamics, and mechanisms of inclusion and exclusion in fragile and conservative environments. In so doing, the research intends to contribute to SLRC's goal of generating stronger evidence into livelihoods and gender in conflict-related situations, particularly with upheaval and displacement. Building on previous studies with Afghan women, and Somali women refugees in Kenya, the research specifically examines the scope and nature of Syrian refugee women's economic engagement in host communities¹² and refugee camps. It explores how emerging social trends and local relations affect women's participation in income-generating activities and business, and how this is further influenced by other (institutional) aspects of women's lives, including access to social protection (particularly local community support). In conclusion, it reflects on the role of government and local aid agencies in supporting evolving institutional mechanisms that reinforce inclusive processes, and permit the development of productive and safe livelihoods, particularly for refugee women.

The report is structured as follows: Chapter 2 briefly describes the research methodology. Chapter 3 examines the evolving situation of Syrian refugees in Jordan in terms of the political and international aid response, access to local services (and protection), community impact, and refugee livelihoods. Chapter 4 looks closer at gender dynamics and presents the practical research findings, including the scope of the livelihoods of Syrian refugee women in Irbid, Zarqa and Zaatari camp and local barriers. Chapter 5 discusses key findings from the research and emerging trends in refugee women's livelihoods. Chapter 6 draws together critical reflections on the economic lives of Syrian refugee women in Jordan, and identifies practical recommendations and action points at policy/institutional level, as well as grassroots NGO interventions.

10 *Purdah* refers to 'the practice in certain Muslim and Hindu societies of screening women from men or strangers, especially by means of a curtain'. It affects women's mobility and social relations beyond the family. (<https://en.oxforddictionaries.com/definition/purdah> Accessed online January 6 2017).

11 *Purdah* refers to 'the practice in certain Muslim and Hindu societies of screening women from men or strangers, especially by means of a curtain'. It affects women's mobility and social relations beyond the family. (<https://en.oxforddictionaries.com/definition/purdah> Accessed online January 6 2017).

12 The term 'host communities' remains a bit of misnomer (Apthorpe and Achille, 2015), since communities are not voluntarily receiving refugees (or inviting them to reside in their neighbourhoods).

2 Research objective and methodology



This chapter elaborates on the research objective, areas of focus and links to previous studies in Afghanistan and Kenya. It discusses the research methods and techniques employed in the context of Jordan.

2.1 Building on research in fragile contexts

The research aimed to gather further evidence for the SLRC on livelihood trajectories and economic activity under situations of conflict, with a particular look at uncertain displacement contexts. Building on studies in Afghanistan and Kenya, this research adds further insights into women's emerging livelihoods in fragile and conservative environments, evolving socio-cultural dynamics, and mechanisms of inclusion and exclusion. In particular, it examines the scope and nature of Syrian refugee women's economic lives in host communities and camps in Jordan, and different obstacles to their participation.¹³ The study takes a special look at women's evolving norms and cooperation in economic participation (institutions and change), exploring how social trends and local relations affect women's engagement in business, and further influence other aspects of their socio-economic lives. This includes access to social protection and support (particularly from within the community), as key indicators of social inclusion and human security.

2.2 Combining desk research with qualitative/ethnographic fieldwork

The three-month study (October 2015-January 2016) drew on desk research as well as qualitative/ethnographic field research in Jordan (5 weeks in host communities and camps). With a predominant focus on host communities, two northern city areas were targeted (Irbid and Zarqa), with four community neighbourhoods selected in each city.¹⁴ To include insights from the refugee camps, two sites were also selected in Zaatari camp (Districts 1 and 4), forming a secondary focus of the

¹³ These various pre-identified barriers (short-listed during early stages of research but not exclusive) include a lack of appropriate skills/knowledge (e.g. technical skills, but also business know-how), lack of credit, fear of local authorities, community intimidation and harassment (including local street jeering by youths), early marriage (for young women), local religious attitudes (including pressures to abide by strict Islamic norms), and domestic-related issues (particularly linked to male support for work, as well as the weight of home chores and childcare). Adaptations were made in later phases of the research in different research areas.

¹⁴ In Irbid, this included the neighbourhoods of Edoun, Sareeh, Yarmouk (Kharja and Hareema) and Beit Rass. In Zarqa, this included Hai Al-Iskan, Ghuaria, Petrawi and Misfa-Hashimir. Community sites were identified in conjunction with Mercy Corps. These marginalised areas represent some of the refugee target areas of Mercy Corps projects, and were purposely selected in terms of their contrasting geographical locations and local conditions.

Uncertain livelihoods in refugee environments Between risk and tradition for Syrian refugee women in Jordan



Figure 1: Map of Jordan with research areas in northern governments highlighted. Source: <http://mapsof.net/jordan>

research. Techniques included participant observation; key informant and in-depth interviews (donors, UN agencies, NGOs, CSOs, businesses and service providers); focus group interviews with local Jordanian and Syrian community leaders (10 interviews with 4-6 individuals per group); focus groups with Jordanian and Syrian community women using ethnographic tools (11 groups with 8-12 individuals each); and in-depth case studies (5) with selected Syrian refugee women. In total, the research included over 200 respondents (see Appendix 1).

Limitations of the study included both the geographic scope of the research, and its (deliberately) exploratory nature. The latter generated a rich picture of women's evolving norms and economic lives, and different challenges faced, yet only (collective/group) estimates were gathered on women's participation and remuneration, and thus data remained less precise in terms of the more quantitative dimensions of women's work. With a focus on understanding basic norms and

change, a full gender analysis was not conducted,¹⁵ but warrants further research.

It is critical to elaborate on the ethnographic techniques employed in the research. Innovative 'mapping' tools were used in the women's focus groups to discuss the nature and scope of refugee women's engagement in selected income-generating activities (inside and outside of the home).¹⁶ Flashcards were then used to assess and discuss pre-identified practical and socio-cultural challenges including access to credit and women's skills, as well as local attitudes and community dynamics.¹⁷ These visual tools aimed to sensitively and gradually open up discussions on engagement in emerging economic activities, and the various challenges faced by respondents. Such tools are useful in exploring less understood situations and phenomenon, generating insights into evolving practices (and perspectives of actors), and underlying tensions and pressures. They are also valuable in delving into more delicate topics around culture, religion, and gender norms and relations. Finally, case studies were then conducted with individual Syrian refugee women to further probe personal stories, economic activities and challenges.

See Appendix 2 for further details on the research approach and limitations.

¹⁵ This includes a complete assessment of the relationships between men and women, roles/access to control and resources, and power dynamics at different levels, from private to public level (Oxfam, 2005).

¹⁶ These activities include (predominantly) home-based tailoring, food production (e.g. traditional Syrian food such as pastries and sweets), and hair/beauty services; as well as external paid employment including factory work, agricultural labour, domestic support and work as shop assistants.

¹⁷ Including local harassment and threats (e.g. jeering and intimidation from local youths), as well as religious intimidation (by more conservative community members). Deeper issues such as sexual exploitation and abuse were not directly investigated, but deserve further study, particularly related to domestic work, or work in local shops or factories.

3 Survival on the fringes: Syrian refugees in Jordan



This section contextualises the research. It examines the evolving political landscape in Jordan, Syrian refugee access to local support/services, and the international aid response. It also considers the local impact of the refugees, and the changing status of refugee livelihoods.

3.1 Going beyond 'business as usual'

With no end in sight for the war in their own country, Syrian refugees now constitute at least 8-10% of the Jordanian population. Yet in contrast to recent arrivals of Iraqi refugees, Syrians have come in far greater numbers and in more severe states of destitution. Iraqis brought with them assets and savings (or were perceived to be wealthier), thus influencing the public response (Carrion, 2015).

The impact of Syrian refugees is proving to be significant, both in terms of their ongoing needs and pressures on local infrastructure and services, and in managing local perceptions. Research by Chatham House (*ibid.*) argues that this current refugee crisis should not be approached as 'business as usual' in Jordan. Further, the country should look beyond relying merely on international assistance for the impoverished Syrian population that strains both 'economic potential and social stability'. Instead, a longer-term, strategic local vision should be put in place that embraces a 'shared' future in the region, with sufficient social support to host communities, and opportunities for refugees to engage in the local economy (*ibid.*).

Notably, Jordan is not a signatory to the 1951 Refugee Convention (UNHCR, 1951). Instead, a Memorandum of Understanding (MoU) (drawn up between UNHCR and Jordan in 1998 and revised in 2014),¹⁸ permits refugees as legal 'asylum seekers'.¹⁹ Local 'integration' is thus not viewed as a possible solution within the Jordanian context. Refugees currently reside in camps (20%), and host communities (80%).²⁰ The two main Syrian refugee camps (Zaatari and Azraq) were built on land provided by the authorities in northern parts of the country. Outside of the camps, Syrians with UN refugee status may access basic services (schools and health), but they have no

¹⁸ This forms the basis for UNHCR's activities in Jordan (UNHCR, 2015a), and establishes the 'parameters for cooperation between UNHCR and the Government' (<http://www.unhcr.org/5461e6070.pdf> Accessed 18 December 2016).

¹⁹ Officially, refugees are thus only formally labelled as 'refugees' after they are approved for resettlement in a third country (Al-Kilani, 2014).

²⁰ UNHCR (2016) (http://reliefweb.int/sites/reliefweb.int/files/resources/Jordan%20Fact%20Sheet%20May%202016_Q.pdf Accessed 18 December 2016).

Uncertain livelihoods in refugee environments Between risk and tradition for Syrian refugee women in Jordan

official rights to work.²¹ This has led to many Syrians working illegally in Jordan as they desperately seek to support their families. Whilst the WFP has provided food aid to the most vulnerable, in May 2015 an inter-agency assessment (UNHCR, 2015) indicated that 86% of Syrian refugees still lived below the Jordanian absolute poverty line (68 Jordanian Dinar (JOD) per person per month).

From a government perspective, with Syrians engaged in illegal employment and inflammatory media reports, public discontent had reached concerning levels three years into the crisis. In reaction to this, in 2014-15 the Jordanian government stepped up local surveillance of refugees who were working,²² instilling fear amongst Syrian refugees, particularly amongst men, from even 'walking on the streets'.²³ With the threat of being sent back to the camps or deported to Syria, refugee men reduced their engagement in work. At the same time, WFP aid vouchers were also cut back due to a funding shortfall,²⁴ leading to what could be labelled a 'perfect storm' of refugee vulnerability. Refugee families struggled to make ends meet, often resorting to 'negative coping strategies' including increasing debt,²⁵ decreasing food consumption, and removing children from school to support household income generation (Oxfam, 2015).

21 In terms of institutional protection and support, Syrian refugees may register with UNHCR on arrival in Jordan, and are given a 'proof of registration' in the camps, or an 'Asylum Seeker Certificate' (ASC) if residing in host communities. This permits refugees to access humanitarian aid from UNHCR and their partner organisations in the form of cash and food assistance, and health support (UNHCR, 2015b). Once registered, refugees may apply for a Ministry of Interior (Moi) service card that allows them to access subsidised health care and public education services in their place of residence (in and out of the camps). For those in the camps who wish to move to host communities, they must apply to the Jordanian authorities (Syrian Refugees Affairs Directorate) with a Jordanian sponsor (known as legal 'bail out'). Whilst still having access to basic services, Syrian refugees outside of the camps face challenges with local registration and their legal status. Up to date registration is critical for the refugees to legally reside within specific locations in Jordan, to access public services and humanitarian support, as well as to register births, deaths or marriages. Illegal residency, or engagement in work without formal permits puts Syrians at risk of deportation to the camps or back to Syria (ibid.).

22 The government tended to issue an initial warning the first time a refugee man was caught working. If caught a second time, the whole family could then be then deported (Interview with NRC, Amman, 8 January 2016).

23 Police often interpret this as men seeking employment or going to work (IRC, 2014).

24 In August 2015, approximately 229,000 Syrian refugees in host communities stopped receiving WFP aid. Other registered Syrian refugees outside the camps (220,000) categorised as 'extremely vulnerable' received a 50% cut in their allowances (to 10JOD or \$14 per person per month) (Jordan INGO Forum, 2015). Germany's pledge to the WFP at the London conference in March 2016 has permitted a rise to 20 JOD per person (<http://data.unhcr.org/syrianrefugees/highlights.php?Country=107&Region=&Settlement=> Accessed 1 April 2016).

25 Including borrowing money from relatives or friends. In 2015, only 30% of Syrian refugee households in Karak reported that their monthly income covered their expenditure (DRC Jordan, 2015).

In addition to minors working,²⁶ many women were also forced to seek work and engage in income generation, whilst men remained at home.²⁷ In mid-2015, a WFP/ UNHCR survey showed that almost a third of families with school-aged children had one or more children working full- or part-time, with 50% of these children not attending school and considered the main family breadwinner.²⁸ More dramatically, refugee families in cities like Irbid reported that under such pressures they would seek a cheaper place to live, leave for the camps or even return to war-torn Syria (NRC, 2015). Others were reported to be fleeing to Europe.

By the Autumn of 2015, there was an immediate call for dialogue by the international community (Oxfam, 2015). And finally, in February 2016, donors held an international conference in London with the Government of Jordan to discuss the ongoing crisis and funding, and to explore ways that Syrian refugees may be better supported, whilst simultaneously strengthening Jordanian host communities (The Jordan Compact). In particular, this included more flexible options on refugee engagement in work. The conference led to \$1.7 billion being pledged in grants, and a promise of 200,000 jobs. The World Bank (2016) followed up on its pledges at the end of March 2016, offering \$100 million in financing to Jordan to jumpstart job creation. Fears of 'donor fatigue' in Jordan (Carrion, 2015) and continued deficits in aid have thus been allayed for the moment, in most part due to the mounting refugee crisis in Europe.

3.2 The impact of refugees on host communities and beyond

Outside of the camps, the greatest proportions of Syrian refugees are found in the northern governorates of Irbid (136,000), Mafraq (156,000), and Zarqa (48,000) bordering southern Syria.²⁹ Large populations can also be found in the capital, Amman (171,000), and towards the south in Ma'an. While popular local and countrywide perceptions of the refugees are generally negative, the impact has in fact been mixed (Carrion, 2015). Public

26 Whilst child labour existed in pre-crisis Syria, this has increased in the Jordanian context, with high numbers of young Syrian boys and girls engaged in begging (typically aged 10-13 years old); and for older boys, 'more serious' street cleaning, restaurant work and unskilled labour (typically aged 14-16 years old). Income generation is around 3-5 JOD per day (Interview with Jordanian Women's Union, Irbid, 3 November 2016).

27 Interview with NRC, Irbid, 2 November 2015.

28 WFP/UNHCR Rapid Assessment July 2015 in Jordan INGO Forum Sept (2015).

29 <http://data.unhcr.org/syrianrefugees/settlement.php?id=175&country=107> Accessed 1 April 2016.

perceptions are often based on either local gossip, or skewed media representations of refugees, with Syrians persistently associated with 'petty crime, prostitution and unemployment rates' despite a 'lack of hard evidence' (Mercy Corps, 2013). This distorted depiction of the refugees, the politicisation of their presence, and the perceived status of international funding have continued to fuel public frustrations and government responses. The presence of an American military base in Jordan has caused further anger, with Syrians blamed for bringing 'war' into their territory and potentially threatening the 'only stable country' in the region.³⁰

On a positive side, the increasing demand for housing has in fact brought inflated rents, consumer demand and cheap (illegal) labour for local property owners and businesses, with wages below market rates.³¹ The regional economy has also benefited from the establishment of (wealthier) Syrian businesses, often with Jordanian partners.

Yet for the majority of poorer Jordanians in the host communities, the presence of refugees has been more problematic, with increased housing rents, as well as employment grievances as a result of Syrian labour. In particular, this has generated concerns over greater competition over opportunities for blue-collar work (in certain sectors), decreasing wage levels in the informal sector, and deteriorating working conditions. In actual fact, research by the International Labour Organization (ILO and fao, 2015) indicates that the 'crowding out' effect of Syrian refugees has been limited, as Jordanians tend to show little interest in low-skilled sectors such as construction.³² With the increasing aid economy, refugees have also been reported to acquire new jobs that have emerged out of the crisis (such as unskilled labour to support infrastructure). Yet Carrion (2015) draws attention to local research that provides a more nuanced picture. For example, one study indicates that Syrians have taken 40,000 jobs from Jordanians in the Mafraq governorate (Yarmouk University, 2015 cited in Freihat, 2015). Equally, Carrion (ibid.) highlights the suppression of studies that indicate more positive effects to the economy from the refugees, particularly with the large flows of aid. Aid and development officials remain in debate over the foreign direct investment (FDI) that has

entered the country from Syria, and the aggregate cost of the presence of Syrian refugees.

In terms of the overwhelming effects on local infrastructure, however, the impact of refugees in host communities has been considerable, with increasing pressures on public services. For the health and education sectors, this has affected both access, and the quality of services – a shift system has been introduced in many neighbourhoods to cope with the huge increase in pupils, with Jordanians taught in the mornings, and Syrians taught in the afternoons. Meanwhile, municipal services including water, electricity and waste collection have been overwhelmed, with frequent shortages of water and power, and mounting rubbish. In particular, the lack of water and solid waste management has led to the secondary effect of poor hygiene, reduced environmental health and the increasing spread of communicable diseases,³³ which have been further exacerbated by the overcrowding in schools. Frustrations with poor services, the spread of diseases and the deteriorating physical situation have led to a decline in local social cohesion and stability (REACH, 2014a). Related to this are resident reports of a real or perceived increase in anti-social behaviour (violence and drug use) and the prevalence of weapons (Carrion, 2015).

With these various impacts on rents, prices, jobs, public services and local stability, Jordanian people – particularly in the northern governorates – are cited to feel 'increasingly disenfranchised and neglected' by the government for permitting such huge numbers of refugees into their communities; and disregarded by the donors, for their unequal distribution of aid (i.e. in overlooking the plight of vulnerable Jordanians) (Carrion, 2015). Host communities are often economically marginalised locations with persistently high unemployment, particularly among the youth (42% in Irbid, Amman and Mafraq) (ILO and fao, 2015: 95). In addition to these community tensions regarding local jobs, there were also concerns that young Syrians could resort to criminal activities if legal and physical access to work remained difficult (particularly with poor educational services) (Carrion, 2015). In an attempt to improve the physical and economic situation of host communities, government policy – that one third of aid recipients should

30 Jordanian focus group in Mercy Corps (2013).

31 See World Bank, Jordan Economic Monitor: Resilience and Turmoil, Spring 2014 in Carrion (2015).

32 Often Jordanians do not want certain jobs, but they equally do not want Syrians to take them (Interview with the Danish Research Council (DRC), Amman, 12 January 2016).

33 This includes TB, hepatitis A and polio (REACH, 2014a).

be Jordanian – alongside the new ‘resilience agenda’³⁴ are now shifting the refugee response towards local development and national ownership (Carrion, 2015).

From a political perspective, there have been fears that a general resentment of refugees could add to existing economic grievances within the country (related to cuts in subsidies, unemployment, and controversial regional trade deals) (ibid.). Yet despite protests in 2011-12 and periodic unrest in the southern tribal areas, at present Jordanians appear to have limited appetite for civil conflict or regime change, although pressures in the northern governorates could still fuel discontent (ibid.) Meanwhile, the security threat from the refugees themselves is deemed to be ‘relatively low’ in Jordan, with the presence of formal authorities and state control,³⁵ and (to date) limited interest by refugees themselves in ‘radical’ activities. Nonetheless, with refugees still arriving from Syria, Iraq and further afield, Jordanians across the country sense the instability of the entire region, which fuels mounting anxiety for future security³⁶ and renewed attention and scrutiny on the government and prevailing institutions.

3.3 A closer look at refugee demographics and livelihoods

To better understand the demographics of Syrian refugees and labour market involvement, an ILO study was undertaken in early 2014 to investigate refugee households in the northern governorates of Irbid, Mafraq and Amman (ILO and fafo, 2015). Most of the refugees in these areas originate from rural parts of southern Syria (mainly Dara’a), and were relatively young compared with their Jordanian counterparts (with 85% under the age of 40, and 45% under the age of 15). Many (older) men are believed to have stayed behind in Syria.³⁷ Shaping the nature of Syrian labour market participation, the level of education of Syrians was shown to be low in the ILO study: 60% of respondents above 15 years old had

only elementary schooling (similar between the sexes), and only 15% had secondary school education or higher (compared to 42% of Jordanians surveyed). Notably, the study also found low levels of educational attendance in the Jordanian context, with only 65% of primary-school-age Syrian children in schools, and less than 40% in school after 15 years of age (the latter compared with over 95% of Jordanian children).

While the Jordanian government has been fairly welcoming of Syrian investors (and Syrian-owned businesses that bring capital and jobs to Jordan), until 2016 Syrian refugee status did not include the right to work (ILO and fafo, 2015). Syrians, as non-Jordanians, have been obliged to apply for a 1-year renewable work permit (400 JOD) from the Ministry of Labour, with a specific work contract from a registered employer.³⁸ In the ILO and fafo (2015) study, around 10% of employed Syrians were reported to have had work permits, but in practice all worked outside the law. More typically, as informal workers, Syrians often had no formal contracts, and had little protection. They were reported to work longer hours, to be paid less, and to be less informed about work-related hazards (ibid.). As such, they faced increased security risks.³⁹ Before the major crackdown on employment of Syrian refugees in 2015, a total of 52% of Syrian working-age men were estimated to participate (legally/illegally) in the Jordanian labour market (similar in and out of the camps), although unemployment was indicated to be as high as 57%⁴⁰ (78% in the camps).⁴¹ With a medium- or low-skilled background,⁴² most employed Syrian men (65%) were in temporary or irregular work (with 40% in the construction industry), contrasting to most employed Jordanians who had permanent work

38 *Better Work Jordan* (2013: 20) in ILO and fafo (2015). In the Labour Law, Article 12, non-Jordanians may only be employed when they can show qualifications that are unavailable in the local workforce, and when there is a lack of supply to meet demand. Work permits are only available for registered businesses, and thus employers in the informal sector are unable to pursue work permits for non-Jordanian staff.

39 In a survey of host communities by REACH (2014b), 43% of Syrians highlighted ‘security issues’ relating to job security as well as the physical condition of work, compared to 3% of Jordanians.

40 This constituted around 40-50,000 Syrian refugee men. However, with fear of penalties or deportation, there was a likelihood of underreporting.

41 Syrian refugee men work predominantly as blue-collar workers in the construction industry (40%), wholesale and retail trade and repair industry (23%), manufacturing (12%), and accommodation and food service industry (8%) (ILO and fafo, 2015).

42 Construction industry (23%), wholesale and retail (23%), manufacturing (16%), transportation and storage (10%), and agriculture, forestry and fishing (9%) (ILO and fafo, 2015).

34 *The Dead Sea Resilience Agenda* (November 2015) was the product of multi-stakeholder country consultations in the region in response to the Syria crisis. Resilience refers to ‘the ability of households, communities, and societies to withstand shocks and stresses, recover from such stresses, and work with national and local government institutions to achieve transformational change for sustainability’ (United Nations Development Programme (UNDP), 2015). The resilience approach includes supporting efforts that build on the strengths and capacities of local people through local partnerships within Syria, and in refugee-hosting countries, including for local dispute resolution, service delivery and in the development of legal economic opportunities (ibid.).

35 Carrion (2015) draws attention to Loeschner and Milner (2005: 31).

36 Interview with Jordanian Women’s Union, Irbid, 6 January 2016.

37 It is estimated that many Syrian adults, particularly men, stayed behind in Syria as combatants, guardians looking after property, businesses, land and livestock, or have returned to Syria (ILO and fafo, 2015).

contracts (86%).⁴³ Notably, there was high participation of Syrian youth in the labour market, with around 37% of 15 to 18-year-old boys economically active, and around 14% employed. Boys were perceived to be a safer economic bet for families as household workers, as they could pass more easily under the radar of the authorities.⁴⁴

According to the ILO and fao (2015) study, only 7% of Syrian working-age women participated in the formal Jordanian labour market,⁴⁵ and unemployment was described to be high (88%).⁴⁶ But in fact, the ILO and fao missed women's home-based enterprises and other domestic-related work, which in 2013 was reported in an NGO study in the northern governorates as being undertaken by 15% of Syrian women (mainly handicrafts, embroidery and food preparation), in addition to

43 For Jordanians, there is basic stability in their participation in major sectors (including public administration and defence), but minority sectors such as construction have seen slight shifts, although relatively little difference in overall proportions. The construction sector saw a drop of 30% in Jordanian participation (from 9% to 7%), with the increasing engagement of Syrians in this sector (ILO and fao, 2015).

44 These working children are estimated to bring in up to 50 % of the paid household employment (UN Women, 2013).

45 This is similar to the proportion of women in the labour market pre-crisis in Syria (ILO and fao, 2015).

46 Amongst Jordanian women, labour force participation sits at around 18%, with around 40% unemployed (up from around 30% pre-crisis) (ILO and fao, 2015).

informal teaching (compared to 26% of Jordanians).⁴⁷ A further study in Irbid (NRC, 2015) showed a seasonality dimension to home-based work such as food production, with increasing local demand for products over holidays and festivals (i.e. Ramadan, Eid, Christmas and New Year). Contracts and sales were mostly based in their immediate social networks (i.e. neighbours and relatives of neighbours), and women described using WFP vouchers to buy raw materials in bulk, allowing them to make better profit margins. Major limitations in food-based enterprise included transport costs, delivery to customers, storage and purchasing power for inputs. Whilst still not formally permitted, such home-based ventures were described by the authorities as being 'not as threatening' as direct employment.⁴⁸

Overall, for all Syrian refugees in Jordan (i.e. men and women), the main challenges in accessing paid employment and generating an income were reported as relating predominantly to capital to 'start livelihood activities', including for obtaining work permits to apply for jobs, with a lack of sufficient skills playing a secondary role (ACTED and AMEU, 2013).

47 ACTED and AMEU (2013).

48 Interview with DRC, Amman, 12 January 2016.



A worker in UN Women's mosaic workshop in Zaatari camp. Credit: UN Women/Christopher Herwig.

4 The livelihoods of Syrian refugees in Jordan



In this chapter we elaborate on social dynamics and gender in Syrian society, and discuss the changing lives of Syrian women in the Jordanian context. Major characteristics of the research sites are briefly outlined in terms of local tensions, services and support, and livelihood pressures and constraints. The chapter then looks at emerging economic activities for Syrian women in the target areas, as well as local challenges and barriers.

4.1 Social dynamics and gender

A traditional mindset shaping gender roles

It has been argued that the position of Muslim women and their (dynamic) 'Islamic norms' are embedded in 'post-independence trajectories of modern states' and variations in Islam linked to 'different nationalisms, state ideologies and oppositional social movements' (Kandiyoti, 1991). Yet many of the refugees in northern Jordan come from rural parts of Dara'a in southern Syria, an area largely cut off from mainstream social movements and Islamic activism (and the rising role of women) seen in places such as Damascus in northern Syria (Kalmbach, 2008; Grey, 2010). Considered to be 'socially cohesive' with a strong tribal and family structure, southern Syria is still highly traditional in terms of local customs and practices, although people are not known for conservative religious behaviour or strict adherence to religious norms (Open Democracy, 2015).

As is common in traditional societies, rural southern Syria upholds designated gender roles and responsibilities: men expect to be the primary 'bread earners and protectors' (Women's Refugee Commission, 2014), and women are typically responsible for 'household duties'.⁴⁹ In the conservative Arab world, Syrian men's honour (*ird*) and dignity is bound up in the conduct of women, with expectations for them to be 'circumspect, modest and decorous' (Collelo, 1987), and to have a domestic role. For many Syrians, this notion of honour remains paramount, and is embedded in perceptions of girls' (pre-marriage) virginity and women's faithfulness. To ensure that their family's honour is maintained, Syrian women often 'face strong pressure to conform to prevailing social norms' regarding what is deemed acceptable female behaviour (SIGI, 2016). This includes observing conventional marriage customs and, unless qualified, refraining from public/economic life (including paid employment).

⁴⁹ 'In Syria, we don't work for money; yes we preserve food, and sew clothes and repair them, but for the house. Some do it for work, but not us' (Female respondent, age 30, Azraq Refugee Camp, Jordan, CARE, 2015).

Gender dynamics in displacement

Whilst sharing similar cultural traditions with southern Syria, local society in northern Jordan has been evidently more influenced by globalisation, regional Islamic norms, and various political and Islamic movements within the country (Abu Hanieh, 2008). People tend to be moderate and educated, with a closer abidance to conventional Muslim practices. Thus, despite links between Syrian and Jordanian families in the border regions, there are distinct socio-cultural differences between the two groups, particularly with respect to gender norms/relations, educational levels (and interest), marital practices, and religious attitudes/practices.⁵⁰ In southern Syria in particular, whilst conservative, women are less urbanised, and are noted to have 'different habits' to northern Jordanians, including in terms of mobility and the interaction between the sexes, although women's allowances may vary on both sides.⁵¹ Early marriage (under 18 years according to Jordanian law) is still relatively common in Syria, particularly in more rural southern areas, but remains the exception now in Jordan.⁵² This contributes to family size, with Syrian women having more children than their Jordanian counterparts.⁵³ Added to these cultural clashes, Syrian soap operas (from the more educated and open areas of northern Syria) are popular in Jordan and have further shaped local misperceptions of Syrian refugee women (who are typically from southern Syria), as female (Syrian) characters are often depicted as sexy, loose and liberated.

In the context of displacement, studies have indicated that Syrian women have been forced to transgress traditional norms in Jordan – from the private to the public sphere – in their initial negotiation of the aid landscape (as they claim refugee support whilst men look

for work). Later, this has led to some women engaging in paid work (see, for example, Women's Refugee Commission, 2014). Over time, poor Syrian women have been found to engage in a mix of home-based work (food preparation, tailoring and beauty) (NRC, 2015; ACTED and AMEU, 2013), as well as working as assistants in shops and malls, as farm labourers (harvesting olives) and domestic help.⁵⁴ Yet, in 2013, around a third of Syrian men in and out of camps were not willing for women to participate in home-based income generation or training (ibid.), and a more recent survey in Azraq camp (CARE, 2015) still found conservative views persisting around gender norms, with an expectation for women's responsibilities to centre around domestic chores. Additionally, the survey found that by age 18, many Syrian women were married, and already in charge of their own households. This clearly highlights entrenched social obstacles around women's engagement in economic activities.

Looking closer at local dynamics, the confluence of unstable living situations, extreme poverty, and poor livelihood opportunities has acted as a key driver of change in Syrian gender roles amongst refugees.⁵⁵ These pressures and new gender norms have strained traditional family structures and relations, leading to family 'protection' responses (e.g. increased early marriage), as well as the domestic abuse of women and girls.⁵⁶ In Zaatari camp in particular, gender-based issues have included forced and early marriage, sexual exploitation and trafficking (Shama, 2013), domestic violence and 'survival sex'.⁵⁷ Meanwhile, FHHs in host communities have been vulnerable to unscrupulous landlords, with physical and sexual exploitation of women and girls for rent payments and otherwise.⁵⁸

Despite it being illegal in Jordan to marry under 18 years old, Syrian girls are often pressurised into early

50 Southern Syrians remain traditional but often less refined in their behaviour than northern Jordanians. In focus groups in Mafraq, Jordanians disapproved of Syrian's loose language "polluting" the religious standards of their communities with their behaviour and speech' (Mercy Corps, 2013). Field staff in Amman also noted the more relaxed attitude of Syrians to the 'five pillars of Islam' (including praying, and fasting) (interview with Mercy Corps, Amman, 31 October 2015).

51 Jordanians tend to disprove of Syrian women's habits of strolling around the streets at night, and staying up late with the family. Syrian women can also ride on the back of a motorbike with a man, which is still highly taboo in the Jordanian context (interview with Mercy Corps Jordan staff, 31 October 2016). Meanwhile, in southern Syria it is frowned upon for women to drive alone (interview with Syrian refugee from Dara'a, Dead Sea, 11 January 2016).

52 The SIGI index cites data from the 2006 Multiple Indicator Cluster Survey (MICS3) that shows over 20% of Syrian females were married before 18 years (3.4% of girls before the age of 15, 17.7% before the age of 18) (<http://www.genderindex.org/country/syrian-arab-republic>, accessed 1 April 2016). Compare this to Jordan, where only 13.5% of females were married under 18 in 2005 (decreasing to 12.6% by 2012) (UNICEF, 2014).

53 A fact which adds to local grievances in Jordan, as Syrian families require more medical assistance for their children, thus putting pressure on local services (interviews with refugees in Jordan, Thea Hilhorst, April 2016).

54 Interviews with NRC, IRC, Jordanian Women's Union, Irbid 2-3 November 2016.

55 <http://www.al-monitor.com/pulse/originals/2015/03/syrian-refugees-jordan-women-gender-roles-changing.html#>

56 See Andreychuk (2014). It is worth noting that domestic violence often rises during economic, climatic or conflict-related shocks and stresses. In displacement, such phenomenon outside of the home may be exacerbated where there is a climate of violence (comments from Oxfam gender team, 24 October 2016).

57 See Andreychuk (2014). These various gender dynamics and abuses were observed to have been particularly bad during the early days of the camp, when there were high numbers of refugees. In 2015-16, the situation was considered to have much improved.

58 Women's Refugee Commission (2014: 11). There are also pressures to offer adolescent girls for marriage in exchange for rent payments (Interview with NRC officer representative, Irbid, 2 November 2016.)

marriage with no legal protection.⁵⁹ The phenomenon of early marriage is both common in some parts of Syria and legally acceptable (usually at 15-17 years),⁶⁰ yet in Jordan, such marriages are now argued to be precipitated by difficult circumstances and uncertainty (as a social and economic coping strategy),⁶¹ and to ensure *sutra*, or 'security in life and protection from hardship' according to Islamic belief. Parents may make such choices to protect their daughters in the short term, even if these decisions may harm them in the longer-term.⁶² Syrian refugee women indicated that 'dwindling options and scarce resources' meant that early marriage was the only 'viable alternative' for daughters and for their families, and that marriages are often conducted hastily, without traditional background checks, and with a focus more on immediate needs (i.e. on the prospective husbands' ability to provide financial security) (IRC, 2014; UNICEF, 2014: 10). Early marriages are also often hidden and lack legal authorisation, with cases of abandonment and forced prostitution in the camps.⁶³

Due to a concerning increase in early marriages amongst refugees, an interagency assessment was launched (UN Women, 2014), which found that almost half of Syrian girls marry between the ages of 15-17 years. And, reinforcing earlier studies, it was noted that economic and physical insecurity might be augmenting this phenomenon in the displacement context. Focus groups convened by Caritas Jordan (2014) indicated that adolescent girls were also 'more likely' to be married to a much older man⁶⁴ (and in limited cases, a Jordanian),⁶⁵ as such men would be able to provide 'protection in

an unsafe or unfamiliar environment'. UNICEF (2014) identified strong links between education and early marriage, with poor performance and dropout resulting in early marriages. There were also lingering questions from both families, and the girls themselves, in 'the utility of girls attending school in the host country' (IRC, 2014). Notably, the low (cultural) value given to education extends across the sexes, with Syrian boys dropping out of school (from 12 years old) to 'work', due to economic pressures from their family but also due to little interest in formal education. Yet in 2015, attitudes appeared to be slowly changing in some locations, with a growing importance attributed to literacy and school education in some parts of the refugee camps for securing future (skilled) work opportunities (CARE, 2015).

Domestic and community insecurities

Home and community-based tensions have particularly shaped gender dynamics. Domestic violence was described to be highly prevalent in Syrian refugee households, particularly peaking around two to three years into the crisis.⁶⁶ This was likely triggered by stress, but also men's boredom with women and children often bearing the brunt of their frustration.⁶⁷ Syrian women and girls were also reported to face more public-based insecurities and violations than men, as well as street-based harassment⁶⁸ in their 'daily negotiations' to secure their basic needs with their physical and sexual safety and dignity intact.⁶⁹ In both the camps and host communities, women and girls have responded by limiting their movement outside of the house due to 'fear of sexual assault and harassment',⁷⁰ which influences their social as well as economic lives.⁷¹ With the pressure of upholding their 'honour', male relatives also restrict

59 The traditional ceremony is performed with a *sheik* or elder.

60 While the legal age for marriage is 18 for males, and 17 for females in Syria, with the 'permission of the male guardian and special approval from a judge', boys may marry as young as 15 and girls as young as 13. The actual registration of marriages tends to take place sometime after the traditional marriage (presided over by two witnesses and a sheik (elder) known to both parties), with no practical legal penalties (UNICEF, 2014).

61 Girl-children may be required to marry adult Syrian men for social 'protection' i.e. from environmental threats outside of the home (sexual assault from Jordanian men). From an economic perspective, the early marriage of girl children is also a coping strategy by families who are unable to provide for all their children. This is discussed by the IRC (2014) in the context of Syrian refugees across the region.

62 Meanwhile Syrian refugee boy children may be considered 'economic actors' who can provide for their families, and hence are taken out of school (IRC, 2014).

63 See Andreychuk (2014). With improvement in the camp situation and reduction in numbers in 2015-16, such cases of abandonment and forced prostitution are now indicated to have decreased.

64 This is further backed up by reports by UNICEF (2014). The research found that 16.2% of 15-17-year-old Syrian brides married men 15 or more years their senior (2012 statistics).

65 Syrian men are viewed as more reliable and closer in cultural background, and a safer bet for a potential future life back in Syria. Syrians also have an ideal of 'endogamy' (if not commonly practised) that puts a preference on lineages and marrying within the community or close family circles (Collelo, 1987).

66 Interview with Jordanian Women's Union, Irbid, 3 November 2015.

67 Interview with NRC outreach staff, Irbid, 2 November 2016. 'Intimate partner and domestic violence in homes, particularly targeting women and girls, is becoming more common, while challenges for reporting remain, especially in the case of sexual violence' (interview in 2013 by Women's Refugee Commission (2014)). Yet women themselves admit to participating in increasing levels of violence against their children as well as a way of relieving their 'stress and anger' (IRC, 2014).

68 DRC Jordan (2015) reported that a third of Syrian refugee women in Karak faced verbal harassment.

69 Syrian refugee women and girls in Jordan report 'feeling exhausted by the daily negotiations – for physical and sexual safety when securing food, water, shelter or clothing' (IRC, 2014). In refugee camps in particular, 'walking to school, the store, the latrine ... exposes them to threats of harassment and assault'. Incidences of rape have occurred with 'far too much frequency', and are often unreported due to cultural taboos (Andreychuk, 2014).

70 A third of women indicated that they were too 'scared or overwhelmed' to leave their homes. The freedom of mobility was limited even in the safer pre-crisis Syrian context, but an uncertain environment has added further pressures (IRC, 2014).

71 'Economic opportunities are lost because women and adolescent girls alike must curtail activities outside of the home to protect themselves from additional abuse' (IRC, 2014).

women's movement (IRC, 2014) and believe that they should defend this honour at all costs (a belief that may be exacerbated in a context of instability).⁷² Refugee men are reported to often react violently (both towards the perpetrators as well as their own women) when they hear of harassment. Notably, with the presence and therefore protection of a male lacking, divorced and single women may be particularly vulnerable to city-based intimidation and harassment. Overall these various changing social dynamics and pressures – at both family and community level – shape the evolving lives of Syrian refugee women in Jordan with uncertain effects.

4.2 Local conditions in the research communities

Taking a closer look at the specific research areas, it is fundamental to appreciate the micro-context of Syrian refugee women's lives and work (see Appendix 3 for an expanded description of the research contexts). In the selected host communities of Irbid and Zarqa in northern Jordan, major tensions were initially sparked following the arrival of the Syrians in 2011-12, with hikes in rents and pressures on local infrastructure and services.⁷³ At the time of the research, however, these tensions were reported to have decreased following various government measures and aid support, but also notably, after a major reduction in the numbers of refugees in 2014-15 (as much as 50% in areas visited). Refugees were described to be leaving for cheaper accommodation in other cities, some to travel to Europe (up to 50%) and others to return to Syria (up to 25% of cases). Three key reasons were cited for this movement: financial stress, particularly after the WFP vouchers were cut in mid-2015; the lack of work opportunities (and family instability); and poor access to services, including schools and affordable medical care. Other important areas of community-level stress included 'culture, religiosity and marriage patterns', with clashes in practices between Jordanians and Syrians, particularly related to gender (see previous sub-section). Community tensions have been further aggravated by negative media coverage of refugees (e.g. refugees taking local jobs), the anti-social behaviour of Jordanian youth (local intimidation of refugees), and the persistently high population of young, unemployed Jordanian men.

72 Until 2011, there was an acceptance of 'honour' related crimes (including murder) under Syrian penal codes (IRC, 2014).

73 Four city areas were investigated in each city. In Irbid, this included the neighbourhoods of Edoun and Sareeh located near to the city centre, and more sub-urban/rural areas including Yarmouk (Kharja and Hareema) and Beit Rass. In Zarqa, this included Hai Al-Iskan, Ghuarra, and Petrawi nearer to the centre, and the rural area of Misfa-Hashimir. Tensions were measured in Irbid by Mercy Corps (2014b).

Zaatari camp (Districts 1 and 4) was reported as being less stressful in terms of access to facilities and local tension,⁷⁴ but viewed as a last resort for refugees, with limited freedom of movement and opportunities for engaging in livelihoods.

In terms of social dynamics for women and girls, low levels of education were reported for girls in all research areas (typically up to ninth grade), as well as high levels of early marriage and limited social networks (due to local pressures to maintain a low profile and laws around association).⁷⁵ With regard to household gender dynamics, Syrian refugee women in Irbid tended to be accompanied by their husbands in the suburbs, with FHHs more common in urban centres (at least 50% of refugee households in Edoun were FHHs). In Zarqa, FHHs were even more prevalent (40-80% of Syrian refugee households), with most residing in poorer city neighbourhoods. Meanwhile, in Zaatari camp, unlike in host communities, less than 20% of households were FHHs.⁷⁶

Looking towards local community structures and support, in both Irbid and Zarqa there were established local community centres or CBOs, which acted as NGO focal points for aid projects.⁷⁷ Meanwhile, in Zaatari camp, local/international NGOs ran community centres themselves. However, across the three research locations there was little social organisation for more productive purposes, except for two Jordanian women's cooperatives in Irbid (in Edoun and Kharja). INGOs such as Mercy Corps worked through the main community centres, and often were involved in psychosocial projects, cash and in-kind handouts, youth activities, and housing repair/maintenance. Despite this assistance, with challenging local conditions and the high 'cost' of city life,⁷⁸ the exodus of Syrian refugees began in earnest in early 2014, with a 'critical mass' of Syrians returning to Syria (Mercy Corps, 2014b). A second exodus was triggered in late 2015 and early 2016 due to growing economic pressures on the refugees. Refugee men in particular were thinking of fleeing back to Syria, or onwards to Europe to 'find work'

74 Earlier phases in the camp were deemed more stressful though, with initially high refugee numbers and camp conflicts.

75 In Jordan, refugees are not permitted to be members of registered or unregistered CSOs (<http://www.icnl.org/research/monitor/jordan.html>).

76 According to local leaders, the camp is not deemed to be a 'suitable location' for FHHs. Instead, they are encouraged to find non-camp accommodation with family/relatives in other parts of Jordan. In Zaatari camp, there have been many reports of sexual violence, particularly against FHHs.

77 In Beit Ras, Irbid, the community centre was set up by Mercy Corps.

78 Community leaders' focus group, Edoun, Irbid.

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to support their families.⁷⁹ Far from being settled after three years, the majority of refugees viewed life in Jordan as merely temporary, before they were able to 'return home' (or elsewhere) and start a 'real life' again:

'Whilst we are alive today, it [living in Jordan] feels like a waiting game. Life feels both uncertain and unmoving. Perhaps we will flee [like the others] to Europe...'

(Syrian woman refugee, Beit Ras, Irbid)

4.3 Exploring refugee women's livelihoods

In the early phases of the research we pre-identified different types of paid work that were being undertaken by Syrian women refugees in Jordan, with variations in and out of the camps. These mainly included *home-based paid work* such as **tailoring, food production** (e.g. traditional Syrian food such as pastries and sweets, as well as hot dishes) and **hair/beauty services**. Meanwhile, *paid employment* included work in **factories** and **agriculture**, and work as **domestic staff** and **shop assistants**. These two types of work remained the main focus of discussions with the women. **'Volunteer' work** with NGOs and CBOs was also reported (and much sought after, with small monthly stipends), but these opportunities were said to be limited, with no more than a handful of such jobs available per neighbourhood. They were also often project/activity dependent. Other less common work included private tuition⁸⁰ (by university educated scholars) in English as well as technical specialties such as engineering. **Petty trading** (especially in make-up items) was described to be another very minor initiative out of the camps (less than 5%). Interest was limited however, with this activity described to be both 'dangerous' (i.e. in terms of being caught by the authorities), and leading to 'minimal profits' (less than 100 JOD per month). Notably, in the northern Jordanian context as opposed to southern Syria, there is an evolving culture of local Jordanian women engaging in paid work, with at least 60% of Jordanian women involved in full-time work in the public sector, civil society groups, local businesses (e.g. beauty salons), factories and home-based enterprises.

Table 1 captures the broad trends relating to the participation of Syrian women refugees in key part-time income-generating activities, along with estimated levels of remuneration.

⁷⁹ Women's focus group, Sareeh, Irbid.

⁸⁰ This emerged as a side activity in some of the meetings, but it was not included in the original research tools.

Women's engagement in economic activities in host communities

Women's focus groups in Irbid indicated that on average 20-30% of Syrian refugee women participated in part-time paid work, with variations mainly relating to rural/urban differences, seasonality and festivals. There were also variations amongst women, with young married women particularly constrained over choices of work (with husbands preferring women's work that could be done from home). Female-headed households were shown to be the most active, but women in all areas were 'increasingly interested' in becoming involved in income generation.

Box 1: Juggling diverse income-generation activities in central Irbid

'I am 35 years old and from Dara'a. I arrived here in Irbid three years ago with my disabled husband, three young children and parents-in-law. We live in an apartment in Irbid city and I provide for the whole family. The rent for the flat is 160 JOD per month and it is in terrible condition. My husband used to be a support engineer, and he looked after the family. I didn't need to work. He was then imprisoned and tortured by the regime in Syria, and this has left him semi-paralysed, without the use of his legs. I now work as a [paid] volunteer at a CBO in Irbid. I also work as a cleaner in the Director's house. This is a job that is a great shame for our culture but I am grateful to work for someone that supports me. My husband has also accepted this now and no longer gives me trouble. I also occasionally make food for family gatherings of my neighbours. In Syria, women didn't need to work, as they relied on their husbands. [Even though it has been difficult] through all of this work and responsibility in Jordan, my self-confidence has greatly increased and I also have a newfound respect from my family. In 2015 however, with the reduction in [WFP] assistance to 10 JOD per month per person, I couldn't afford to continue to support our extended family, so my parents-in-law have now returned to Syria. We stay in touch via 'Whatsapp'. My son (14 years old) also now works to support the family in a local bakery. In our building, all of the rest of the refugee families have left (four) to go to Turkey and then Germany. My husband believes it is better for us to stay close to Syria and then we can return home more easily after the war.'

(Syrian woman refugee, Irbid)

In more rural areas of Irbid (e.g. Kharja, Beit Ras and Hareema), up to 50% of Syrian women were involved with the annual harvesting of olives during October to January, with work outside of the season (mostly home-based) less common (less than 10% of Syrian women had paid work outside this period). In one sub-urban area (Beit Ras), there was a factory for children’s diapers, where significant numbers of local refugee women (up to 10%) were working. Paid work as shop assistants was also mentioned, and occasional freelance teaching (English) but only in the central areas (e.g. Edoun). Domestic work (e.g. working as a maid) was perceived to be the least desirable and most ‘shameful’ type of paid employment, and thus often hidden (less than 5% percent of Syrian women reported this type of work). With little access to agricultural or factory work and transport considered too expensive, participation in home-based work was higher in the more central urban areas (up to 30% of Syrian women), although there was still a (slight) seasonal

dimension to it and thus it remained part-time. Home-based initiatives included tailoring, food production, and hair and beauty services. Notably, the refugee women were responsible for all aspects of their work (i.e. men were not involved at all with these activities), with older women often making contacts in the building. Catering activities were more common over the summer (i.e. for weddings) and in the lead up to religious festivals (i.e. Eid).

Meanwhile, in more urbanised Zarqa, and where higher numbers of FHHs were reported, Syrian refugee women’s participation in paid work was even more common. Here, it was reported that 40 to 60% of Syrian refugee women in target communities engaged in part-time paid work, with variations again mainly relating to city location, seasonality and festivals. Women’s focus groups even cited higher numbers of women working than men, as a result of the increased government surveillance in 2015.

Type of work	Participation of Syrian refugee women in work / remuneration		
	IRBID	ZARQA	ZAATARI CAMP
1. Home-based food production (seasonal) (e.g. sweets, pickles, pastries)	Up to 30% (in city) 100-150 JOD/mth	Up to 60% (in city) 90-200 JOD/mth	<5% 50 JOD/mth
2. Tailoring, and textiles (home)	10-30% (in city centres) 50-80 JOD/mth	Up to 30% (in city centres) 70-200 JOD/mth	<5% 10-50 JOD/mth
3. Agricultural work (seasonal)	Up to 50% (limited rural areas only) 200-300 JOD/mth	Up to 40% (limited rural areas only) 150 JOD/mth	<5% 120 JOD/mth
4. Hair/beauty (seasonal)	10-30% (mostly city) 100 JOD/mth	10-30% (better in city) 50-300 JOD/mth	1% 50-150 JOD/mth
5. Factory work	0-10% (only where factories are nearby) 70-100 JOD/mth	Up to 10% (only where factories are nearby) 120-200 JOD/mth	n/a
6. Housemaid	Less than 5% (only in city areas) 100-150 JOD/mth (10 JOD/day)	Up to 15% (in city) 150 JOD/mth	n/a
7. Working in malls/ shops	Less than 5% (in city) 100-120 JOD/mth	510% (in city) 100-120 JOD/mth	<5% 15-30 JOD/mth (part-time)
8. ‘Volunteer’ at CBO/NGO	5% 50-150 JOD/mth	5% 50-150 JOD/mth	5% 140 JOD/mth

Table 1: Main income-generating activities of Syrian refugee women in Irbid, Zarqa and Zaatari camp (% participation and remuneration)

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'It is easier for women to work as we face less problems with the authorities. Men are often subjected to checks and penalties.'

(Women's focus group, Ghuaria, Zarqa, 14 January 2016)

Notably, as in Irbid, the phenomenon of women working was reported to be unlike their lives in Syria, where they typically 'remained at home' with men 'not needing them to work', unless in the public sector (e.g. as teachers, nurses, doctors). In the more rural target areas of the city (e.g. Misfa), up to 40% of Syrian women were involved with harvesting olives, with reduced (mostly home-based) work outside of the season. In the urban areas respondents mentioned working as shop assistants, but only as a limited activity (perhaps 5-10% of Syrian women in city centres). Where available and nearby, participation in factory work was estimated to be significant, perhaps up to 10%. Once again, domestic work was considered the least acceptable form of employed work 'for the desperate and uneducated' (Women's Group, Edoun), but still secretly pursued, and more common in urban

Box 2: A woman's food processing business in Zarqa

'I am 43 years old and from Damascus city. I arrived in Zarqa with my mother in 2013. My husband is Iraqi and has been stuck in Iraq since 2014. My sister is a refugee in Turkey, and we have two brothers in Germany and Austria. I graduated in agriculture and have been running my own business in Damascus for a number of years (in tourism) and had a boutique shop there too. We lived in a busy neighbourhood in the city. After the war started, I then worked with ICRC for several months before we decided to flee. In Zarqa, I set up a small cooking business. As an introduction, I made samples of Syrian food, and offered this to our neighbours to try. With eight other Syrian ladies, I then launched the business, taking orders from my neighbours and later local businesses. Under a CARITAS project, I then learned how to cook European food, and we added this to our repertoire. We would charge a lump sum for the raw materials and add on the cooking fee. At the beginning, the business was highly successful and in great demand, but then others [Syrian refugee women] began copying us and the orders were reduced. Sadly, all the other women have now also recently left Jordan, and the business stands with just me. I would leave too but I need to care for my elderly mother...'

(Syrian woman refugee, Hashimir, Zarqa)

centres (up to 15% of Syrian women). Similarly to Irbid, participation in home-based work was high, particularly in urban areas (up to 60% in the summer season). As in Irbid, this related to tailoring, food production, and hair and beauty, all more common over the summer for weddings and before religious festivals such as Eid.

Across the two city contexts, it is interesting to look closer at the remuneration of the various activities, seasonality and local demand. Of the **dominant home-based paid work, food production** was the most common activity in poorer urban neighbourhoods of Irbid and Zarqa, with average profits of 90-200 JOD per month. Syrian women typically sell both hot and cold food to Jordanian households over festivals, and also supply to offices and factories. In Hashimir, Zarqa, there had unusually been a group of eight Syrian women who worked together, managed by a female entrepreneur (who exceptionally was both well-educated, and had previously managed her own tourism business in Damascus, see Box 2). Cleverly developing a local network of private clients, she later received orders from companies, with an office boy collecting the food from her home directly. The business was successful and she was well known locally. Yet in general, due to limited profits in such endeavours, local women described deliberately reducing the quality of traditional sweets and pastries,⁸¹ saving money on the ingredients (but reducing potential future demand). In addition to food production, tailoring and textile activities were equally popular in wealthier neighbourhoods, for example for the mending of clothes, handmade crochet and embroidery. Typical profits were estimated at 50-200 JOD per month, with variations related to women's skills and quantity of work. Meanwhile, hair and beauty services were both seasonal, and linked to the wealth of the neighbourhood. Remuneration was cited at 50-300 JOD per month (with higher levels 'in the season' in central upmarket areas of Zarqa).⁸² The refugees would do the work at the client's house, or the client would come to her apartment. Some refugees were also reported to work in the salons, but 'there was a risk of getting tricked by the manager with less pay'.⁸³

In terms of non-home based work, Syrian women refugees could hope for 120-200 JOD per month for factory work in urban Zarqa (and closer to 100 JOD per month in rural Irbid), 100-150 JOD per month for work

81 For example in replacing olive oil with sunflower oil (Women's Group, Ghuaria, Zarqa, 14 January 2016).

82 Typically the refugees would offer half of the price of the salon service e.g. 5 JOD instead of 10 JOD.

83 Women's focus group, Guaria, Zarqa, 14 January 2016.

as a housemaid (or 10 JOD per day), and up to 120 JOD per month as a shop assistant, but these types of employment were uncommon. Popular but scarce 'volunteer' NGO work could bring in 50-150 JOD per month. For agricultural work (available in rural Irbid and on the outskirts of Zarqa), monthly salaries could be as high as 300 JOD per month in the harvesting season. All of the employment remained informal, without legal contracts and with little job security. Workers were provided with transport in some neighbourhoods in Zarqa. Outside of the main olive-harvesting season in Kharja, Irbid, there were further minor work opportunities in other perennial horticulture, including cherry harvesting in the spring, and almonds in the early summer. In the more central areas of Irbid and Zarqa, women emphasised that up to half of women refugees had now become the main family 'breadwinner':

'Men are often stuck at home currently due to the issue of surveillance and limited work opportunities. Women have become more active than men and are now the main household "breadwinners". We now call these households [with women earning] "female-headed". For men, their lack of work, and lack of opportunity to support their families, and being stuck at home is causing psychological issues.'

(Women's focus group Misfa and Hashimi, Zarqa, 16 January 2016)

Women's engagement in economic activities in Zaatari refugee camp

In contrast to the host communities, the participation of Syrian refugee women in income-generating activities⁸⁴ in the two target areas of Zaatari camp was reported to be extremely limited (less than 5-10%). In terms of more common informal, home-based paid work, a few semi-skilled or skilled women were involved in tailoring, and beauty/hair services (there was reported to be 5-6 semi-skilled beauticians per district). Yet this work was hampered by a lack of electricity and local demand (refugee women had limited resources for luxury items). Only a minority of women were involved in food production, as this was considered skilled men's work in the camp⁸⁵ and not culturally acceptable for women to do.⁸⁶ In terms of non-home-based paid work, women were involved as NGO volunteers, but jobs were extremely limited and most of the positions often required college

84 Less licit or underground activities were not explored in this research, but were not reported as being remarkable amongst the women in the camp.

85 Often these men had sweet/pastry businesses in Syria.

86 Women's focus group, District 1, Zaatari Camp, 18 January 2016. It was considered culturally unacceptable for women to sell to other Syrians.

education.⁸⁷ For those with such opportunities, life in the camp was considered 'tolerable'. Young women were also employed as shop assistants, but this again was not considered socially acceptable (less than 5% of Syrian women were reported to participate in this). Around 200 shops line the main shopping street in Zaatari (known as the 'Champs-Elysees'), but with only around nine shops attended by women (bridal wear and make-up stores) they reflect the persistence of conservative attitudes in the camp.⁸⁸

'Even if we opened a shop, men would take it over. Shops are assumed to be for men and women's activities should be home-based. Men also consider that they should also have priority over any work opportunities'

(Women's focus group, District 1, Zaatari Camp, 18 January 2016)

In Districts 5, 6 and 9 it was common for women and men to apply for 'temporary leave' in the harvesting season to work in the olive groves.⁸⁹

4.4 Unravelling obstacles to women's economic activities

In the first phases of the study we pre-identified key social and cultural barriers influencing Syrian women's engagement in paid work (in or out of the home), pertaining to both access to work/income generation, and the intensity of work (i.e. scope and frequency). These various barriers include a lack of appropriate skills/knowledge (e.g. technical skills, but also business know-how), a lack of credit (capital/funds), fear of local authorities, community intimidation and harassment (including street jeering and threats by Jordanians and Syrians, often youths), early marriage, religious pressures by the public⁹⁰ (linked also to conservative attitudes), and domestic-related issues (particularly stress from a lack of male support for work, as well as the weight of home chores and childcare) (see Figure 2).

87 Salaries for teachers and supervisors were estimated to be in the region of 250JD per month. Less skilled training assistants and cleaners were estimated at 140 JD per month (Women's Focus Group, District 1, Zaatari camp, 18 Jan 2016).

88 Interview with shop assistants in Champ Elysee market, Zaatari camp, 17 January 2016.

89 Women's focus group, District 1, Zaatari Camp, 18 January 2016. Refugees can apply for 15 days of leave to visit family.

90 This includes pressures for women and girls to abide by strict Islamic norms, including to veil, and to refrain from public life.

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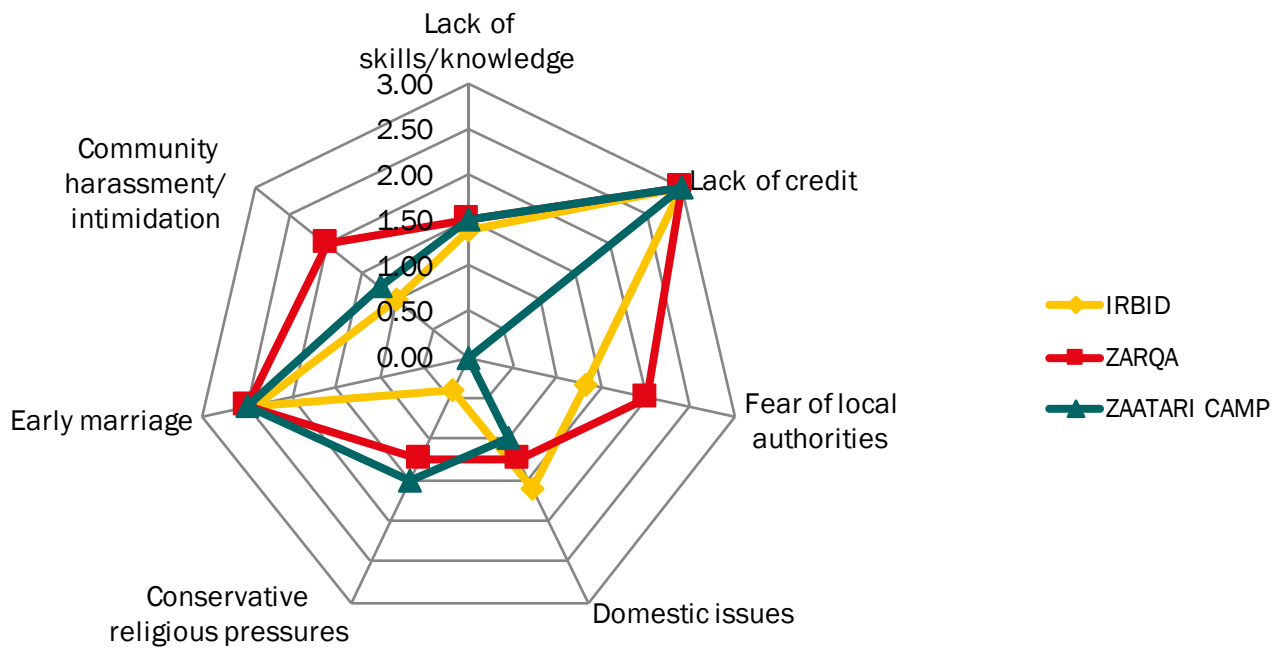


Figure 2: Perceived barriers to work for Syrian refugee women. Note: Rating 0 = not relevant to engaging in work, to 3 = major barrier to engaging in work.

The women’s focus groups explored the comparative pressure of each of these barriers, as women engaged in paid work (although the full extent of each of the barriers was not assessed). In all three of the research locations (in and out of the camps), Syrian refugee women indicated that **access to credit** was the largest barrier to income generation (rated of major importance). This related mainly to opportunities for home-based work, and the purchase of equipment and raw materials (e.g. sewing machines, beautician supplies, food). Syrian women in host communities highlighted that such credit-related constraints were in contrast to their Jordanian counterparts, who could apply for micro-loans with local banks.

In addition to limiting home-based initiatives, a lack of credit also pertained to access to formal work and the application for a work permit in Zarqa (‘If we had work permits, we wouldn’t need to do home-based work’).⁹¹ In Irbid, there was an echo of the same sentiment, with a preference to work outside of the home if possible, challenging the notion that women’s work should only be home-based (or that women themselves prefer to work from home).

⁹¹ Women’s focus group, Misfa and Hashimi, Zarqa 16 January 2016.

The second largest reported barrier in all research areas was **early marriage** for young women (rated of major to medium importance). With honour-bound husbands exerting new protection and control, this phenomenon was described as influencing women and girls’ access to work outside of the home (even in their mother’s home), with pressure to engage in more home-based work (and their subsequent responsibilities to care for their children). This expectation to remain home also influenced the potential continuation of Syrian girls’ studies (in contrast to Jordanian married girls who are permitted to continue their studies and pursue further education). Notably, early marriage was cited to be decreasing in some parts of the camps (District 4), with a new emphasis by aid agencies on the Jordanian law and a threat of deportation by authorities.

In Zarqa, the third set of challenges (rated of medium importance) included **community harassment** and **fear of authorities**. The former reflected the more volatile and concentrated urban environment. The latter was linked to the higher engagement of women in work in the city (in contrast to quiet Irbid), with increasing levels of anxiety around such illegal work. Harassment was mainly verbal by Jordanian male youths, but for some single Syrian women this was enough to prevent them from leaving the

house, even for weekly food shopping. Such street-based intimidation was described to have a seasonal dimension, with Eid and holiday times indicated as being the worst.⁹²

The final set of barriers in Zarqa (rated of medium to minor importance) included a **lack of skills and knowledge, domestic issues** and **religious pressures**. Skills and knowledge were reported to be a 'medium' barrier to work, although most women cited existing skills in cooking, beauty and textiles.⁹³ Domestic issues were reported to be of minor importance in terms of family tension and stress (most were FHHs and did not face pressures from their husbands). With respect to religious dynamics, this was likewise indicated to be fairly insignificant, with most mosques described as 'moderate' (with 'educated' Imams). Women were only advised on how to work in a way that was 'respectful' and in line with being a 'good Muslim' (i.e. in terms of appropriate dress, and ensuring appropriate relations with men). In one very poor and marginalised area, however, more conservative dynamics were reported, and this was indicated to be a 'major' problem for Syrian women and girls working in that area:

'People follow the local Imam without thinking, particularly when he says "Do not let girls go out or work".'

(Women's focus group, Ghuarria, Zarqa, 14 January 2016)

Meanwhile, in Irbid, the third set of combined challenges (rated lower than Zarqa, between medium to minor importance) included **community harassment, fear of authorities, a lack of skills and knowledge, and domestic issues**. Community harassment was deemed to only be a notable concern in central areas such as Edoun, with gangs of Jordanian male youths taunting Syrian women and teenage girls (but was considered less significant in rural areas). Whilst there was still some fear of authorities, refugee women were subjected to fewer checks than refugee men.⁹⁴ One of the refugee women also explained that if there were officials in the malls, Syrian women shop assistants would simply pretend to be customers (with the notable help of their Jordanian employer). In terms of skills, existing technical abilities were not

⁹² Women's focus group, Ghuarria, Zarqa 14 January 2016.

⁹³ The skills and knowledge of the women emerged not to be a major obstacle to participation in different economic activities in all locations, and thus was not explored extensively in this short research. It may warrant future assessment to determine specific training that women may need, including different types of technical skills.

⁹⁴ 'Legally Syrian women face less economic penalties than men. The authorities tend to check men's papers on the bus and in public places but leave women alone' (interview with the Director of the Jordanian Women's Union, Irbid, January 6 2016).

Box 3: Struggling to make ends meet in Edoun, Irbid
"I am 27 years old and from Dara'a. I arrived in Jordan three years ago with my mother, two sisters and three brothers. Our father stayed behind in Dara'a. My eldest brother was then deported back to Syria after being caught working in a restaurant in Irbid city, one and half years ago. We stay in touch with him via whatsapp. I am engaged to be married, but our plan was disrupted by the war, and my fiancé is now stuck in Syria. I work as a [paid] volunteer at a CBO, and my sister teaches English part-time from home. Sometimes our father sends money packages from Dara'a and other times we borrow money from relatives. Our family now receives just 10 JOD per month per person in WFP support, and we all try together to make ends meet. The apartment is 180 JOD per month but we ask the landlord to be patient with us.'

(Syrian woman refugee, Irbid)

considered a major obstacle to work, although many women mentioned the need for 'guidance' on how to run a home-based business and how to market the products effectively.⁹⁵ Domestic issues varied in significance, and depended on home situations, with women cited to (initially) face 'double to triple the family problems'⁹⁶ that they had in Syria (with financial stress, and pressures between the sexes). Finally, **religious conservatism** was not considered to be relevant in the rural areas, but was more notable in urban Edoun:

'Religious families in this area prefer girls to study the Koran. But if she must work, she should cover her head.'

(Women's focus group, Edoun, Irbid, 5 November 2015)

In the rural area of Beit Ras, religious issues were reported to have been a previous problem for women's mobility and work, but 'ideas [on women and girls] were now changing with the internet' (Women's Group, Beit Ras). Where husbands were present, however, this was still creating difficulties for work and a 'lack of acceptance', even if the woman in question was successful in her different activities. Other challenges voiced included the low pay of women in city and suburban jobs compared to men. For example, a male

⁹⁵ Women mentioned the lack of recognition of Syrian higher education certificates, which inhibited continued education. Yet 'if you were wealthy, this doesn't matter' (Women's focus group, Sareeh, Irbid, 14 November 2015).

⁹⁶ Women's focus group, Kharja, Irbid, 6 November 2015.

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shop assistant would be able to earn twice his female counterpart in the outskirts of Irbid.

In Zaatari camp, the third set of challenges – a **lack of skills and knowledge** – was reported to be a significant obstacle in one area (District 1), and irrelevant in another (District 4). Skills were linked to the job market in Zaatari, with the much-prized volunteer positions with NGOs (considered ‘gold dust’) requiring high school education and English skills. **Community intimidation and religious dynamics** also differed between the two areas of the camp, with one women’s group rating these to be of medium concern, albeit decreasing in significance (District 1),⁹⁷ whilst the second group emphasised the almost complete reduction in these issues (District 4). Women in District 1 stated that ‘men were afraid to let women out of the house for fear of harassment’, and that ‘religious men do not let women out at all’. More radical religious issues were not voiced though, contrasting to earlier reports.⁹⁸ Notably, in the camp there was also control by men of certain home-based enterprises (food), and little demand by local households for luxury services (beauty and textiles). Overall, women in District 4 highlighted that despite constraining camp circumstances, conservative attitudes and limited work, women were becoming stronger, and there had been significant ‘role reversals’ in their traditional behaviour. Men were reported to be ‘depressed and weak’, with women assuming new family responsibilities (e.g. shopping and interacting with authorities) and remaining ‘active’ (even if their economic life was suppressed).⁹⁹

barriers are linked to a fear of detection by authorities, domestic issues (stress from a lack of male support, and the weight of household chores), local conservative/religious attitudes, local intimidation by Jordanian youths, and, less importantly, the extent of women’s knowledge/skills. In all areas in and out of the camps, women reported that their new responsibilities through work or otherwise, further challenged gender norms.

Summary

To summarise, we found an increased participation of refugee women in part-time paid work in host communities (over a third of refugee women), and a dominance of home-based initiatives in urban centres. Meanwhile, livelihood opportunities remained limited in Zaatari refugee camp, with less than 5-10% of Syrian women engaged in paid work. Adding depth to NGO reports, indicative livelihood barriers for women mainly relate to access to credit (for raw materials, but also work permits) and notably early marriage for young women. Secondary, and more complex social and institutional

97 ‘Difficult and troublesome people’ were said to have been deported back to Syria (Women’s focus group, District 1, Zaatari 18 Jan 2016).

98 In 2013, the camp was both overwhelmed in numbers (120,000 refugees), and affected by radical religious elements (they were later evicted from the camps).

99 This was also echoed in articles about women from the camps, with women demonstrating ‘remarkable resilience in finding ways to build their lives’ (Effendi, 2014). This included even volunteering for free to ensure a sense of ‘purpose’ (ibid).

5 Pushing boundaries: precarious livelihoods in the balance

In migrant settings, new socio-economic pressures can precipitate social change for refugee women, which can then be challenging for family men as they strive to adjust to women's empowerment¹⁰⁰ and negotiate 'respectable masculinity' (Kleist, 2010). The extent of women's empowerment may be subtle and gradual, and one dimension of empowerment may have knock-on effects to other dimensions (Mahmud, 2003). For example, new economic responsibilities of women may influence their participation in household decision-making (and household gender relations), particularly if there is contextual receptivity and space for individual and collective agency (Ritchie, 2014). These emerging social dynamics may further influence the wider host community, as refugee women begin to integrate and build social cohesion and, in exceptional cases, engage in social activism (ibid.).

This chapter expands on the fragile nature of Syrian women's work, the constraints on current livelihood endeavours, and the persisting (and inhibiting) phenomenon of early marriage for young women.

5.1 Fragile economic lives in displacement

Upheaval through war and displacement has ushered in new opportunities for Syrian women through the 'transgression of stereotypical gender roles and expectations' and has triggered 'reflections and possibilities for change'.¹⁰¹ Whilst refugee life has evidently brought many challenges, (southern) Syrian women emphasised the 'freedom' and mobility gained from their new existence in Jordan:

'Back in Syria, we were often not expected to leave the house [unless we had specific events or obligations]. Here we can move and have more freedom'
(Women's focus group, Edoun, Irbid, 5 November 2015)

Indeed, the dramatic change in women's norms and gender roles has revolutionised many aspects of refugee women's lives – particularly those from

¹⁰⁰ Empowerment concerns the changing nature of individual and collective agency, which may bring about processes of structural change. This may relate to 'women's sense of self-worth and social identity; their willingness and ability to question their subordinate status and identity; their capacity to exercise strategic control over their own lives and to renegotiate their relationships with others who matter to them; and their ability to participate on equal terms with men in reshaping the societies in which they live in ways that contribute to a more just and democratic distribution of power and possibilities' (Kabeer, 2008: 27).

¹⁰¹ Interview with an NGO worker in Women's Refugee Commission (2014).

traditional Dara'a.¹⁰² From a life solely in the domestic domain, Syrian refugee women must now navigate between the private and public worlds.¹⁰³ For those in host communities, this has arguably gathered extra momentum from the local 'progressive' (albeit hostile at times) environment, where Jordanian women are educated, marry later and engage in work. In the refugee context, Syrian women have more mobility and have taken on increasing responsibilities, particularly those women without husbands.¹⁰⁴ Gender roles are thus slowly changing, with women initially taking charge of buying provisions for the family, accompanying children to school¹⁰⁵ and coordinating with authorities for refugee benefits (as men seek work opportunities), to often engaging in work themselves in place of men.

Evidently there is a new trend of more public-facing lives for Syrian refugee women, including their participation in work to support their families. Earlier reports show FHHs engaging in basic livelihood activities (particularly home-based work such as food preparation, tailoring and beauty), but following the reduction in aid vouchers in 2014-15 alongside increased government surveillance of Syrian men, significant numbers of Syrian women have been propelled into paid-work endeavours. This was particularly noticeable in the urban city context, where at least half of Syrian women refugees now engage in (periodic) income-generating activities.

Whilst precipitated by stressful family and environmental conditions, this has triggered a new sense of empowerment, self-reliance and mobility for women in both economic and social terms. In central urban areas, Syrian women described 'taking over from men' with more responsibility 'for everything'.¹⁰⁶ Amongst themselves, they have even re-framed the definition of 'female-headed households' as those where the 'women are the primary earners' (and men are 'absent' at home).¹⁰⁷ This has generated a new self-belief amongst women of their legitimate engagement in work and new life roles both in and out of the camps.

¹⁰² Dara'a has been 'dislocated from the trend of women's empowerment' that was part of life in northern Syria (interview with Director of Vocational Training Centre, Jordanian Red Crescent, 9 January 2016).

¹⁰³ Interview with the Director of the Jordanian Women's Union, Irbid, 6 January 2016.

¹⁰⁴ This was reiterated several times in women's groups in both Irbid and Zarqa.

¹⁰⁵ Interview with NRC outreach staff, Irbid, 2 November 2016.

¹⁰⁶ Female case study, Edoun, Irbid, January 2016.

¹⁰⁷ This is not to be confused with Female Headed Households (FHHs) described in this paper, where a female is the primary adult in the household (e.g. widows, divorcees, single or unmarried women, or those households where the husband may have remained in Syria).

Power, powerlessness and protection

Whilst Syrian women refugees are slowly being empowered in their new life in Jordan, their participation in paid work remains highly precarious, both legally (without support from the authorities and formal documentation), and physically (with uncertain social acceptance and protection from within their own families and wider community). With a lack of contracts, little experience and no legal protection, women suffer poor treatment (including as domestic workers), and often receive just 50% of men's salaries in agricultural and factory work (or even lack of payment at all). In home-based paid work, the fear of detection by local authorities constrains the advertisement or marketing of goods and services, thereby curtailing local initiatives.

But arguably as concerning are the notable levels of domestic and community intimidation and resistance that women face. Crawford *et al.* (2015: 32) draw attention to similar social challenges of Syrian refugee women in Zarqa, with both cultural restrictions on their movement outside of the house, and physical risks from potential gender-based violence. In addition, any money earned from their endeavours often still goes to their husbands if present ('as [non-professional, paid] work for women holds great shame'),¹⁰⁸ although women's focus groups indicate possible changing practices in this regard, particularly in longer-term refugee households in city centres.¹⁰⁹

Meanwhile men, excluded from paid work (particularly in the construction and service sector), and often confined to the house, remain ever more frustrated, depressed,¹¹⁰ and emasculated, feeling an increasing 'lack of purpose'.¹¹¹ Without the responsibility and routine of work (and 'outside' life), they suffer a loss of confidence and dignity in being unable to fulfil their traditional role as family breadwinners and protectors. Thus, while pressures on services/utilities and a lack of economic opportunity have fuelled meso-level community tensions for both Jordanians and Syrians, the forced confinement of Syrian refugee men (and work 'moratorium') has begun

¹⁰⁸ Interview with Jordanian Women's Union, Irbid, 3 November 2016.

¹⁰⁹ This was not investigated in full due to the limited scope of the research, but anecdotal indicators suggest that income control was changing in city-based, longer-term refugee households, where women were more actively involved in income-generating activities.

¹¹⁰ This is often overlooked by aid agencies (Women's Refugee Commission, 2014).

¹¹¹ On arrival in Jordan, Syrian men felt extremely frustrated both in terms of the hostility of local Jordanians, and their own inability to fully support their families, with men preferring to face the 'guns of Assad' than to remain in a country where they are viewed with such contempt (Mercy Corps, 2013).

to aggravate domestic-level stresses, particularly as refugee women broach new norms.¹¹²

Taking the analysis further, our research indicates that whilst refugee women are pushing new boundaries as economic and social agents, their newfound and emerging self-reliance and independence rests on fragile foundations, with cultural attitudes hindering women's paid work and safety (and even emergence as micro-entrepreneurs). Beyond potential institutional responsibilities (i.e. legal protection in the workplace and neighbourhood environment), this adds a new societal dimension to 'social protection' that highlights the need for family and community protection – and the vital endorsement of women's work – as they engage in safe and productive economic activities with dignity.¹¹³ Without such protection and endorsement, women remain both insecure and a latent economic force, with their potential agency unrealised. Indeed, economic activities with uncertain domestic and community support can lead to violence against women if 'men feel threatened' by this activity (IRC, 2014).

Looking forwards, local (educated) religious representatives in the Jordanian context may offer an opportunity to champion change and address conservative attitudes. Ter Haar (2011) emphasises the potential role of local religious leaders or elders (e.g. *sheiks* and *imams*) as both positively and negatively shaping people's emerging attitudes towards new ideas and development, and in this way they can be instrumental in permitting social change. Such cultural/religious support may be particularly critical as Syrian women assume new rights and roles in their home and community life.

5.2 Piecemeal work, with limited economies of scale

Syrian women refugees typically engage in piecemeal work with few joint initiatives due to local formal pressure and intimidation. They are also inexperienced, and have limited knowledge of running (and marketing) a small group business, often suffering from poor financial literacy.¹¹⁴ Most women are thus involved in part-time individual/home-based work, with poor levels

¹¹² This exclusion and vulnerability of male refugees has been indicated in other recent research too. See for example, Hillhorst (2016).

¹¹³ Programmes are now beginning to understand the importance of working with men and boys to promote a 'change in perspective and behaviour of men of the community' in improving the status of women (Women's Refugee Commission, 2014).

¹¹⁴ Interview with IRC, Irbid, 3 November 2015.

of remuneration. Through displacement, women also have few social networks and social relations, inhibiting collaboration and the development of economies of scale.

Social networks and self-reliance

In host communities in Jordan, social organisation of refugees is not permitted, as in the refugee camps (beyond that of camp cleaning and NGO training opportunities). For the most part, refugee women tended to have relations with other refugees in their apartment blocks/street only. These various dynamics are affecting cooperation between Syrians (men and women) for social and economic activities, and limiting the development of solidarity groups and potential economies of scale in home-based ventures. In an effort to overcome this barrier, some refugees (men and women) volunteered at local CBOs and NGOs with and without remuneration, as an opportunity to be part of the community, to feel a sense of meaning in their lives, and to escape the stress and monotony of their transitory existence.

Syrian women in Irbid elaborated on some of the traditional rituals¹¹⁵ in which women connected, however there were fears of setting up more organised gatherings or meetings due to threats of penalties and deportation. For women, their traditional social life is embedded in such social norms around women's social interaction, but these remain constrained in the Jordanian context where refugees are not legally permitted to hold meetings, form an association, or become members of an association or cooperative.¹¹⁶ This naturally curtails the development of social ties, as well as collective-enterprise endeavours.

Whilst Syrian women suffer from poor social networks within the refugee community, new relations between Syrians and their Jordanian neighbours are also constrained due to the overwhelming pressures of their presence – before coming to Jordan, Syrians often considered Jordanians '*nashama*', or the good and generous people; in turn, Jordanians viewed Syrians as 'cultured' with a strong appreciation of Arab art and

¹¹⁵ These traditionally include the '*subahu*', or morning gathering, when female neighbours may come together for tea after their husbands leave for work. Other social gatherings include the '*azeema*' for sharing food (although this is said to have decreased in Jordan due to 'unsettled communities', or even a simple lack of money (interview with Syrian woman case study, Irbid, January 2016)), and the '*jama*', a larger group gathering often for a specific agenda.

¹¹⁶ Such organisations include societies (associations), closed societies (foundations), and private societies (not-for-profit companies), regulated by the National Registry of Societies of the Ministry of Social Development. Further, the Jordanian Penal Code (Law 16 of 1960 and its amendments) 'stipulates that unregistered societies are illegal, and that individuals who conduct activities for such unregistered groups or become members thereof are subject to a penalty of up to two years' imprisonment'. (<http://www.icnl.org/research/monitor/jordan.html>).

history. In addition to family and trade ties, such areas of mutual appreciation and respect could help 'build upon shared identity and values' to benefit both sides of the community (Mercy Corps, 2013).

Beyond possible economic outcomes, much has been written about the importance of social relations in fostering social cohesion and resilience for community 'stability' (REACH, 2014b), with the 'building [of] connections and trust' between Jordanians and Syrians viewed as critical for reducing potential violence and local tensions (Mercy Corps, 2014a). Community disharmony, and negative perspectives that lead to local conflict, are often linked to practical concerns such as access to jobs, aid distribution and 'resource scarcity', but they are also strongly embedded in stereotypes and prejudices and persisting disconnects between members of the community (and links to authority).¹¹⁷

Notably, there was a strong desire to set up women's associations by Syrian women in urbanised neighbourhoods of Zarqa, particularly to support their 'engagement in work'.¹¹⁸ Such solidarity groups can help women access necessary services and resources, provide social protection against exploitative work,¹¹⁹ and allow women to co-flourish as economic agents (and even social entrepreneurs). In fact, the Women's Refugee Commission (2014: 15) in Jordan has specifically highlighted the importance of building the capacity of local women's groups to foster women's empowerment, and has argued for increased participation of refugee women in local Jordanian social structures to 'go beyond a focus on meeting practical needs to seriously addressing strategic needs and power dynamics'. Refugees can benefit from being part of such organisations for social and economic purposes, and this can also strengthen local communities (Ritchie, 2014). Such interaction boosts 'self reliance' in enabling women to support their families, provide for their basic needs, and protect themselves (UN Women, 2015). Furthermore, in addition to reducing local tensions (REACH, 2014b), women's cooperation between refugees and host-community members can build 'collective' reliance and resilience, in working together to solve domestic and

¹¹⁷ This may include the upward joint development of higher-level relations to local authorities. REACH (2014b) identifies the 'lack of information' between citizens and local administrations (and lack of clarity, transparency and accountability) as challenging social cohesion, with decreasing confidence in institutions and weakening of the 'social contract'.

¹¹⁸ Focus group with Petrawi community leaders.

¹¹⁹ 'Participating together in social and economic activities creates unique protective mechanisms for women and girls, helping them to rebuild social connections and networks' (IRC, 2014).

community problems, and in potentially cooperating for joint economic endeavours.

5.3 The constraint of early marriage

A third key finding from the research relates to the cultural phenomenon of early marriage of Syrian refugee girls. As indicated in previous studies (see UNICEF, 2014, for example), Syrian refugee girls marry from 14 to 15 years old: although this is not uncommon in rural Syria (e.g. Dara'a), early marriage appears to have increased in the Jordanian context (from 50-60% in Syria to over 75% in the Jordanian context, at 15-17 years old), predominantly to Syrian men.¹²⁰

The process of marriage preparation can begin as young as 10 years old with the start of conversations about married life and 'looking after your husband in 4-6 years', thus mentally preparing girls as they approach their teens.¹²¹ Initiated by the bride's family and with the 'consent' of the girl,¹²² marriages are then arranged between two families. NGO studies (IRC, 2014) indicate that there are 'conflict-related drivers' of early marriage including a desire for social protection in the context of displacement (and local harassment), and financial pressures of the family. Studies also identify an educational component with school dropout (and lack of interest in the utility of school) leading to early marriage.

Women's groups in this research add further insights into this phenomenon: women discussed the poor quality of school education (particularly afternoon school, where both teachers and children are tired) that was further encouraging boys to drop out (by 12-15 years) to work, and for girls to drop out at a similar age to get married. Interviews also highlighted the continual low (cultural) value attached to education above 13 years of age,¹²³ although city indicators in Amman demonstrate a new appetite for education, if initially for religious learning.¹²⁴

¹²⁰ 'Syrian families prefer Syrian men in part because they don't trust Jordanian men and because they envisage not remaining in Jordan' (Interview with IRC, Irbid, 3 November 2015).

¹²¹ Interview with Basma Centre, Edoun, Irbid, 7 January 2016.

¹²² Girls may be presented 'choices' in potential marriage partners, but these are usually pre-selected by the parents. Interview with Basma Centre, Edoun, Irbid, 7 January 2016.

¹²³ Interview with Jordanian Women's Union, Irbid, 3 November 2015.

¹²⁴ New indicators were emerging in Amman at the Red Crescent vocational centre where Syrian women (over 25 years) were interested in improving their literacy for 'reading the Koran' although not yet interested in computer courses (interview with Jordanian Red Crescent, Amman, 9 January 2016).

Arrested development of Syrian girls

Whilst socially acceptable in Syria, early marriage of young women has been shown to undermine their 'right to education and safety' (Women's Refugee Commission, 2014: 11), and feeds an insidious cycle of poverty, risk and underdevelopment. As an immediate effect, married girls drop out of the educational system, and physically, it then puts them at risk of premature pregnancies.¹²⁵

In terms of potential economic life, early marriage delimits both present and future work opportunities. For young women, marriage influences their potential engagement in work, including the location, type and frequency of work. Culturally, she may only be permitted to engage in home-based work, precluding other types of work including supporting her own mother in income-generating activities (in her mother's house) or working as a shop assistant.¹²⁶ Marriage also constrains access to education and training due to domestic pressures and children, and limits their mobility in terms of social relations and community links (between Syrians and Jordanians). Jordanian girls have reported feeling intimidated and threatened by married Syrian girls who are

more sexually active from a young age, and thus more 'confident and experienced',¹²⁷ which is leading Jordanian parents to be afraid to let their daughters mix with Syrian neighbours.

5.4 Summary

The new economic lives of Syrian women remain noteworthy but vulnerable, without much-needed family, community and institutional support. Significant numbers of Syrian refugee women have been propelled into paid work (particularly in the urban city context), which – whilst under forced circumstances – has fostered a new confidence amongst women, and has expanded traditional household roles. Yet this newfound and emerging self-reliance and independence rests on fragile foundations, with cultural attitudes, limited finances, few joint initiatives, and practices such as early marriage hindering their work and safety.

¹²⁵ 'Complications during pregnancy and childbirth are the second cause of death for 15 to 19-year-old girls globally'. <http://www.who.int/mediacentre/factsheets/fs364/en/>. Accessed 1 April 2015.

¹²⁶ Unmarried Syrian girls are observed to work as shop assistants, but this is prohibited by their husbands after marriage.

¹²⁷ Interview with Jordanian female aid worker, Amman, 18 January 2016.



Fixing a fishing net as part of a project to help refugees earn an income in Lebanon. Credit: Russell Watkins/DFID

6 Conclusion and recommendations: fostering security and dignity refugee women's livelihoods



Our research has drawn attention to the fragility of the emerging economic lives and empowerment of Syrian refugee women within uncertain family, community and institutional environments in Jordan. Looking ahead, Jordan faces a 'critical juncture' (UNHCR *et al.*, 2015) in its response to the Syrian refugee crisis, with implications both within and beyond the country. As emergency and survival needs are gradually being met with the assistance of the international community, Syrian refugee communities remain vulnerable and economically constrained without opportunities to allow families to rebuild a 'sense of purpose [and] hope for the future ... [with] human dignity' (*ibid.*).

While 'durable solutions' may remain elusive, in a situation of protracted displacement a more realistic scenario of 'partial integration' can allow immediate protection needs to be met, while also enabling active engagement (and responsibility) of Syrian refugees in their own lives (Crawford *et al.*, 2015). This can support the development of more productive and safe livelihood activities, particularly for women, with community-level endorsement and protection. This strategy may still be predicated on refugees returning 'home', but it is also centered on 'promoting self-reliance and reducing dependence on humanitarian aid' (*ibid.*). REACH (2014b) further emphasises that social cohesion and resilience must be built from the 'ground up' for joint community-led development with the collective goal of fostering productive livelihoods and social inclusion.

In moving towards partial integration in Jordan and building on the Jordan Compact, we urge the Jordanian government to better support the needs and rights of refugees, including through improved access to education, local campaigns and law enforcement (related to under-age marriage), permitted social organisation, and access to safe (formal and informal) work opportunities. For aid agencies, we emphasise the need for a more strategic mix of humanitarian-to-development programming that can better respond to evolving social dynamics in heterogeneous refugee communities. This may permit local processes of inclusion and cooperation, foster security, dignity and opportunity in Syrian refugee livelihoods, and achieve broader community impact.

The following recommendations outline a dual approach to support Syrian refugees and their livelihoods in the context of Jordan, in terms of strengthening institutional support, protection and economic integration, as well as harnessing community-level processes with a deeper appreciation of gender:

(a) National level: refugee protection, economic integration and education

- **The engagement of Syrian women refugees in the economy should be boosted through access to formal employment with protection.** Whilst formal policies around Syrian refugees in work are opening up in specific sectors (e.g. construction, agriculture, handicrafts and textiles), further legal protection in the workplace is needed, particularly for women, to ensure their safety, fair pay and treatment. Such refugee policies should be integrated into implementation of *the National Employment Strategy* (2011-2020), and used as a broader opportunity to address Jordanian youth unemployment and low participation of women (UNHCR *et al.*, 2015). For young Syrian and Jordanian women, and particularly for female-headed households, critical factors to their participation include the proximity of factories to their residences, and the provision of childcare (CARE, 2015).
- **Special legal allowances should be provided to allow longer-term refugees some ‘rights of association’.** This should include refugee rights to join existing community structures, and to register their own, thus allowing refugees to cooperate and collaborate in local civil society structures, and to permit the development of productive endeavours and economies of scale in home-based initiatives.
- **Local authorities should conduct an independent review of public schools in host-community areas.** Syrian refugees access public schools, but there are often shift systems in city centres, with afternoon sessions allocated to refugees. Teachers are often tired and pupil attendance is low, with high dropout rates after eighth grade amongst both refugee boys and girls. The review should evaluate the quality of educational services in host communities and camps to identify weak areas and where extra resources and staffing may be needed.
- **Local authorities should address incidences of early marriage through local campaigns and increased law enforcement.** Despite it being illegal under Jordanian law to marry under the age of 18, Syrian refugee girls are often pressurised into early marriage. Legal protection of young women should be stepped up across refugee camps and host communities. Where early marriage has been successfully reduced (such as in parts of Zaatari camp), lessons should be learnt and drawn on for a wider public campaign and law enforcement. This can be achieved through engaging families, local schools, mosques and civil society organisations.

(b) Community level: local dialogue and protection, and joint enterprise development

- **Civil society groups and aid agencies should facilitate local dialogue and awareness raising to support women and girls’ rights and protection.** Agencies should specifically support critical dialogue and advocacy on *women’s right to education and work*, and *the risks of early marriage* through a participative analysis of the local drivers of educational dropout and girl-child marriage. This should include parallel campaigns in schools, community centres and mosques, and in the local media (e.g. radio); and outreach work (with local families). The leveraging of charismatic community men (including religious leaders), women and student activists (Syrians and Jordanians) as key local champions may be instrumental in leading such initiatives.
- **As new allowances are agreed around refugee social organisation, agencies should support joint enterprise development within communities through the formation of women’s groups.** This may facilitate vocational training options (e.g. food processing, textiles, home repairs), business training support,¹²⁸ and (micro) grants for income-generating projects (for both refugees and non-refugees). The Women’s Refugee Commission (2014) further urges agencies to look beyond ‘gender specific’ vocations in non-traditional sectors. It is also critical to build on local lessons learnt from gender-sensitive enterprise projects in bringing together local community members and refugees (particularly men), with outreach events and mentoring.¹²⁹ There are also important insights that can be gleaned from other protracted refugee contexts such as Kenya, where NGOs have supported the development of women’s *self-help groups*¹³⁰ (Ritchie, 2014). The *Do No Harm Approach* calls for careful planning, transparency and accountability as such projects are developed in appreciating local markets, and existing businesses.

¹²⁸ This may need to include ‘softer’ empowerment tools such as confidence and self-esteem-building.

¹²⁹ This includes eliciting critical support of male family members, incorporating outreach events (that discuss women’s control of income), and connecting emerging businesses to mentors (e.g. Near East Foundation project in Jordan (Crawford *et al.*, 2015)).

¹³⁰ A highly successful concept developed in rural India, self-help groups are a model employed by NGOs to organise people with similar wealth backgrounds into groups (approximately 15-20 members per group) to engage in saving and lending activities, and then to initiate/expand economic activities and enterprise.

Uncertain livelihoods in refugee environments

Between risk and tradition for Syrian refugee women in Jordan

Ultimately, for both Jordanians and Syrians, the chance for refugee men and women to live safe, active and dynamic (temporary) lives in Jordan and to grow their businesses, will facilitate their eventual return to Syria, with stronger cross-border socio-economic ties for a 'shared' future. To further understand refugee gender dynamics and trends, an area for future research could include the 'gender-based vulnerabilities' of men (Hilhorst, 2016), which influences family lives in displacement, processes of inclusion, and local integration.

Appendix 1: Research Respondents

Interview with programme staff, Mercy Corps, 29 Oct 2015	Focus group with community leaders, Guaria, Zarqa, 12 Jan 2016
Interview with field staff, Mercy Corps, 30 Oct 2015	Interview with programme advisor, DRC, Amman, 12 Jan 2016
Interview with IFRC, Amman, 31 Oct 2015	Focus group with community leaders, Petrawi, Zarqa, 13 Jan 2016
Interview with programme and field staff NRC, 2 Nov 2015	Focus group with community leaders, Misfa and Hashimir, Zarqa, 13 Jan 2016
Interview with Director, Jordanian Women's Union, Irbid, 3 Nov 2015	Interview with local contractor, Zarqa, 13 Jan 2016
Interview with field staff IRC, Irbid, 3 Nov 2015	Interview with field staff, Mercy Corps, Zarqa, 13 Jan 2016
Interview with field staff Save the children, Irbid 3 Nov 2015	Interview with Syria field officer, UNOCHA, Amman, 13 Jan 2016
Focus group with community leaders, Edoun, Irbid, 4 Nov 2015	Focus group/livelihoods mapping with women, Hai Al Iskan, Zarqa, 14 Jan 2016
Focus group with community leaders, Beit Ras, Irbid, 4 Nov 2015	Focus group/livelihoods mapping with women, Guaria, Zarqa, 14 Jan 2016
Focus group with community leaders, Sareeh, Irbid, 4 Nov 2015	Focus group/livelihoods mapping with women, Petrawi, Zarqa, 16 Jan 2016
Focus group/livelihoods mapping with women, Edoun, Irbid, 5 Nov 2015	Focus group/livelihoods mapping with women, Misfa and Hashimr, Zarqa, 16 Jan 2016
Focus group/livelihoods mapping with women, Beit Ras, Irbid, 5 Nov 2015	Interview with case study respondent, Zarqa, 16 Jan 2016
Focus group/livelihoods mapping with women, Yarmouk (Kharja), Irbid, 6 Nov 2015	Interview with NICCOD/entrepreneur, 16 Jan 2016
Focus group/livelihoods mapping with women, Yarmouk (Harema), Irbid, 6 Nov 2015	Focus group with community leaders, District 4, Zaatari camp, 17 Jan 2016
Interview with programme staff, Mercy Corps, 10 Nov 2015	Interview with volunteer, Mercy Corps Zaatari camp, 17 Jan 2016
Interview with UNHCR (Irbid), 12 Nov 2015	Focus group with community leaders, District 4, Zaatari camp, 17 Jan 2016
Interview with field staff, IMC, 13 Nov 2015	Interview with shopkeepers, Zaatari camp, 17 Jan 2016
Interview with Sareeh Youth Centre, 14 Nov 2015	Focus group/ livelihoods mapping with women, District 4, Zaatari camp, 18 Jan 2016
Focus group/livelihoods mapping with women, Hareema, Irbid, 14 Nov 2015	Focus group/livelihoods mapping with women, District 1, Zaatari camp, 18 Jan 2016
Focus group with community leaders, Yarmouk, Irbid, 14 Nov 2015	Interview with NGO worker, Zaatari camp, 18 Jan 2016
Interview with Red Cross (skype), 16 Nov 2015	Interview with programme staff, Oxfam, Amman, 18 Jan 2016
Interview with director and volunteer, Jordanian Women's Union, Irbid, Jan 6 2016	Interview with COP, USAID, Amman, 19 Jan 2016
Interview with director, Basma Centre, Irbid, 7 Jan 2016	
Interview with case study respondent, Irbid, 7 Jan 2016	
Interview with director, NRC, Amman, 8 Jan 2016	
Interview with vocational training centre, Jordanian Red Crescent, Amman, 9 Jan 2016	
Interview with case study respondent, Dead Sea, 10 Jan 2016	
Interview with Kharja women's cooperative, Dead Sea, 10 Jan 2016	
Interview with case study respondent, Dead Sea, 10 Jan 2016	
Focus group with community leaders, Hai Al Iskan, Zarqa, 12 Jan 2016	

Appendix 2: Research approach and limitations



In the first phase of the research, key documents were consulted and a series of key informant interviews were conducted with aid agencies, donors and community-based organisations to both better understand the political/aid landscape and refugee dynamics, as well as to refine the community-level tools and questions. In the second research phase, community-level meetings were carried out with local leaders¹³¹ (informal representatives), and community women. Leader meetings discussed core attributes of the local area and households,¹³² the status of local services and resources, the livelihoods of local people, aid support, and general neighbourhood challenges. This was followed by in-depth sessions with local community women (focus groups of Jordanian and Syrian women).¹³³ Finally, case studies were then conducted with individual Syrian women to further probe personal stories, economic activities and challenges.

The research deliberately involved Mercy Corps Jordan in the investigation, and sought to engage the organisation in the research process, discussion on findings and reflections.¹³⁴ At the end of the research, a presentation was held with international/national development agencies to discuss the preliminary research findings, with feedback then integrated into the research findings and analysis. In terms of limitations, the research investigated only eight sites in two northern city areas (Irbid and Zarqa), and two sites/districts of Zaatari

¹³¹ Community leaders included existing Jordanian and Syrian volunteers (men and women) who act as the informal leaders in the neighbourhoods concerned. They are independent from government or CSOs, and tend to be self-selected. They are often involved with problem-solving in the respective neighbourhood.

¹³² This included refugee numbers, arrival, living situation, school attendance, and marriage dynamics.

¹³³ Joint groups of Jordanian women and their Syrian neighbours were organised (8-12 women per group). Women were aged 22-60 years, with the majority in the range of 25-45 years of age. Women were selected by local leaders as active members of the community, and willing to share their perspectives and experiences.

¹³⁴ Mercy Corps Jordan helped identify suitable research locations, and assisted in setting up meetings with local community leaders (men and women), and organising local focus groups with community women through local leaders. In the latter stage of the research, findings and reflections were also shared with Mercy Corps staff to include their comments.

camp, and was thus restricted in geographical scope.¹³⁵ Secondly, due to time constraints, and with a deliberate focus on the community/neighbourhood level, the research did not extend to include broader interviews with larger offices, businesses, factories or agricultural sites. Third, it is important to note that the research tools were shaped by preliminary interviews and discussions; but these proved to not always be fully exhaustive, in terms of potential income-generating options and challenges. In both sets of host communities, for example, the extent of home-based teaching was not fully investigated (it emerged as a minor activity in some meetings). Further, more negative 'livelihood' strategies were also not investigated (e.g. 'survival sex'), although this is indicated to be an extremely marginal activity (and seen in earlier turbulent times in the refugee camps).

Meanwhile, in terms of barriers, additional livelihood obstacles were only identified in the course of the women's discussions in the camps – including 'male control' over home-based (food) enterprises – and thus these factors were not fully captured in the original flash cards. Finally, the research was deliberately exploratory (and thus not precise) in investigating the changing nature of refugee women's paid work norms and practices (institutions and change), the scope of their economic engagement in displacement, and prevailing challenges (and did not conduct a conventional gender analysis). This means that secondary aspects of new gender norms, including the changing nature of women's control of income and further gender effects, were not fully examined and warrant continued research.

¹³⁵ Whilst the majority of refugees reside in the northern areas, there are also small populations of refugees in the south of Jordan (e.g. Ma'an). These areas suffer both marginalisation in terms of government services, as well as localised tribal conflicts, adding a different set of dynamics to refugee livelihoods. These areas are not captured in this study.

Appendix 3: Research context

A3.1 Situation of host communities: Irbid and Zarqa

The city of Irbid is a sub-urban to rural area located in north-western Jordan, close to the border with Syria. The governorate has a population of over 1 million people,¹³⁶ with an estimated 136,000 Syrian refugees in and around the city.¹³⁷ Known as a university town, most Jordanian households work in the public sector or military. Four city areas were investigated in the research, including the neighbourhoods of Edoun and Sareeh located near to the city centre, and more sub-urban/rural areas including Yarmouk (Kharja and Hareema) and Beit Rass. The majority of refugees in these areas reported coming from Dara'a,¹³⁸ and had arrived in late 2012 to early 2013. In the more rural areas, the refugees had been motivated to settle there with (Jordanian) family and relatives, and thus there were greater degrees of acceptance and integration into the local community. Syrian refugee women tended to be accompanied by their husbands in the rural areas, with female-headed households more common in urban centres (at least 50% of refugee households in Edoun were female-headed). Refugee families typically had a 2-3 room apartment (with 5-7 household members) with rents in the region of 100-250 JOD.¹³⁹ In the rural neighbourhoods surveyed there were fewer refugee families (estimated 1,000-2,000 households in target communities), and less pressure on local services (i.e. no shift systems for schools). In neighbourhoods closer to the city centre there were notably higher numbers of refugee families reported (estimated 3,000-7,000

households in target communities). In these central areas with large neighbourhoods, pressures on basic services were cited to be higher (for example, a shift system had been instituted in all local schools, and water access was limited).¹⁴⁰

In terms of social support and protection, in the four research areas in Irbid there were established local community centres/CBOs, which acted as INGO focal points for aid projects. There was little local social organisation for productive purposes, however, except for two Jordanian women's cooperatives (in Edoun and Kharja). INGOs such as Mercy Corps worked through the main community centres, and often were involved in psychosocial projects, cash and in-kind handouts, youth activities, and housing repair/maintenance.

The second target city, Zarqa, was a more concentrated urban-based reality, located just northeast of Amman, again in a governorate of almost 1 million people,¹⁴¹ with approximately 48,000 refugees.¹⁴² Four host-community neighbourhoods were investigated in the research, including Hai Al-Iskan, Ghuaria, Petrawi and Misfa-Hashimir. The majority of refugees had come from rural Damascus (with some from Dara'a), and had arrived in early to mid-2013. With a lack of Jordanian family connections, the first wave of refugees had selected Zarqa as a non-tribal urban area,¹⁴³ prompting later waves of refugees to join their relatives in the city. It was reported that 40-80% of Syrian refugee households in the target areas were female-headed, with most residing in poorer city neighbourhoods. In terms of their living situations, refugee families typically had 2-3 room apartments (5-7 people) as in Irbid, with rents in the

136 Government of Jordan Census (2012) http://www.dos.gov.jo/dos_home_e/main/Demography/2012/2-2.pdf

137 <http://data.unhcr.org/syrianrefugees/settlement.php?id=175&country=107®ion=74> Accessed 1 April 2016.

138 This was also indicated by UNHCR records that cited over 75% of Irbid refugees originating from Dara'a <http://data.unhcr.org/syrianrefugees/settlement.php?id=175&country=107®ion=74> Accessed 1 April 2016.

139 Rents rose by three to four times in the height of the crisis with high demand by refugees (2012-13), and were cited to have now fallen to just twice the pre-crisis level. During the Iraq crisis, Iraqi refugees flooded into the area, and equally high rents were seen, sparked by wealthier refugees that 'paid a lot'. Community leaders felt that there should be more 'protection of rents' from landlord 'war profiteers', and government regulation of this sector.

140 Water is typically available one day a week in Irbid, with families managing their water usage with tanks.

141 Census (2012) http://www.dos.gov.jo/dos_home_e/main/Demography/2012/2-2.pdf

142 <http://data.unhcr.org/syrianrefugees/settlement.php?id=172&country=107®ion=73> Accessed 1 April 2016.

143 As a secondary city, Zarqa is also known to be cheaper to live than Amman.

region of 120-200 JOD.¹⁴⁴ In poor city areas, there were high numbers of refugee families (over 1,000 households in small neighbourhoods, constituting up to 30-50% of total households), with significant pressures on local services, particularly in poorer neighbourhoods (i.e. a shift system was in operation in all local schools). In the city outskirts (e.g. Misfa-Hashimir), there were fewer refugee families (150-400 households) and less pressure on local services.

With regards to local civil society, there were a number of registered Jordanian CBOs in the four research areas in Zarqa (7-15 organisations per neighbourhood). These had typically been set up in the 1980s in response to earlier waves of refugees, and were described as 'weak'. There were no significant Jordanian women's associations, or cooperatives.¹⁴⁵ In all of the areas, Syrian children were once again dropping out from school at 14-15 years. Again, INGOs in the area worked through local CBOs, and often were involved in handouts, youth activities, support for housing repair/maintenance and psychosocial support.¹⁴⁶ Yet many of the refugees reported missing out on opportunities for support because of a 'lack of information'.¹⁴⁷

A3.2 Zaatari refugee camp

In contrast to the host-community sites, the third research location investigated selected areas in the sprawling refugee camp, Zaatari, situated in north-eastern Jordan. Currently accommodating around 79,000 refugees,¹⁴⁸ two areas of the camp were visited: District 1, and District 4. The majority of the refugees were

144 Contrasting with Irbid, rents were indicated to have not really fallen since the height of the crisis. They remained two to three times higher than the pre-crisis rates, particularly in the poorer areas.

145 Whilst not organised into cooperatives, NICCOD worked with groups of Syrian and Jordanian women in Zarqa, handicraft training, with products purchased and sold by a Japanese entrepreneur in Amman.

146 There was much discussion in Zarqa over the inequitable distribution of aid targeting the 'same poor vulnerable families' (typically identified by UNHCR), with different NGOs often supporting the same households in every project.

147 Women's Focus Group, Ghuarra, Zarqa, 14 January 2016.

148 <http://data.unhcr.org/syrianrefugees/settlement.php?id=176&country=107®ion=77> Accessed 1 April 2016.

from rural Dara'a, and had arrived in late 2012 or early 2013. The two districts of the camp were estimated to have 1,000-3,000 households in each area.¹⁴⁹ In terms of accommodation, most refugees had moved out of initially supplied tents, and lived in purchased caravans in the camp (15m²). Unlike host communities, less than 20% of households were female-headed.¹⁵⁰ In terms of basic services, local leaders highlighted the poor quality of schools leading to high dropout (at 14-15 years for both boys and girls). Whilst families received monthly UNHCR vouchers,¹⁵¹ which could be redeemed in the camp mall (with goods often exchanged for cash in the street market), there were constraints on the physical movement of refugees outside of the camps (i.e. refugees had traded their freedom to ensure the food and security of their family). With limited livelihood/work options, less than 10% of Syrian men were employed either as shopkeepers or as skilled volunteers (including much coveted jobs as teachers or administrators). There were also seasonal (illegal) agricultural work opportunities outside of camp (olive harvesting). Refugees inside and outside of the camps emphasised that the camps were really the 'last option' for refugees, and were for those families that had 'no other choice' (particularly those with young children).

A3.3 Refugee women and youth dynamics: education, marriage and networks

In terms of education and skills, in all of the research areas (in and out of the camps), refugee women tended to have sixth to twelfth-grade schooling, with the attainment of ninth grade most typical.¹⁵² Very few women had

149 Figures greatly varied between official figures and those reported by local leaders.

150 According to local leaders, the camp is not deemed to be a 'suitable location' for female-headed households. Instead they are encouraged to find non-camp accommodation with family/relatives in other parts of Jordan. In Zaatari camp, there have been many reports of sexual violence, particularly against female-headed households.

151 This was reported at 20 JOD per month per person.

152 Older women (over 55) tended to have even less levels of education, and in some cases, were completely illiterate.

university-level education.¹⁵³ Current participation of the Syrian refugee youth in education was low, with Syrian school attendance in Edoun, for example, estimated at 60-70% at primary level, and 30-40% at secondary level. In the rural areas, there are also problems with absenteeism of young boys (10-15 years) during the harvest season. A range of reasons was given for poor school attendance, including problems with registration, finances and (social) interest. School participation was also linked to early marriage for Syrian girls. Local leaders reported Syrian girls to be leaving school in the Jordanian context on average at 13-15 years old, contrasting with 15-18 years old in pre-crisis Syria (in regions such as Dara'a as well as rural Damascus); and girls marrying by 15-16 years old, contrasting with 15-18 years old back in Syria. Yet while host communities indicated high levels of early marriage, there were now mixed findings in the camp with government laws recently instituted (marriage being illegal below 18 years of age) and a threat of deportation.¹⁵⁴

¹⁵³ This was notably more common in wealthier host-community areas, however, with up to 10-20% of Syrian women refugees claiming university-level education.

¹⁵⁴ Previously over 80% of girls were married at 14-15 years in the camps.

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