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

### Project Report:

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

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

### Infographic:

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

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

### Policy Brief:

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

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# Resilient Refugee Women

## POLICY BRIEF:

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

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## PROJECT PARTNERS:



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## ABOUT THE PROJECT

In previous research, the project investigators (Al-Dajani and Marlow, 2013; 2014) documented the empowerment effects that entrepreneurship has on displaced Palestinian women in Jordan, leading not only to poverty alleviation but also, elevated social positioning within a patriarchal context characterised by gender inequality. Through low profile informal micro-entrepreneurship, these displaced women created sustainable avenues for improving the overall well-being of their families and acted as role models for others in their community outside the remit of support and advice agencies. Within this project, we explore if, and how, Arab refugee women create sustainable community based solutions to poverty alleviation in their host nations of Jordan, Lebanon and Turkey. We do so as there remains little analysis regarding the efficacy of such efforts or indeed, how they offer alternative pathways away from a persistent cycle of poverty and ongoing dependence on charitable organisations and international aid agencies. Mixed methods<sup>1</sup> were used to collect data from key stakeholders, such as representatives of NGOs and charitable foundations and Iraqi, Palestinian and Syrian refugee women living in Jordan, Lebanon and Turkey.

## SIGNIFICANCE

Lebanon hosts an estimated 225,000 Palestine refugees from Lebanon (PRL)<sup>2</sup>, 1.5 million Syrian refugees, and 34,000 Palestine Refugees from Syria (PRS)<sup>3</sup> living across the country. Both PRL and Syrian refugees have to obtain work permits to work legally in Lebanon, and can only work in specific sectors, while PRS do not have the right to work. As a result, many refugees end up working in the informal economy, where they are vulnerable to exploitation<sup>4</sup>. As of 2018, the unemployment rate among Syrian refugees was 40% (61% for women), and 69% of Syrian refugee households were living under the poverty line<sup>5</sup>. Unemployment rates for PRL and PRS stand at 23% (31% for women) and 52.5% (68.1% for women), respectively, while 65% of PRL and 89.1% of PRS households live under the poverty line<sup>6</sup>. The low employment rates for refugee women in Lebanon can be attributable to cultural factors and their family responsibilities<sup>7</sup>. As such, refugee women tend to engage in work close to home or in home based income generation to support their families<sup>8</sup>.

## CHALLENGES FOR THE ARAB REFUGEE WOMEN IN LEBANON

Discussions with the Arab refugee women entrepreneurs from Lebanon revealed several challenges related to their enterprises and their families' livelihoods situation. Despite reporting an average monthly income of US\$445.96 (minimum US\$0.07, maximum US\$3960.00), the majority of women reported that their income was unreliable. Furthermore, though 70% of the married women (75%) reported their husbands were engaged in paid employment, over 50% of the men were engaged in casual, daily employment, which is insecure. In 38.9% of the cases, the refugee women reported being the largest contributor to the household income; while in 27.8% of the cases, equal contribution to the household income was made by two or more family members, where one of the members contributing was usually the refugee woman. The majority of women reported that they did not have any savings (70%), while 32.5% reported that their debts had grown from 2017 to 2018. As a result, many women felt constant-

ly stressed that they would not be able to meet their families' needs. Moreover, the majority of women did not keep financial records, relied greatly on their personal networks as a consumer base, and depended largely on word of mouth as a means of marketing.

Participants also reported feeling dissatisfied with the types of services offered to refugees, in particular, with the availability and accessibility of financial support and other services for their families and their enterprises. In many of the cases, they also did not know what types of services were available to them. Beyond this, some of the PRL women reported feeling like competition had increased as a result of the influx of Syrian refugees and PRS; while some of the Syrian refugees and PRS reported facing discrimination and harassment. Participants also reported being affected by the economic situation in Lebanon, and for those living in enclosed camps, by the instability within the camp, which affected their enterprises and families' livelihoods'. Some of the women also shared their frustration with the types of work their husbands and children were legally allowed to engage in, mentioning lack of permits and freedom of movement as a major impediment to guaranteeing income for their families. Participants did not directly mention lack of work permits and licenses for their businesses as major challenges, likely because within camps it is permitted to open businesses without a license, and outside camps, the majority of women were operating from their homes. Still, given that these enterprises operate in the informal economy, the women are not afforded any type of legal or social protection. Among Syrian women and PRS, difficulty in securing residency permits for themselves and their families was also highlighted as an important issue, especially as this related to freedom of movement, security and stability.

Among those who responded to the survey, a number of the women reported experiencing different forms of violence including physical violence (12.5%), verbal abuse (26.3%), emotional or psychological abuse (31.6%), sexual harassment (13.2%), and sexual assault (5.3%). Respondents from Lebanon were the most likely to report having experienced physical violence (12.5%). Furthermore, 13.2% of the women reported that their homes had been attacked, vandalized or broken into at least once, while 5.2% of the women reported that their businesses had been attacked, vandalized or broken into at least once.

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

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

### Align refugee policies

- Facilitate residency permits and grant legal status to Syrian refugees and PRS in order to promote freedom of movement, stability and self-reliance. Ease the regulatory barriers that hinder refugee entrepreneurship, such as those related to residency permits, work permits, and licensing, to facilitate business growth, ensure legal and social protection, and promote a sense of security. Ensure alignment between residency and employment-related policies.

### Business counselling

- Provide refugee women entrepreneurs with business counselling, training and mentorship, for example, on business planning, financial literacy, financial management, budget management, business development, marketing, and technology, to develop their soft skills and business skills, and help them maintain and expand their micro-enterprises.

### Financial services

- Provide affordable financial support services and products for refugee women entrepreneurs, such as grants, saving schemes, or loans, that they can utilise without fear of accumulating excessive debt. For example, by increasing funding or providing equipment, raw materials, and tools to refugee women entrepreneurs. Organizations should also include guidance on the man-

agement of the credit disbursed. Integration of business counselling services within financial support services, or coordination between organizations that provide these services could potentially facilitate access for women by saving them time and resources.

### Support services

- Develop a comprehensive and accessible up-to-date directory of business support services, which also includes relevant information on legal issues and rights, to be distributed to all refugee women entrepreneurs.
- Integrate social cohesion programs within business services and entrepreneurship training to ease tension among communities within camps. This can be achieved through developing programs that include both women from the host community and refugee women.
- Embed gender-based violence prevention and response programming within business services and in entrepreneurship program design as a means of supporting women who are exposed to GBV. Organizations would also benefit from training their staff in GBV prevention and response, and can also set-up a safe space for women where they can access support related to the GBV they may face.

<sup>1</sup>In Lebanon, the study included two stakeholder focus group discussions, individual interviews conducted from April-September 2017 with 50 Palestinian, Palestinian from Syria, and Syrian refugee women living across the country, and a follow-up survey with 40 of the women interviewed between April – September 2017. Percentages reported in this policy brief are based on the follow-up survey.

<sup>2</sup>LPDC, CAS, PCBS, "Population and Housing Census in Palestinian Camps and Gatherings in Lebanon - 2017, Key Findings Report," 2018, available at: <http://www.lpdc.gov.lb/DocumentFiles/Key%20Findings%20report%20En-636566196639789418.pdf>

<sup>3</sup>Regional Strategic Overview 2017-2020 (2019 overview), available at: [https://reliefweb.int/sites/reliefweb.int/files/resources/67370\\_0.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/67370_0.pdf)

<sup>4</sup>ILO, "Towards Decent Work in Lebanon: Issues and Challenges in Light of the Syrian Refugee Crisis," 2015, available at: [https://www.ilo.org/wcmsp5/groups/public/-arabstates/-ro-beirut/documents/publication/wcms\\_374826.pdf](https://www.ilo.org/wcmsp5/groups/public/-arabstates/-ro-beirut/documents/publication/wcms_374826.pdf)

<sup>5</sup>UNHCR, UNICEF, & WFP, "VASyr 2018 Vulnerability Assessment of Syrian Refugees in Lebanon," 2018, available at: <https://www.unhcr.org/lb/wp-content/uploads/sites/16/2018/12/VASyR-2018.pdf>

<sup>6</sup>Chaaban et al., "Survey on the Socioeconomic Status of Palestine Refugees in Lebanon," 2015, available at: [https://www.unrwa.org/sites/default/files/content/resources/survey\\_on\\_the\\_economic\\_status\\_of\\_palestine\\_refugees\\_in\\_lebanon\\_2015.pdf](https://www.unrwa.org/sites/default/files/content/resources/survey_on_the_economic_status_of_palestine_refugees_in_lebanon_2015.pdf)

<sup>7</sup>Ibid

<sup>8</sup>ILO, "Labour Market Information Review and Analysis: In-focus on Northern Lebanon," 2017, available at: [https://www.ilo.org/beirut/publications/WCMS\\_559670/lang-en/index.htm](https://www.ilo.org/beirut/publications/WCMS_559670/lang-en/index.htm)