

Between Poverty and Prison



The Challenges of Debt Among Vulnerable Women in Jordan

June 2019



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About ARDD

The Arab Renaissance for Democracy and Development (ARDD) is a civil society organization that seeks to foster transformative change towards an empowered, resilient and just society in Jordan and the Middle East. The organization supports marginalized individuals and communities in acquiring and enjoying their social, political and economic rights. Since 2008, ARDD fights against inequity has evolved from legal empowerment to reflect the interconnected structural issues facing the Arab world. Our vision is to empower the Arab World to create a democratic society where all have access to justice, regardless of gender, creed or status..

About the Series

The Women's Access to Economic Participation-Series provides in-depth overview of the challenges that woman in Jordan face regarding their access to economic justice. The series works towards answering the overall project question: ***“How can poor and vulnerable women in Jordan be empowered to safely access the labour market and be able to confidently utilize the Jordanian legal system when rights are violated?”***. As such it contributes to knowledge and tools to support ARDD's as well as the project's advocacy strategy supporting fair and safe access of poor and/or vulnerable women to the labour market; trust and confidence in Jordan's legal system when rights are violated, and social protection in the case of financial difficulties.

Part 1, “Perspectives to Barriers Facing Syrian Refugee and Host Community Women in Accessing Labour Market”, discusses barriers to women's paid employment. ARDD found that long working hours was a main obstacle for women's access to the labour market. ARDD's findings also showed that in particular among Syrian refugee women access to the labour market depends on *wasta* and that pay was lower than among Jordanian women. Among Jordanian and Syrian refugee women low pay was an important deterrent for accessing the labour market. Moreover, a high percentage of participating women in the study were self-employed. This type of informal paid work was largely encouraged by NGOs.

Part 2, “Workplace Practices through the eyes of Jordanian and Syrian refugee women, Jordanian employers and ARDD legal team”, explores workplace discrimination and harassment. ARDD’s findings show closing particular sectors for Syrian refugees does not increase the employment of Jordanian women: it rather increases the vulnerability and hardships faced by Syrian refugee women, employed in defiance of work permit regulations. ARDD found widespread existence of a gender pay gap, gender discrimination in the hiring process, gender segregation in the workplace and sexual harassment. The latter finding resulted in the report Silent Women, which also further explores the societal and legal obstacles and possibilities for targeting sexual harassment.

https://ardd-jo.org/sites/default/files/attachments/silent_women_report_-_english.pdf

The report “Barriers to Balance: Overcoming Obstacles to Women’s Economic Participation in Jordan” provides a comprehensive overview of the three reports published in this series.

https://ardd-jo.org/sites/default/files/attachments/silent_women_report_-_english.pdf

Executive Summary

This report focuses on the main drivers of women's indebtedness, the role of debt in the poverty cycle and the consequences debt has on women's lives. It draws upon secondary data, existing literature on the topic and empirical research on women's indebtedness conducted by ARDD. We found, drawing upon a survey conducted among 439 vulnerable women – 300 Syrian refugee women and 139 women from the host community-, that 92 % of the participating Syrian women were currently in debt, in comparison to 62 % of participating women from host population.

Having an monthly income that structurally fails to cover basic expenses – including rental costs, food expenditures, medical and educational expenditures - reinforces the need to take out at least one but often several loans, with relatives and neighbours, shop owners, banks and Microfinance Institutions (MFIs). According to Jordanian law, not being able to pay off one's debt can however result in legal prosecution and imprisonment.

The burden of debt has increasingly falling on women. This relates to the widening up of opportunities for women to borrow from female-focused micro-financing organization, but is also related to gendered and familial dynamics: fear for legal prosecution and imprisonment of indebted male family members and the shame that men would perceive when taking on a loan.

Debt is beyond a sign of vulnerability a significant driver into further impoverishment. Potential risks of debt, include eviction and imprisonment. The often negative coping strategies further expose how debt aggravates the difficulties that many poor women are already facing: this includes getting trapped into the cycle of indebtedness and rising interest rates. taking on (other) debts with neighbours, relatives, banks or MFIs to pay off already existing loans, imprisonment, mental and physical health issues and strategies that negatively influence children's wellbeing.

Increased indebtedness among the Syrian refugee populations and the host population also has the potential to further increase social and in-between group tensions. Finally, debt might hinder third country resettlement: this durable solution, specifically assigned to help those refugees that are deemed the most vulnerable, might be foreclosed just because one's debt needs to be paid off before leaving Jordan.

The report ends with practical recommendations that draw upon experiences of ARDD's Legal Aid Department and suggestions made by women who were partaking in the focus group discussions (FGDs) themselves to mitigate the devastating effects of debt in women's lives. This includes the necessity for abiding the regulations that were established to counter predatory money lending and a safety net for those women who have fallen into this trap. It also includes for widening and perhaps making legal assistance mandatory when and if people take out a loan and if already indebted.

We argue that support cannot consist only of providing legal assistance: the circumstances in which the women in this study find themselves also require material support: the material difficulties including lack of a structural income necessitated lending money in the first place. For other women borrowing money from MFIs in the hope that micro-entrepreneurship would lift them out of their difficult circumstances only seemed to have aggravated their daily struggles.

ARDD recognizes that providing structural support for vulnerable refugee women and women of the host population while seeking for ways for the economic independence of these women is a very difficult task, also considering the decreasing international donor funding and Jordan's difficult economic environment. However, the potential consequences of leaving women's indebtedness unintended might have severe consequences for these women, their family members and the community at large.

List of Abbreviations and Arabic Words Used

ARDD	Arab Renaissance for Democracy & Development
CfW	Cash for Work
CSOs	Civil Society Organizations
DoS	Department of Statistics / Jordan
FGDs	Focus Group Discussions
Gharimat	Women in debt
MFIs	Micro Finance Institutions
NGOs	Non-Governmental Organisations
Sunduq al-Mara	Microfund for Women. Please note that it was unclear whether the women, participating in the FGDs on debt, were referring directly to the organisation Micro Fund for Women (MFW) or privately owned non-profit MFI aimed on women's own economic empowerment and in Arabic operating under the name <i>Sunduq al-Mara</i> Microfund, 2019), or whether this term is used more broadly to refer to Micro Finance Institutions that target women specifically.
Wasta	Leveraging nepotism, social networks and influence for instance to secure employment. In Arab societies this commonly referred to as <i>wasta</i> .
3RP	Regional Refugee and Resilience Plan.

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1. Introduction

This report is the third and last publication for the project ‘Women’s Access to Economic Participation’. It explores the scale and effects that debt have in people’s everyday experiences, in particular in the lives of the most marginalized in Jordan’s communities: poor and/or refugee women.

We understand debt as a sum of money owed or due as result of a loan, established between two parties. According to Jordanian law, not being able to pay off one’s debt can however result in legal prosecution and imprisonment (see Box 1 – the legal framework around loans in Jordan). Whereas in Jordan, indebted men and women can literally end up in prison, a place for the confinement of people accused or convicted of a crime, the term prison in the title also refers to how debt takes hold of women’s lives and women’s empowerment.

ARDD (2017) found that women’s access to legal justice is obstructed by interacting legal, social and institutional barriers, including a lack of resources and a lack of confidence in the system. These constraints interact and further hinder women’s access to economic justice. In this study we aimed to differentiate between and examine formal and informal debt, but we found that many women had obtained both forms of lending money, and that the legal consequences of debt are not constricted to formal written agreements (see Box 1 – the legal framework around loans in Jordan).

Previous studies that make mention of widespread prevalence of debt in the lives of refugee household, have neither focused specifically on the gendered dynamics around debt not have they fully explored the legal consequences of debt in Jordan (FAFO, 2019). The focus of this report goes out to the main drivers of women’s indebtedness, the role of debt in the poverty cycle and the paralyzing consequences debts has on women’s lives. The legal and economic environment in which many vulnerable refugee women and women from the host population finds themselves results in negative coping

strategies with dire consequences for women's mental and physical health and the protection needs of their children, now and in the future. Awareness of the structural constraints that these women face is vital for their inclusion and long-term stability of Jordan. It could also potentially contribute to strengthening Jordan's economy (JIF, 2019).

ARDD (2018a) found debt to be one of most pressing factors hindering women's economic empowerment and that the burden of debt has increasingly falling on women, as they have more opportunities to borrow from female-focused micro-finance institutions (MFIs). Taking on debt might offer women the ability to cover costs of living or unexpected expenditures and/or the chance to start a successful microenterprise. However, as we will show throughout this report in the long run debt tends to be a significant driver into further impoverishment.

We draw upon a survey conducted in Mafrqa and East-Amman among poor Syrian refugee women and women from the host community women in Mafrqa and East, consultations with ARDD's Legal Aid unit and FGDs that focused specifically on debt in women's lives. We also draw upon existing literature on the topic in addition to secondary data in order to provide more background and comprehension to the quantitative data and qualitative narratives we obtained. These numbers are crucial, yet we point to the importance of being mindful that exact information and details on for instance average rent prices are relatively difficult to come by (see for instance the report by UN Refugee Agency UNHCR and the Norwegian Refugee Council NRC, 2018 on the reasons why).

We argue for the importance of a comprehensive and gendered understanding regarding the debt-issue in Jordan: Debt tends to negatively influence the lives of many female Jordanian nationals and their family members as well as Syrian refugee women and girls residing in Jordan. Moreover, negative consequences overlap and tend to interact with each other. They also might influence the conviviality of shared communities.

Nevertheless, it is important to also consider that one's refugee status, the socio-historical context from which one sought refuge, not being-in-one's native environment and the interactions of humanitarian and development assistance (for instance emergency cash assistance might only be available for Syrian refugees and not for vulnerable Jordanian women) can interact and influence how debt is experienced and mitigated. This also becomes evident in this report.

The outline of this report is the following: first, we discuss the methods applied to further comprehend more specific details about the gendered nature and consequences of debt. The analysis-section outlines ARDD's findings concerning women's indebtedness and relate these findings to the socio-economic and legal context of Jordan. **Gendered reasons for debt include the widening up of opportunities for refugee women and women from the host community, threats for imprisonment of indebted male household members and the experience of humiliation that men might experience when borrowing money.** Among indebted women, debt often results into negative coping mechanism, that further put women at risk and heighten their protection needs. **In order to pay back loans, people need to draw upon money allocated for other purposes such as basic living, healthcare and education which then must be covered for by taking out additional loans.**

The report concludes with a call for necessary changes to mitigate the devastating effects of debt in women's lives. These recommendations include the necessity for stricter implementation of the Microfinance Bylaw (5/2015), providing free legal support before and upon becoming indebted, outreach of Civil Society Organizations (CSOs) and the necessity for establishing of a safety net and/or pardon for those women who fall into the cycle of indebtedness.

Box 1 - The Legal Framework Around Loans in Jordan

Article 636 of the Civil Code defines loan as ownership of money or something similar, providing that the same amount and quantity is returned to the lender at the end of the term of the loan. A loan requires a contract which marks out the relationship between two contracting parties, stipulating the obligations each of them has towards the other. **Article 87 of the Civil Code defines what is considered as a contract, stating that a contract is not required to be written, unless it is specified in another article, therefore suggesting it can be a verbal agreement.**

In case of non-payment the lender can take legal proceedings. This includes the seizure of movable and immovable property. Jordanian law also stipulates that people-in-debt can be legally prosecuted and imprisoned. Article 22 of the Implementation law (قانون التنفيذ) states that a creditor is legally allowed to request the imprisonment if a debt is not repaid or there is no settlement agreed upon. There are some exceptions to this: For instance, Article 23/B of the same law states that Article 22 does not apply to spouses. The period of imprisonment is maximum 90 days a year per loan (Hafed, 2019).

Money lending in Jordan often requires the presence of a guarantor – a person who is willing to act as a guarantee that the person borrowing money will be able to pay off their debt. Article 962 of the Civil Code states that the guarantor can also perform the duties of the person-in-debt. The laws described apply to all people residing in Jordan, including Jordanian nationals and refugees.

2. Methodology

The report combines a research-approach with different methods, drawing upon qualitative and quantitative data collection and analysis. Additionally, a desk review was conducted, exploring academic literature and reporting on the subject matter.

In April and May 2018, a total of 439 surveys were conducted. We also draw upon the expertise of ARDD's Legal Aid department and their interactions with women in debt. Quantitative data was collected from legal cases handled by ARDD's Legal Aid Department, conducted within the period of July 2017 to February 2019. Finally, two additional FGDs enabled us to further explore the complexity of debt in women's lives in Jordan in June 2019, namely in Mafraq and East Amman.

2.1 Selection Criteria of The Respondents:

Since Amman and Mafraq are – along with the governorate of Irbid – the governorates hosting the majority of Syrian refugees, participants were chosen upon their residence in disadvantaged areas of Amman and Mafraq. Addressing the topic of women in debt, participants to the FGD had to be female, their age ranging between 18 to 50 years. They were either Syrian refugees or members of the host communities, including Jordanians and refugees with other nationalities, who had been present in Jordan prior to the Syrian Crisis. In order to select the most vulnerable women, female invitees had to meet at least one of the following criteria:

- Women facing economic vulnerability, for instance due to suffering from trauma, heading households, living underneath the poverty-line, facing or being at risk of facing debt challenges.
- Women with lower access to services due to economic conditions, low literacy rates, or residence in under-served communities.

- Women supporting and/or caring for disabled or elderly family members.
- Women who have previously applied for a loan or work permit for women and/or who have previously faced harassment in connection with pursuing work opportunities.

These selection criteria mean that the numbers presented in this research are not representative for Jordan's total populations. However, the findings of this research do provide important warning signals about the potential scale of debt and financial difficulties across households in Jordan. Moreover, they provide valuable insights into how different factors intersect, effecting one's vulnerability differently and show how the different ways of interacting may potentially accumulate into more debt and aggravating one's suffering.

2.2 Demographic Details of Respondents:

Of the 439 survey (participants, there were 300 Syrians refugees, 129 Jordanians, 4 Iraqis and 6 Palestinians. A total of 166 women (37.8 %) were employed and 273 women (62.2 %) were unemployed. Breaking it down on nationalities, 192 out of 300 Syrian refugee women were unemployed (64 %; 70.3 % of all unemployed women) and 81 women of the host population (including Iraqi and Palestinian nationals) were unemployed (58.8 %; 29.7 % of all unemployed women). Of the survey participants, 73 % estimated that their family income was below JOD 300.

The FGDs (June 2019) was conducted to explore debt in more details with the participation of 5 Syrian refugee women in Amman, whose ages ranged between 27 and 60 years. In Mafraq the FGD was conducted among 6 Syrian refugee women and 1 Jordanian woman, aged between 28 and 44 years. In the findings, we use pseudonyms to describe the experiences these women shared with us. The following table contains the characteristics of the women and the pseudonyms used.

FGD 1 - East Amman			
	Pseudonym used	Nationality	Age
1	Safia	Syrian	53
2	Sumaya	Syrian	60
3	Nour	Syrian	50
4	Lina	Syrian	27
5	Amal	Syrian	28

FGD 2 - Mafraq			
	Pseudonym used	Nationality	Age
1	Huda	Syrian	42
2	Aisha	Jordanian	44
3	Sarah	Syrian	36
4	Nadia	Syrian	33
5	Fadiya	Syrian	34
6	Ibtisam	Syrian	28
7	Layla	Syrian	33

Box 2 – Increased Attention for Women-in-debt

On 21th of March 2019 – Mother’s day in Jordan - **King Abdullah II of Jordan spoke out in favor of solidarity for *gharimat* – a term used to describe women-in-debt – and the necessity to mitigate the risk of imprisonment these women were facing.** He emphasized their roles as mothers, daughters and sisters and how their presence was crucial within their homes (Gerasa, 2019, Jordan Times, 2019a). The term *gharimat* is used in the Qur’an to describe people who are unable to pay off their debt. Jordanian law (see section 2.3) refers to the term ‘debtor’. The term *garamat* gained popularity in Jordan, in response to the increased availability of loans that are targeting women who are unable to pay them off (Hafed, 2019). In response to the King’s call for help, thousands of women were able to pay off their debt thanks to private, corporate and bilateral donations. Moreover, there were discussions about the regulation and legislation for finance institutions, including micro financing institutions (Jordan Times, 2019bcd).

3. Findings - The Challenges of Debt Among Vulnerable Women in Jordan

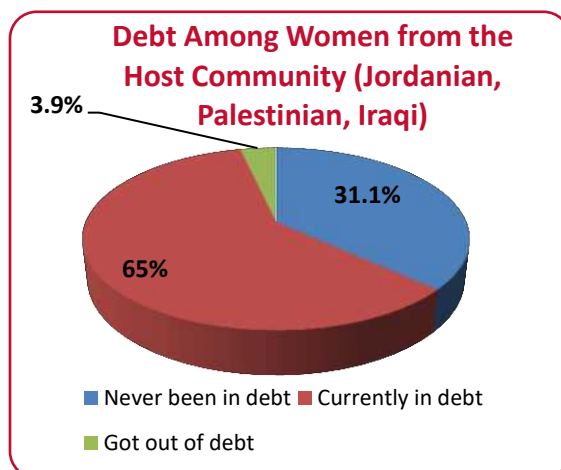
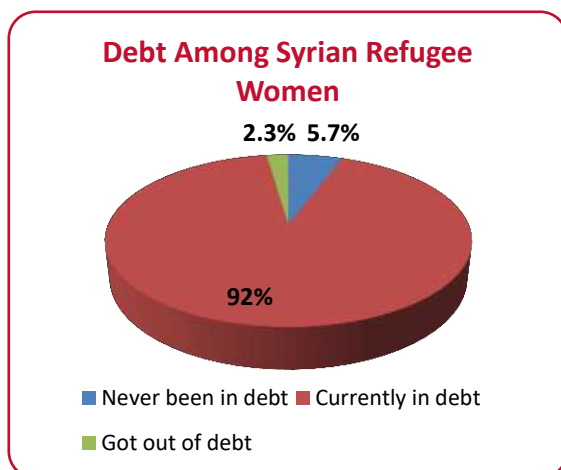
3.1 Widespread Prevalence of Debt Among Poor and/or Refugee Women:

Survey Outcomes:

- 92% Syrian refugee women told us they were in debt.
- 65% Jordanian women told us they were in debt.

The majority (65 %) of the women of the host community reported that they were currently in debt. 31.1 % of the Jordanian women reported they never had been in debt, and 3.9 % reported they had gotten out of debt. In contrast, Syrian refugee women in the study were far more likely to be in debt: Almost all Syrian refugee women (92%) were at given moment in debt. Only 5.7 % of the Syrian refugee women had never been in debt and 2.3 % of the surveyed women reported having gotten out of debt.

This data does not tell us how many Jordanian and Syrian women are in debt across Jordan, given that we selected women who were in vulnerable economic circumstances. The data does tell us that (1) debt is not only a problem of Syrian women and is also widespread among women of the host community, (2) how dire the situation of Syrian refugee women is: almost all of them are in debt, suggesting structural problems and (3) the limited capacities for women get themselves out of debt.



Jordan is struggling with poverty and unemployment. Moreover, much of Jordan's employment is informal¹. An in-depth exploration of Jordan's economy and its labour market go beyond the focus of this study (see for instance but not exclusively: Hunt et al, 2017; ILO & FAFO, 2015; ILO, UNDP and WFP, 2017 and WANA, 2019a). However, it is important to point out the poverty levels: **78 % of the Syrian refugee population and 14.4 % of the Jordanian population live below the poverty line (UNHCR, Action against Hunger and ILO, 2019b, DoS, 2017).**

Among Syrian refugee households in Mafraq the average expenditure (consisting of rent, food, water, transportation, phone costs and medical treatments) would 373 JOD a month. Monthly employment income would however account for 155 JOD, implying a structural monthly shortage of 218 JOD. In Amman, the gap is slightly smaller standing at 174 JOD a month (FAFO, 2019). **Obtaining a loan is a mean to overcome the shortage, but looking at the aforementioned numbers constitutes a practice that naturally results in further debt as is confirmed in this research.**

The aforementioned research data confirms that many Jordanian nationals, especially those living outside of Amman, are also struggling with issues around debt. The DoS found that across Jordan's capital Amman, 36.8 % of households of Jordanian nationals have officially obtained a loan. In Mafraq it would amount to 51.8 % of Jordanian households (2017).

The prevalence of debt became evident in the FGDs, underlining the findings of the survey. **Ibtisam (33 years old, Syrian, residing in Mafraq) expressed that she knows at least 200 families dealing with similar financial problems to hers.** All women participating in the FGDs mentioned they had at least one loan, with neighbours and family members, the bank and/or MFIs.

¹ Informal employment lacks social protection and employment contracts that ought to secure one's working rights, and is therefore associated with insecurity, and exploitations (ILO, UNDP, & WFP, 2017; UNDP, 2013). However, earlier reporting in the Women's Access to Economic Participation series (ARDD, 2019, p. 4, see also ARDD, 2018b) found that the lack of job opportunities for women in the formal sector and the responsibilities of women in the home, in terms of childcare and housework, reinforced the necessity among women to work informally.

Taking on an additional loan (with family members or the bank) was often used as a coping strategy to deal with one's debt, as will be further discussed in section 3.3.).

The Role of Micro Finance Institutions in Women's Indebtedness

In the FGDs, it became clear that most women had more than one loan, often from a wide variety of sources, including relatives and neighbours, banks, shops and MFIs. Aisha (44 years old and the only Jordanian participant in the FGD in Mafraq) mentioned that she had taken out 7 different loans, including Tamweelcom, Development and Employment Fund and Sunduq al-Mara. As far as ARDD is aware the first two only provide loans to Jordanian nationals. We translate the Sunduq-al-mara (صندوق المرأة) into Microfund for Women. It is unclear if this term – frequently used by the participating women – was directly referring to the organisation Micro Fund for Women (MFW), privately owned non-profit microfinance institution aimed on women's own economic empowerment and in Arabic operating under the name Sunduq al-Mara (Microfund, 2019), or whether this term is used more broadly to refer to this and other Micro Finance Institutions that target women specifically.

ARDD (2018a) found that women in Jordan were often encouraged to take on debt from Microfinance Institutions (MFI). At the same time, poor awareness of the implications of signing loan documents along with limited support from legal institutions further compound to the risk of indebtedness. **The push for money-lending comes forth from the simplified understanding that women would be more efficient in paying of their debt than men as well as the conventional understanding of women's economic empowerment which fixates on women's participation in the labor market: provided with the capital, women would somehow be able, through a combination of ingenuity and entrepreneurship, to transform these financial resources into a successful money-generating enterprise that would lift them out of their situation.** Connected to this line of thought, is the valuable critique on microcredit programs voiced worldwide (see for instance Crewe and Harrison, 1998;

Leach and Sitaram, 2002; Mayoux, 1998). Namely, support by MFIs differs significantly from other types of aid (cash-assistance, employment-based initiatives) in that it directly transfers the risk of success (or loss) onto the beneficiaries: if women are unable to turn their loans into a 'success', there is the risk of default. In other words, there is a chance that the circumstances of women in already vulnerable situations – in this case poor and/or refugee women in Mafraq and East-Amman – might actually significantly worsen because of micro financing.

In Jordan, the microfinance sector has increased from 144.323 active clients in 2009 and a gross loan portfolio (GLP) of 127 million USD (Sanabel, 2009) to more than 300.000 active clients and a gross loan portfolio of JOD 223 million (314 million USD) in 2018. Due to the large increase, the Microfinance Bylaw (5/2015) sought to rectify societal issues around MFIs - shortcomings of regulations, shortsighted planning and irresponsible actions of predatory money lenders - by mandating the Central Bank of Jordan (CBJ) to license, regulate and supervise microfinance companies (CBJ 2018). Many MFIs however continue to operate outside of the regulatory framework, but are legally able to take borrowers to court for non-repayment.

Six out of 7 women out of the FGD-participants in Mafraq had borrowed money from what they called the Microfund for Women. Interestingly, none of the participants in Amman had borrowed money from this particular fund. Safi (53 years, Syrian, residing in Mafraq) did make mention of the negative consequences she associated with borrowing money from the Microfund for Women: the interest rate. Her daily income of 5 JOD for cleaning houses is insufficient to make ends meet. She borrows money of her neighbours, as she would not be able to repay it. In Section 3.3 we will discuss more in-depth the consequences that the women in the FGD were experiencing regarding money-lending from MFI.

3.2 Reasons for Falling Into Debt

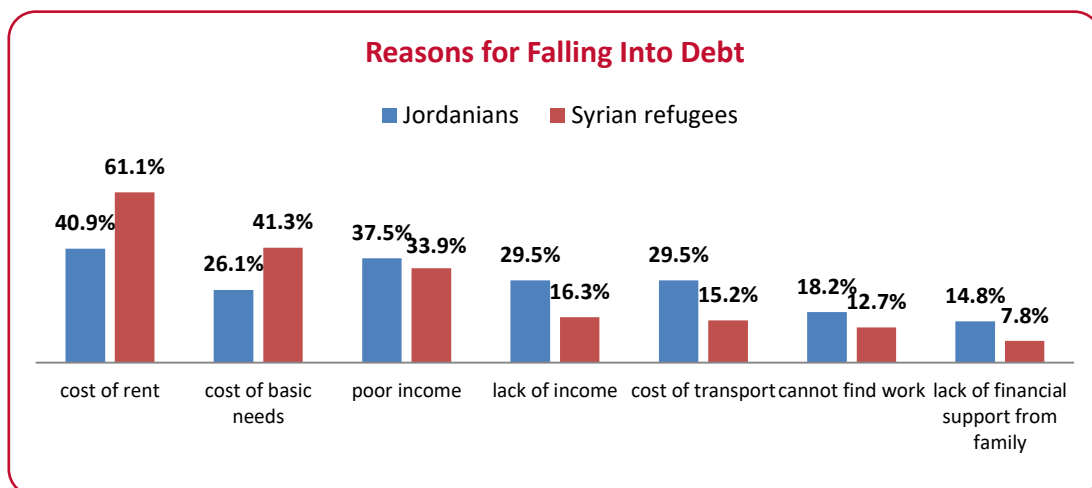
Survey Outcomes:

- Among Syrian women and women of the host community, high rent costs are most often mentioned as reason for falling into debt.
- Low income is more often mentioned than lack of income as reason for debt.

The reasons for a women to fall into debt are often multicausal: there can be multiple overlapping reasons and expenses that explain a woman and her family fall into debt, further explaining why the numbers do not add up to 100%.

Upon the question *What are the reasons that you have fallen into debt?* most Syrian refugee women (61.1 %) answered that it was due to the high costs of rent. High rent costs were also the most mentioned reason for women of the host population: 40.9 % mentioned this as the cause.

This begs the questions if rent is higher for poor Syrian refugees than it is for poor Jordanians: on average rent for Syrian refugee households rent is between 120 JOD and 150 JOD (FAFO, 2019). In comparison for Jordanian households that earn less than < 2.500 JOD a month, housing costs including water, electricity and gas come down to an average of 71.40 JOD a month (856.7 JOD a year), showing that rents are indeed higher for Syrian refugees



(DoS, 2017). UNHCR and the Norwegian Refugee Council (NRC) however also noted that the average reported rent by Syrian refugees between 2015 and 2017 has actually decreased, due to a combination of factors including refugees' improved knowledge of the housing market and deteriorating housing conditions (UNHCR and NRC, 2018).

Being unable to afford the costs for basic needs was another often mentioned reason for falling into debt, again with a higher percentage among Syrian refugee women (41.3 %) in comparison to women from the host population (26.1%). An additional and crucial reason that Syrian refugees more often mention difficulties with affording rent and basic needs obviously also relates structurally to having a too low income.

Interestingly, low income was more frequently mentioned as the cause of debt than the actual lack of income: 37.5% of Jordanian women and 33.9% of Syrian refugee women cited low income as the reason for their debt. In comparison 29.5% of Jordanian women and 16.3% of Syrian refugee women mentioned a lack of income as (one of) the reason(s) for falling into debt. 18.2% of Jordanian women and 12.7% of Syrian refugee women said that not being able to find work was a reason for falling into debt.

ARDD (2019) found that, for Jordanian women, there was a significant discrepancy between what men working in similar jobs were paid. Syrian women were paid less than Syrian men and less than Jordanian women. Moreover, minimum wages are set to secure human needs, yet it is often not enough to cover living expenses, especially if it also needs to cover additional costs for child care and secure transport.

FAFO (2019) shows that for most male-headed households, employment income is the main source of income. In comparison, three out of four female-headed households are solely relying on transfer income. Transfer income includes financial support of family and relatives but also the assistance of charities and organizations. It can be considered as indicator for vulnerability,

especially considering the decreasing financial assistance available for Syrian refugees (WANA, 2019b, p. 9). A higher percentage of women of the host population (14.8 %) than Syrian refugee women (7.8 %) mentioned the lack of financial support by family as reason for falling into debt, suggesting that perhaps there is less family-related support for already impoverished Jordanian women than there is among Syrian nationals.

What the survey data did not show is the influence, potential reliance and decreasing availability of financial support by UNHCR and INGOs as source of income. In the FGD in Mafraq, we found that new technologies, including iris eye-scans, has become integrated in the provision of UN's cash assistance: Several Syrian refugee women mentioned that one of the reasons for being indebted related to them not having the 'iris scan', meaning monthly financial support of UNHCR. Layla (33-years, Syrian) borrowed money from MFIs to pay for her water and electricity bills for instance stated: *"We do not have income and we do not have money and we do not have the iris scan."*

UNHCR's Cash Assistance for Syrian refugees in Jordan has decreased from 84.845.028 USD in 2016 to 59.239.849 USD in 2018 (WANA, 2019b, p. 9), whereas the number of Syrian refugees residing in Jordan has remained relatively similar. It is important to note that as part of part of the 3RP (Regional Refugee and Resilience Plan) several INGOs do have an emergency cash funds and/or provide assistance with paying rent. The National Aid Fund (NAF) is currently extending its support for impoverished Jordanian nationals (UNHCR 2019b).

Another important finding that became evident in the two FGDs is the role that scams play in acquiring debt. Four out of the 11 women participating in the group interview related their financial difficulties as being caused by a scam. Nadia (Syrian, 33 years old) blamed her debt on an exploitative employer who refused to pay out her husband's salary after months of work. For Sumaya (Syrian, 60 years old), it was a fake business partner who ran off with their savings. The story of Nour is further explained in Box 3 (p. 28). Scams also

occur within the household as became evident for Fadiya (Syrian, 28 years old): *“I took from the Microfund for Women because he was 900 JD in debt and 5 months later, he took the money, divorced me and went back to Syria.”* Her reason for taking out debt – helping her (ex-)husband - brings us to the next section: the gendered dynamics behind women’s indebtedness.

Gender and Reasons for Debt

Often the debt of women partaking in the FGD related to familial dynamics as well as to gendered expectations, norms and threats. As mentioned in section 3.1 the focus on women as target for MFIs has a particular gendered dynamic (see also ARDD, 2018). In this section we will further explore two other gendered dynamics that further explain the indebtedness of Syrian refugee women and women from the host community in Mafraq and East-Amman.

First, money-lending practices of the Syrian refugee women in the FGD were related to concerns for imprisonment of their male family members. Jordanian and refugee women can also be imprisoned because of debt (as also becomes evident in Box 2 and Box 3 and will be further elaborated on in section 3.3), yet like Fadiya, three other women participating in the FGD took on a loan to mitigate the risks for their male family members to be imprisoned and/or acted as guarantor to decrease or mitigate men’s imprisonment. The attention provided by King Abdullah II on women as mothers, sisters and daughters and their impeding threat for imprisonment and the subsequent response by media and through donations also seem to suggest that especially women’s and not men’s imprisonment because of debt is frowned upon by Jordan’s society. It also seems that actual imprisonment of indebted women seems less prevalent, even though the threat and risk in women’s lives is very real as becomes evident in vignette Box 3

The second gendered dynamic further complicates the earlier mentioned critique on behalf of MFIs to target specifically women: gendered patterns of borrowing money also relate to perceptions of masculinity and shame around

the necessity to ask for money as also becomes clear in the following dialogue between Safia and Sumaya when they were asked about the different reasons and opportunities for men and women to borrow money. Safia (53 years old, Syrian) responded : *“Men pressure their wives to take money and to borrow money because their pride does not let them do it themselves. It is easier for women to borrow money because men’s self – preservation and pride makes it difficult for them.* In response, Sumaya (60 years, Syrian) added *“My husband will not sacrifice himself. He makes me be the one to ask.”*

To conclude, whereas there might be more opportunities for women to borrow, women might also feel pressured by their partners or by the difficulties that their male family members are facing in Jordan.

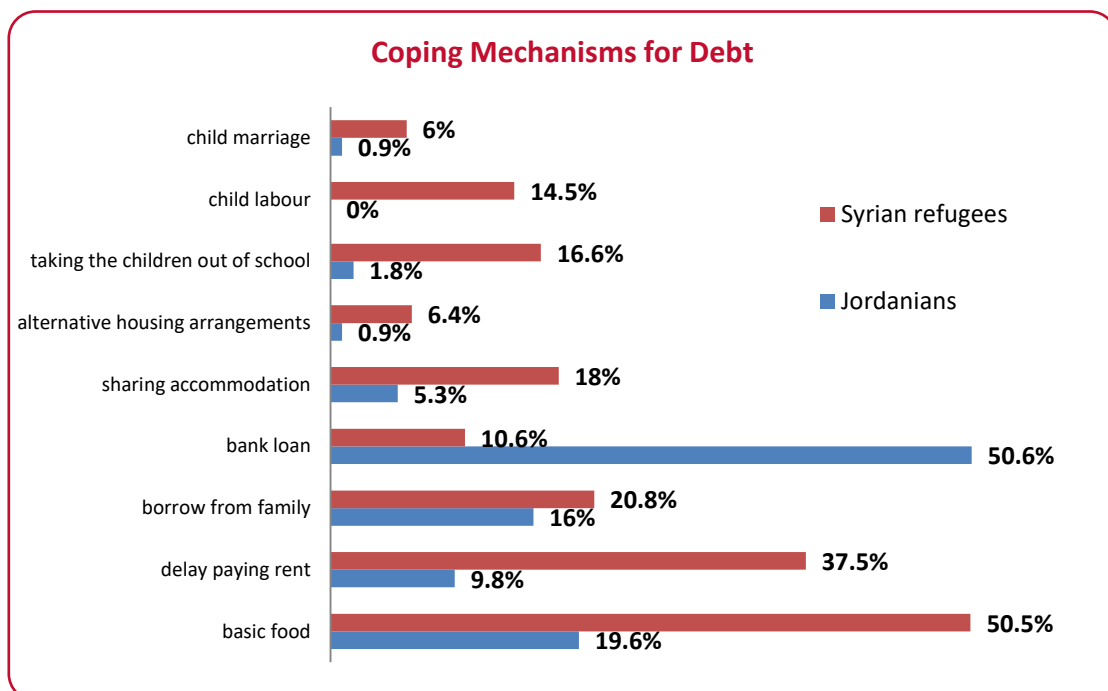
3.3 Risks and Ways of Coping with Debt:

Survey Outcomes:

- 50.6% of the women of the host population and 10.6 % of the Syrian refugee women coped with their debt through obtaining a bank loan.
- 50.5 % of the Syrian refugee women and 19.6 % of the host population would cut costs on food items, potentially decreasing their physical health.

In this section becomes evident many ways of coping are in fact potentially aggravating the difficult circumstances the women-in-debt already find themselves in and contributes to the risks associated with debt. Debt often leads to negative coping mechanism that put people even further at risk and heighten their protection needs. Moreover, just as the reasons for debt tend to be multi-causal the women in the study tend to draw upon multiple strategies to cope with their debt.

The survey question “have you ever resorted to any of the following to deal with debt?” showed a number of interesting findings. First, it shows that many women of the host population (50.6 %) had resorted to coping with their debt



by taking on an (additional) bank loan. In contrast, only 10.6 % of the Syrian refugee women mentioned they had taken out a bank loan to deal with debt. During the FGD in Amman, we were told that conditions for borrowing with banks in Jordan are similar for Jordanian and Syrian women, but according to the women present Syrian refugees often did not have any material assets such as a car or a house that could serve as collateral. Nour (Syrian, 50 years old, see also Box 3) told us that she had tried to take out a bank loan, but that she was not able to find someone willing to act as guarantor. Sumaya (Syrian, 60 years) borrowed 800 JOD from the bank and additional money from friends and family members, in order to make sure that her indebted son did not get imprisoned.

Taking out a loan to pay off a debt of another loan might provide some necessary time to breathe or more favorable ways of paying of paying in installments than for instance a house owner. However, it can easily result in a cycle of indebtedness, as also became clear in the FGDs. Nadia (Syrian, 33 years old) makes mention of the high interest rates which further accrue to women's debt: *"The Microfund for Women is immoral. For every 400 JOD they take 100 JOD and if you are late in making payments the interests increases."* Safia (Syrian, 53 years old) is cautious of interest rates of the Microfund for Women. She condemns it because it would be against Islamic principles, but also as she has seen that interest rates have the tendency to further increase women's suffering.

Three of the 5 Syrian refugee women participation in the FGD in Mafraq, mentioned that they were threatened by employees of the Microfund for Women from which they had borrowed money. Layla (Syrian, 33 years old) recalls: *"The women who called us from the Microfund for Women and they threated me and started saying... If you don't pay we will show you who were are. Their treatment of us is terrible.* These threats and the related fear for being legally prosecuted and imprisoned further aggravates the mental wellbeing of indebted women. Nadia (Syria, also 33 years old) states: *"If we don't make out payments they will call and start threatening. If we don't pay*

they will come and take us to prison... The effects of our debt are a disaster, I can't even sleep and my mental state is tired."

The fear for being imprisoned because of their debt further deteriorates the mental wellbeing of indebted women. Mental health issues can also potentially affect women's physical health as well as the wellbeing of their immediate environment. Safia (Syrian, 53 years old) has been on medication since four years for mental breakdowns that she relates to her financial difficulties. Laila (Syrian, 33 years old) also expressed how her mental state has affected how she behaves towards her children.

Of the women interviewed for the survey, 50.5 % of the Syrian refugee women and 19.6 % explained that they had cut down on their food expenditure. If this coping practice is persisting this could potentially result in malnutrition of themselves and their dependents and could potentially result in physical health issues. One-fifth of Jordan's Syrian refugee population is already living in severe food insecurity (UNHCR, Action against Hunger and ILO, 2019).

The Survey-question around coping mechanisms also shows how debt has the potential to hinder child protection. Out of the 300 Syrian refugee women asked, 16.6 % mentioned taking their children out of school. In comparison 1.8 % of the women of the host community (including Jordanian, Palestinian and Iraqi nationals) mentioned a similar coping mechanism. A similar finding is seen in CARE's Urban Assessment in 2018: "Syrian refugees reported financial obstacles, including school fees and transportation costs, and verbal and physical harassment at school as reasons for not attending. In some instances, children had to leave school and work in order to support their families" (p. 8). A total of 14.5 % considered children's labour as coping mechanism versus 0 % of the host population. 6 % of the Syrian refugee women 0.9 % of the host population considered child marriage. An important caveat regarding this question of the survey and the potential answers that the participating women gave, is that it does not make mention of the age of

their children (when leaving school, starting to work or getting married).

Not being able to pay one's rent and delaying one's rent (mentioned as coping strategy by 37.5 % of the Syrian refugee women participating in the FGD and by 10.6 % of the host community), increases the risk of being evicted: UNCHR and NRC found that likeliness of being evicted is twice as likely amongst those refugees in debt. Fear for eviction and troubles with the landlord were also mentioned in the FGD. Ibtisam (28-years old, Syrian) holds on to a very grim silver lining: she stated she would consider returning to one of the refugee camps in Jordan. if she continues to face similar economic challenges as she was facing at the time of the interview.

Several FGD-participants mentioned the hope for being resettled to a third-country. However, debt might hinder the abilities of vulnerable refugees to travel to a third country if they are allocated for one of the few available resettlement slots. Several of the women mentioned that this durable solution, specifically assigned to help those refugees deemed the most vulnerable, would be foreclosed because of their debt: the Jordanian Government might not let them leave the country before they have been able to pay off their debt. None of the Syrian refugee women in the two FGDs expressed any interest in returning to Syria, mentioned how they were afraid of the consequences return would have for the young men in their households who might be at risk of being conscripted or detained. But even if it were safe and they would want to return, the question is their debt would withhold them from crossing Jordan's borders.

A final note on the communal risks of debt is the following: Within the group in Mafraq, consisting of one Jordanian woman and six Syrian women, there were some tensions around ideas about what financial support is and is not available for whom, and why. Whereas there was overall agreement that *"For everyone it is difficult"* (Fadiya, 34-years old Syrian), Aisha, (44 years old and the only Jordanian participant) added the caveat *"But they are guests"*. Upon this, Ibtisam (28 years old, Syrian) responded: *"But we are not in our country"*.

The overall atmosphere in the group was supportive, but it is important to be mindful that if the current financial difficulties persist - as seems very likely given that women's income is structurally too little, the decreasing financial support for Syrian refugees and the host population, the limited evidence of programs that focus on self-reliance and the negative coping strategies and accumulative vulnerabilities that debt bring about – there is a high chance that social and in-between group tensions also increase.

Box 3 – Nour's Story

Nour is a 50-year old Syrian artist residing in Amman, Jordan. Her son got indebted when he was trying to obtain a work permit to legally work in Jordan: the person who was supposed to help him took hold of his passport and threatened to only give it back if Nour's son would sign a debt agreement worth 1.500 JD. Because of his debt her son was imprisoned for 3 months, after which Nour signed a document that made her his guarantor. She paid off 1.000 JD, but because she still owed 500 JD there was a lawsuit filed against her and she almost got arrested. The fear for prison made her consider committing suicide. Luckily, they managed to borrow an additional 150 JD and she is paying off the rest in installments.

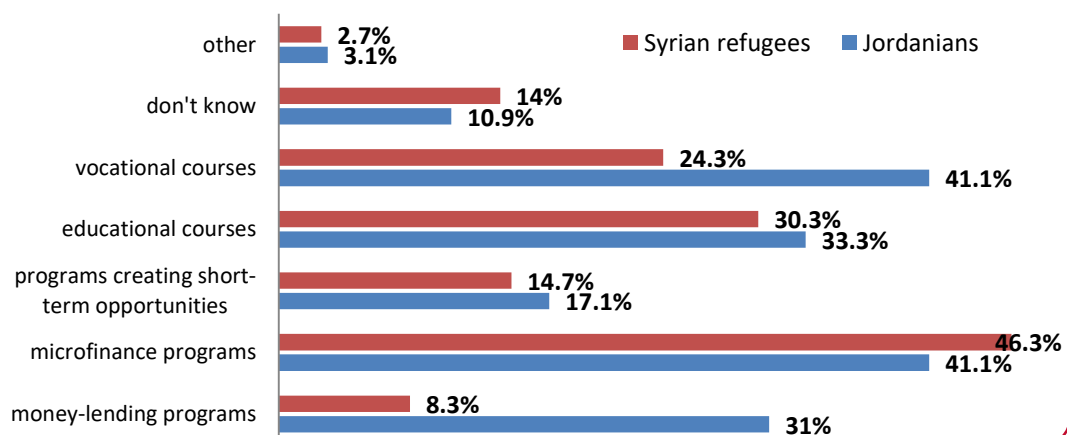
4. Recommendations and Conclusions

Survey Outcomes:

- 46.3 % of Syrian refugee women and 41.1 % of the women of the host population (Jordanian, Iraqi and Palestinian) thought that microfinance programs could enable to reduce the risk of debt.
- 31 % of the women of the host community and 8 % of the Syrian refugee women thought that additional money-lending programs would enable to reduce the risk of debt.

As a country, Jordan is having its own struggles with debt (Jordan Times, 2018abc). Jordan's economy is one of the smallest economies in the Middle East (The World Factbook – Central Intelligence Agency, 2019). It largely relies on foreign investments, aid and remittances (and circulation) of people working abroad (see for instance Istaitieyeh, 2011) and is closely tied to regional developments, regional conflict and involvement of the international community. These difficult economic conditions make recommendations far from straightforward. Yet in this conclusive chapter of this report we do want to discuss practical recommendations to mitigate the described and devastating effects of debt's in the lives of vulnerable women. We draw upon the experiences of ARDD's Legal Aid Department and suggestions made by women who were partaking in the FGD themselves.

Most Successful Programs in Reducing The Tisks of Debt



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- **Further in-depth and large scale research** Considering the limited scale of this study, we push for further research, also to further explore potential ways of resolving the pervasiveness of debt within vulnerable households in Jordan. This could for instance include an assessment if and how other countries address the indebtedness of already vulnerable people. Access to information is key to assess the scale and severity of the debt in Jordan, suggesting the importance of academia, think tanks and government institutions to collaborate on this matter.
 - **Abiding legislation around MFIs and establishing a safety net regarding MFIs and additional loans.** We found that additional money lending often has the tendency to further result in the negative cycle of indebtedness rather than resolving the difficult circumstances that these women find themselves in. Yet, when vulnerable indebted women were asked about “*successful programs for reducing the risk of debt?*” 43 % of the Syrian refugee women and 41.1 % of the women of the host population (Jordanian, Iraqi and Palestinian nations) considered microfinance programs potentially as successful pathways out of debt. Moreover, 31 % of the women of the host community and 8 % of the Syrian refugee women thought that additional money-lending programs would enable them to reduce the risk of debt. We do not suggest to disregard these recommendations the women made, but to push on a governmental and policy-level for structural changes. This includes further imposing that money lenders abide by Microfinance Bylaw (5/2015), restricting predatory money lenders from being able to legally prosecute those women that fall prey to them and establishing of a safety net and/or pardon for those women who fall into the cycle of indebtedness.
 - **CSOs including ARDD should increase their legal assistance and outreach efforts in relation to debt.** Despite the severity of the debt problem, a relative small number of women sought legal support on this matter from ARDD Legal Aid. This suggests that many women
-

facing financial difficulties and the related legal consequences are not seeking for legal assistance on this matter. This might be related to not-knowing of these services and/or fear for the consequence of seeking legal support. When Fadiya (Syrian, 33 years-old) attended the FGD in Mafraq she was unaware that ARDD could provide her with legal support to mitigate the issues she was having with her landlord for not being able to pay the rent. She received legal assistance, immediately after the FGD. The legal services that ARDD provides in terms of debt are preventive measures and awareness sessions on the repercussions of debt, free legal consultation, legal mediation and legal representation.

(Table 1)

Legal Services provided by ARDD relating to debt and other economic problems

ARDD Legal Service Provision July 2017 – February 2019						
Governorate	Legal Services in General		Legal Services Related to Economic Problems		Legal Services Related to Debt	
Amman	Syrian women	5678	Syrian women	2134	Syrian women	128
	Jordanian women	2892	Jordanian women	436	Jordanian women	62
Mafraq	Syrian women	3884	Syrian women	1921	Syrian women	54
	Jordanian women	17	Jordanian women	567	Jordanian women	22

- **Obligated free legal assistance upon taken on a debt or when indebted.** Official lenders ought to be obliged to provide free legal assistance when and if people take out a loan and/or if already indebted.

-
- **The justice system related to indebtedness ought to become less punitive, also in order decrease the fear for seeking support related to debt-related problems.** Whereas King Abdullah II's attention for the *gharimat* is laudable (Box 2), paying off the debt of (some) women's debt do not provide structural solutions. Moreover, as we saw in 4.1. the reason for women's debt is also connected to the imprisonment of indebted men, and is therefore not structurally resolved by granting amnesty to (only) women.
 - **Emergency cash assistance if necessary** ARDD works together with a number of organizations that provide financial support to help women with their debt, as we recognize that providing – often necessary - legal assistance in and of itself do not solve financial and material difficulties that women seeking legal support relating to debt and/or other economic difficulties find themselves in. As part of the 3RP, several INGOs and NGOs are providing emergency cash grants, for instance to address eviction threats.
 - **While continuing the search for structural, long-term and evidence-based programs generate income** Providing Trainings to foster women's independence was more frequently suggested among women of the host population than they were among Syrian refugee women: 24.3 % of the Syrian refugee women and 41.1 % suggested vocational courses to combat debt and 30.3 % of the Syrian refugee women in comparison to 33.3 % of the women of the host population. An explanation for this is that over the recent years many INGO and NGO-programming have provided courses to refugee women, but without necessarily yielding the results aimed for. In the focus group in Mafraq, Huda (Syrian, 43 years old) stated: "*Courses aren't useful, we learn without result.*" Among the women in the Focus Group Discussions there was much willingness to work, but also mention of the many structural difficulties including insufficient pay and too few work opportunities. In the survey, 14.7 % of the Syrian refugee women

and 17.1 % programs creating short-term income-generating opportunities as potentially successful to target debt. In-depth analysis of short-term Cash-for-Work (CfW) programmes in Jordan - a favored intervention to enhance local economic developments and include poor Jordanian and Syrian refugees in response to Jordan's economic crisis – by Deutsches Institute fuer Entwicklungspolitik (DIE, 2019) provides interesting insights regarding this recommendation. Twenty percent of the participants mentioned how their income from CfW-programmes was used to repay (parts of) their debt. However, one Syrian participant stated that the size of his debt would make it unable for him to repay it and that he therefore prioritizes to spend his earnings on more immediate expenses (p. 36-37). Overall, participants also considered the programs as too short as participants were in need of more stable opportunities (p. 16-17) and shopkeepers did not necessarily see an increase in revenue, as participants were saving up their money for when their income-generation would stop (p. 32).

- **Humanitarian planning and programming about durable solutions elsewhere should be aware of the influence of debt.** Debt might hinder onwards mobility for those selected and/or return to Syria for those who are willing to return.

As we have seen in this report structural financial shortage reinforces however the necessity to keep on borrowing money. We saw that with Aisha, the 44-year old Jordanian women, who had 7 different loans. The increasing structural support of National Aid Fund (NAF) for vulnerable Jordanian women like her is a crucial step towards improving the lives of women in debt. ARDD recognizes that providing similar support to vulnerable refugee women while continue to seek for ways for the economic independence of these women is a very difficult task, also considering the decreasing international donor funding and Jordan's precarious economic environment. However, the potential consequences of leaving women's indebtedness unintended might have severe consequences for these women, their family members and the community at large if left unaddressed.

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