

# Digital Social Entrepreneurship and the Path to Ending Intimate Partner Violence in the Syrian Refugee Population

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BOSTON COLLEGE

DIGITAL SOCIAL ENTREPRENEURSHIP AND THE PATH TO ENDING  
INTIMATE PARTNER VIOLENCE IN THE SYRIAN REFUGEE  
POPULATION

A Senior Honors Thesis

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## **Abstract**

Digital Social Entrepreneurship and the Path to Ending Intimate Partner Violence in the Syrian Refugee Population

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The Syrian Civil War and its displacement of individuals has led to a dramatic increase in intimate partner violence (IPV) among refugee women. Statistics display that 99% of IPV survivors undergo financial control and exploitation, making it difficult to leave these toxic relationships. In 2016, UN Women created a cash-for-work initiative in the Zaatari refugee camp in Jordan intended to provide Jordanian and Syrian refugee women with protection through financial empowerment. The initiative was quickly successful, showing a 20% decrease in intimate partner violence. My research over the past year builds on this logic to explore digital social entrepreneurship as a manner of addressing IPV within the Syrian refugee population in Jordan. I argue that digital social entrepreneurship, ICT startups with a greater social mission, is key to addressing many of the MENA region's most pressing issues post Arab Spring, as well as beneficial to empowering women. My analysis culminated in a policy recommendation for a cross sectional program to give refugee women in Jordan the resources they need to establish their own digital, socially conscious firms and establish a place for themselves and their families in both the Jordanian and Syrian post civil war economy.

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## **Chapter 1: Introduction**

The ongoing Syrian Civil War and its displacement of individuals has caused a dramatic shift in family dynamics within the refugee population, leading to higher levels of intimate partner violence (IPV).<sup>1</sup> While this issue has been traditionally prevalent in Syria, experts state that factors such as the high stress environment of the camps, limited accessibility to education, and lack of economic opportunity for refugees have exacerbated the problem, leading to increased duress within the communities and consequently more gender-based violence.<sup>2</sup> In 2014, Dr. Wissam Kotait, a psychologist and director of Himaya, a nonprofit center in Beirut that targets abuse cases among both local Lebanese and Syrian refugee families, stated that the center had an average of 25-30 reported cases of domestic abuse per month (in contrast to the 15-20 cases of the previous year). To combat this problem, he and other experts recommended solutions such as emergency hotlines, educational programming and the involvement of international organizations.<sup>3</sup> While all these strategies are critical to addressing the issue, they require extensive outside aid and do not provide for long-term sustainability or future self-reliance. They also do not address the cultural factors present in the issue, such as the importance of family privacy or the risk of public shaming, all of which prolong the cycle of poverty already present among refugees.

Statistics from a survey in the Allstate Moving Ahead financial literacy program display that 99% of IPV survivors undergo economic abuse (i.e. financial control and

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<sup>1</sup> Karen, Leigh. "Domestic Violence On the Rise Among Syrian Refugees." The New York Times.

<sup>2</sup> Lana, Baydas, PhD. "IPV Among Refugees." Interview by author. June 28, 2017

<sup>3</sup> Karen, Leigh. "Domestic Violence on the Rise Among Syrian Refugees."

exploitation).<sup>4</sup> Frequently, the abuser has complete control of family finances and the abusee thus is entirely dependent on abuser for help. This issue is often strengthened by the presence of children, lack of employment, and no access to a bank or credit account.<sup>5</sup> It is impossible for the survivor to start anew, because they often have no savings of their own. The key to leaving these relationships, thus, must lie in gaining financial stability.

In 2016, UN Women created a cash-for-work initiative in the Zaatari refugee camp in Jordan intended to provide Jordanian and Syrian refugee women with protection through financial empowerment. In the short amount of time the initiative has been present, there has been a reported 20% decrease in intimate partner violence for the women involved.<sup>6</sup> The remarkable success of this program should not be disregarded. Its central theme of financial inclusion must be further explored in a different context: entrepreneurship, a critical component of Syrian heritage. Female entrepreneurial development, particularly through the advancement of harder skills such as financial strategy, coding and technical knowledge, allows women to overcome social and economic barriers to create their own products. These barriers are even larger in refugee settings because men have control over the few existing resources. However, many of the women in these camps already have technical backgrounds, providing them with a strong basis for further education. Nevertheless, the women not already versed in these areas are

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<sup>4</sup>Gladys, McLean and Sarah Gonzalez Bocinski. "The Economic Cost of Intimate Partner Violence, Sexual Assault, and Stalking." Institute for Women's Policy Research. Accessed October 15, 2017. <https://iwpr.org/publications/economic-cost-intimate-partner-violence-sexual-assault-stalking/>.

<sup>5</sup> Nancy, Salamone. "Domestic Violence And Financial Dependency." Forbes. September 02, 2010. Accessed May 17, 2017. <https://www.forbes.com/2010/09/02/women-money-domestic-violence-forbes-woman-net-worth-personal-finance.html>

<sup>6</sup> "Working decreased the violence encountered by Syrian refugee women." Working decreased the violence encountered by Syrian refugee women - Ministry for Foreign Affairs of Finland: Entering Finland and travelling abroad: Jordan. November 29, 2016. Accessed May 17, 2017. <http://www.formin.finland.fi/public/default.aspx?contentid=354775&nodeid=17333&contentlan=2&culture=en-US>.

not at a disadvantage. While there is a large gender gap in technology in the United States, this same cultural bias does not exist in the Arab world.

This project seeks to determine if and how digital social entrepreneurship can decrease the IPV rate within the Syrian refugee population in Jordan. My thesis has two main goals: First, I propose that Syrian refugee involvement in digital social entrepreneurship (particularly in start ups and through the gain of technical knowledge) can empower women to lift their families out of poverty and violence. Second, I argue that this will ultimately allow the refugee community to recognize the value of women, both as players in the post war economy and leaders in the greater population.

### **Research Question (s)**

First, I will discuss the high IPV rate within the Syrian refugee population in Jordan. What are the realities and the causes of this issue? Then, I will examine measures taken to address IPV within the Syrian refugee community and whether or not they have been effective. Next, I will consider existing entrepreneurship inside the MENA region, specifically focusing on Jordan and digital innovation. How has entrepreneurship been used as an effective method of empowerment for women in Jordan in particular? Can entrepreneurship (geared towards a social cause) be more impactful than regular entrepreneurship for solely an economic profit? Afterwards, I will apply this research to refugee entrepreneurs, honing in on my case study of Syrian refugees. I will determine in what ways the development of technical knowledge (i.e. programming, coding, etc.) can help liberate women and their families from intimate partner violence. Finally, I will consider how this mechanism for growth, a digital social entrepreneurial program, can be placed into effect. What resources, if any, can and should be provided (by international

organizations, governments, businesses, etc.) for Syrian refugees to take part in these initiatives? Can we help female refugees establish themselves and stay sustainable in international business? Is there a future for female refugees in the developing startup community in the Middle East?

### **Why Jordan?**

Examining this subject in Jordan is optimal, as it is home to the second largest refugee population in the world (as well as several camps with a high population of refugees, such as Zaatari) and has taken various initiatives within recent years to address the crisis, such as Queen Rania herself advocating for the importance of cross sector support. Jordan also has experience working with Palestinian refugees, who have remained in the country since the 1948 Palestine War. Unlike their Palestinian counterparts, Syrian refugees will not remain within Jordan; they are already beginning to return to their home country. In regards to digital entrepreneurship, Jordan hosts nearly three-quarters of all Arabic content on the Internet<sup>7</sup> and is home to thousands of startups. In addition, the share of women entrepreneurs in Jordan and the Middle East is said to average 35%, high above the global average of 10%. All of these conditions make Jordan the ideal location to conduct this multifaceted project.

### **Theoretical Framework**

I will consider gender in the context of different theoretical approaches to international development. I will first discuss the women in development (WID)

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<sup>7</sup> "Jordan Weaves the Web: Building a Regional Internet Hub." Jordan Weaves the Web: Building a Regional Internet Hub | Center for Strategic and International Studies. April 20, 2012. Accessed November 06, 2017. <https://www.csis.org/analysis/jordan-weaves-web-building-regional-internet-hub>.

approach, then transition to women and development (WAD), gender and development (GAD) and smart economics approaches. I will also consider the new growth theory of development economics, which has not yet been analyzed in the context of gender. Ultimately, I plan to consider these theories in relation to the case of entrepreneurship among Syrian refugees, a topic these ideas have not yet been applied to. From the theories, I hope to learn more about how to stimulate greater economic development among this population.

WID is closely aligned with the modernization theory of economics, arguing that industrialization is critical to the progress of developing countries. WAD builds on the critique of the WID theory and is influenced by Marxist dependency theory, stressing that the work of women both inside and outside the household is key to development. GAD has theoretical roots in social feminism and has a greater focus on the intersectional nature of development. Smart economics takes this idea further by calling for a more focused investment in women, discussing the greater societal impact that can come out of such initiatives. Finally, the new growth theory, which has not previously been applied to gender, argues that economic growth results from increasing returns to the use of knowledge (specifically in the form of knowledge intensive industries such as computer software) as opposed to labor and capital. Knowledge or innovation is prime for development because it can be reused at no additional cost and can be adapted for long-term growth.

### **Methodology**

My evidence was compiled using two groups of sources. The first group, primary sources, relied on my interviews with scholars, refugee experts and Middle Eastern

entrepreneurs. These interviews were conducted either in person in Washington D.C. or over the phone. The other group, secondary sources, involved books, journal articles, essays and statistical data regarding IPV among refugee communities, measures taken against IPV in these communities, startups in the Middle East, refugee entrepreneurship and female refugee empowerment through entrepreneurship. I also analyzed United Nations documents, in order to explore previous initiatives taken by international bodies against this problem.

In addition, entrepreneurship and information and communication technologies (ICT) have already been used as a method to battle the financial insecurity of refugee survivors of IPV in the Middle East. Thus, I plan to contact the leaders of these programs to both gain their insight and try to put my ideas into action on a broader scale in the future. The goal of this thesis, besides reaching a valid strategy to execute these thoughts, is to actually enlist a change from various bodies in Jordan through dialogue on the necessary action that needs to be taken.

### **Organization**

This thesis is organized as follows. In Chapter Two, I discuss the history of gender in international development theory, specifically focusing on the WID, WAD, GAD, and smart economics approaches as well as introducing the consideration of the New Growth Theory.

In Chapter 3, I define IPV within the context of this project and explore the high IPV rate within the Syrian refugee population, giving an overview of the increased level of domestic violence present. I also discuss the measures already taken to combat IPV within this population, their implementation and effectiveness.

In Chapter 4, I look at entrepreneurship in the Middle East, with an emphasis on Jordan. This is an analysis of the history of entrepreneurship and the transition into digital entrepreneurship.

In Chapter 5, I discuss the role of women in digital entrepreneurship in this region and its use as a mechanism of empowerment.

In Chapter 6, I consider social entrepreneurship in the Middle East, again with an emphasis on Jordan, and determine if enterprise with a social mission is more effective than enterprise solely for profit.

In Chapter 7, I transition to an examination of refugee entrepreneurs, specifically considering them in the context of digital and social entrepreneurship and which differences are present. In this section, I also determine if a cross between both forms of entrepreneurship is optimal for refugees.

In Chapter 8, I present how entrepreneurship and IPV violence are related and how digital entrepreneurship (and the gain of more technical skills) leads to a decrease in IPV violence.

Finally, in my conclusion, I present my cross-sector strategy for the creation of a program targeting IPV survivors, which will teach them about various skill sets necessary for digital social entrepreneurship as well as help them launch their own startups (if they choose to do so.) I also have a plan for the long-term sustainability of these microfirms, involving a variety of stakeholders from the public and private sector. However, the implementation of this plan, as well as figuring out its logistics, will not take place until I am able to travel to Jordan post graduation.

## **Concluding Remarks**

While the Syrian Civil War is far from over, every day, thousands of Syrian refugees are forced to return back to their war-torn homeland. It is necessary to create a foundation for the post-war economy and Syrian women must be included in this process. The birth of a new Syria post-Assad regime is symbolic of hope, innovation and equality for all. If we are able to create a strategy to engage Syrian refugee women in the digital Middle Eastern startup ecosystem, we will not just help them and their children leave toxic homes, but also help establish Syria as a player in a rapidly developing, entrepreneurial Middle East. Ideally, the result of my work is a transparent, cross sectional strategy to provide refugee women with the resources they need to succeed and ultimately, allow Syria to succeed.

In addition, I wanted to add a disclaimer. I am aware that the scope of my project is enormous. While these ideas have some feasibility, they also do not come without my own inevitable Western bias. The way I examine these issues is bound to be different than how a Syrian individual might consider them. While I am striving to consider all cultural factors, I am also aware that it is impossible for me to eliminate all of my previous prejudices. I seek not to serve as a problem solver, but as a facilitator of communication. Above all, I seek to work with the Syrian refugee community, Jordanian people and all relevant foreign stakeholders to build off of each other's thoughts and make sure each body is properly represented in a greater discussion about the future of this humanitarian crisis. In addition, I specifically want to place Syrians at the forefront of this project, allowing them to define and drive their own initiatives in order to solidify

their aspirations and help make their dreams a reality. Ultimately, a reborn Syria must be a product of Syria itself.

## Chapter 2: Gender within International Development Theory

International development consists of a wide range of initiatives taken to better the global quality of living for people. It involves economic and social development, and tackles issues such as humanitarian and foreign aid, rule of law, food and water security, healthcare and education, sustainability and women's and children's rights (among others).<sup>8</sup> For the purposes of this project, it is necessary to examine gender (specifically gender planning) in the context of economic international development. Gender planning seeks to free women from societal subordination and help them gain equality, equity and empowerment in both the workplace and at home. The themes discussed in feminist and development debates provide the foundation for this endeavor, which can be translated into specific initiatives and processes for a comprehensive gender planning process.<sup>9</sup>

In order to consider how international development can be applied to the case study of Syrian refugee entrepreneurship, it is necessary to understand the four major liberal approaches that have dominated the gender discourse within international development: women in development (WID), women and development (WAD), gender and development (GAD) and smart economics. I also propose that a thorough examination of the recent New Growth theory would be beneficial as well. After presenting these theories, I will consider female economic development in the 21st century. However, before beginning a discussion of these approaches as well as their corresponding criticisms, it is necessary to understand how these ideas emerged.

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<sup>8</sup> Harvard Law School. Guide on International Development: Public Service Careers and Opportunities. Accessed October 30, 2017. <https://hls.harvard.edu/content/uploads/2008/07/developmentguidefinal.pdf>.

<sup>9</sup> Caroline, Moser O.n. "Gender planning in the third world: Meeting practical and strategic gender needs." *World Development* 17, no. 11 (1989): 1799-825. doi:10.1016/0305-750x(89)90201-5.

## Historical Background

The United Nations' Decade for Women (1976-85) was critical in illustrating the important and oftentimes non-existent role of women in the social and economic development of Third World countries and communities. During this period, academic researchers and policymakers began to analyze the nuances of women's employment and productive activities. In addition, policy makers shifted their emphasis from welfare-oriented, family-centered programs (which placed motherhood as the most important role for women in the development process) to a variety of initiatives that stressed the productive role of women.<sup>10</sup> Ultimately, this period was essential in shifting the focus on working with women in Third World countries from a charity to a development perspective.

Equally at this time, Ester Boserup, a Danish economist, published *Women's Role in Economic Development*. This text catalyzed the contextualization of gender in development and is arguably the most prominent introductory literature on the issue. Boserup's work analyzed the sexual division of labor in agrarian economies. She found that in areas with lower populations where agricultural work takes place, women perform most of the agricultural labor. However, in more densely populated areas with greater access to technology, men represent a majority of the labor. Consequently, in areas of irrigation-based cultivation, agricultural labor between the sexes is equally divided. Though her work oversimplified the nature of women's roles, Boserup was the first social

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<sup>10</sup> Ibid.

scientist to use gender as a variable in her studies and her work was highly influential to the Women in Development movement, which I will discuss in the next section.<sup>11</sup>

### **Women in Development (WID)**

Following the publication of *Women's Role in Economic Development*, the Women's Committee of the Washington, DC, Chapter of the Society for International Development coined the term "WID" in order to show Boserup's work to American policymakers.<sup>12</sup> "WID", also known as "Women In Development", was put in use by American liberal feminists who advocated for legal changes to incorporate women into economic systems. WID advocates saw Boserup's text as a dual argument for justice and efficiency within development policy. If women and men had previously shared relative equality in agricultural labor, and were as productive, it was only fair that development be geared towards women to remove any discrepancies.<sup>13</sup> WID experts argued that, by improving female access to technology and credit, the productivity of women would improve and impact national development. The cost of investing in female productivity was thus understood in both economic and social returns.<sup>14</sup>

WID was also closely associated with the modernization theory of economics, which was central to international development from the 1950s into the 1970s. The theory holds that modernization (industrialization) is critical to the improvement of

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<sup>11</sup> Eva, Rathgeber. "WID, WAD, GAD: Trends in Research and Practice ." *The Journal of Developing Areas*, July 1990, 489-502. Accessed October 30, 2017. doi:10.18411/d-2016-154.

<sup>12</sup> Patricia, Maguire. *Women in Development: An Alternative Analysis* (Amherst, MA: Center for International Education, 1984), cited in Ibid.

<sup>13</sup> Irene, Tinker. (ed.) *Persistent Inequalities*, Oxford University Press, Oxford, 1990, cited in Shahrashoub, Razavi ; Carol, Miller (1995). "From WID to GAD: Conceptual shifts in the Women and Development discourse". United Nations Research Institute Occasional Paper series (United Nations Research Institute for Social Development)

<sup>14</sup> Shahrashoub, Razavi ; Carol, Mille (1995). "From WID to GAD: Conceptual shifts in the Women and Development discourse"

developing countries. Therefore, an expansion of education systems would lead to the creation of well-trained workers and managers which would then turn agrarian societies into industrial powerhouses. The benefits from industrialization would have a “trickle down” effect, filtering and bettering all aspects of civilization. However, this concept of modernization previously did not take women into account. Research in the 1970’s on this idea confirmed Boserup’s findings: as technologies improved, they were often directed at men.<sup>15</sup> In addition, if early colonial authorities and post-war development agencies had taken women into account, they only considered women in the traditional perspective of wife and motherhood. Policies for women were exclusively social welfare concerns, such as nutritional education and home economics (known as the welfare approach). Consequently, Catherine Scott argues that modernization theory assumed the primacy of the market, which justifies a sexual division of male and female labor. The implication is that modernity is achieved through the market, (the public space that men occupy) and not the home (the space that women occupy).<sup>16</sup> Thus, it was necessary to provide a framework that considered not only the specific role of women, but also their position as holistic members of the economy.

### **Critique of WID**

The efforts of these policymakers culminated in the 1973 Percy Amendment to the Foreign Assistance Act, which introduced a new policy of integration: incorporating women into existing practice using current methods of development.<sup>17</sup> However, this

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<sup>15</sup> Eva, Rathgeber. "WID, WAD, GAD: Trends in Research and Practice ."

<sup>16</sup> Catherine, Scott V. *Gender and development: rethinking modernization and dependency theory*. Boulder: Lynne Rienner, 1996.

<sup>17</sup> Irene, Tinker. 'The making of a field: advocates, practitioners, and scholars', in Tinker (ed), *Persistent Inequalities, Woman and World Development*, New York: Oxford University Press, 1990, pp 27-53, cited

notion was inherently problematic because it relies on the assumption that women's lives will automatically ameliorate if they are given a role in the current, male-biased development scheme. In her paper *Women in Development: A Critical Analysis*, Gina Koczberski expands on the flaws inherent in this model. She argues that major aid agencies have held too closely to integration instead of considering an alternative approach to traditional methods of development. The WID approach contains many of the problems present in mainstream international development, such as misrepresentation of women, uncompromising project structures and in particular, the lack of agency for Third World citizens.<sup>18</sup> The inability for Third World citizens to make their choices is detrimental to their nations' growth, as development initiatives rarely take into consideration grassroots knowledge, such as women designing their own projects.<sup>19</sup> Dr. Sarah Bradshaw also stresses that the WID method is too focused on what are deemed "practical gender needs", for instance, providing access to water for the family. WID argues that in doing so, women will have to spend less time performing domestic activities and more in the workforce. However, as Bradshaw notes, there is no comment on why this activity is considered to be female nor why better access to water is important exclusively to women and girls.<sup>20</sup>

In addition, this integration has not been thoroughly implemented. In Eva Rathgeber's text *WID, WAD, GAD: Trends in Research and Practice*, she remarks on this phenomenon using an analysis of the programs of several multilateral and bilateral

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in Gina, Koczberski. "Women in development: A critical analysis." *Third World Quarterly* 19, no. 3 (1998): 395-410. doi:10.1080/01436599814316.

<sup>18</sup> Gina, Koczberski. "Women in development: A critical analysis."

<sup>19</sup> Ibid.

<sup>20</sup> Sarah, Bradshaw. "Women's role in economic development: Overcoming the constraints". UNSDSN. UNSDSN.

development agencies. While there are attempts at integration, as well as data to show that women are benefiting from the initiatives and represented in leadership positions, there are rarely greater attempts to initiate better societal gender relations.<sup>21</sup> Rathgeber cites a specific study of the USAID WID office from Kathleen Staudt, which demonstrates that women-related issues are pursued with different levels of continuation. While every USAID policy paper had to have a “woman impact” section, these sections differed in length and level of importance.<sup>22</sup> By doing this, USAID keeps female empowerment as a segmented issue instead of integrating it as a crucial component of greater development practice. In addition, “productive employment” for women was also frequently identified as small-scale income-generating activity, as stressed by Buvinic in *Projects for women in the Third World: Explaining their misbehaviour*.<sup>23</sup> Frequently, the economic objectives of these projects evolved into welfare action for women during implementation. Ultimately, the WID approach is structurally flawed because it is not holistic. Creating opportunities for women is important, but how they make use of these opportunities is more practical and impactful long term.

### **Women and Development**

In the later half of the 1970’s, Women and Development (WAD), the neo-Marxist feminist approach, emerged out of concerns regarding WID’s alliance with the more capitalist, modernization theory and ideas on integration. WAD was influenced by Marxist dependency theory (though Marxist analysis rarely focuses on gender related

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<sup>21</sup> Eva, Rathgeber. "WID, WAD, GAD: Trends in Research and Practice."

<sup>22</sup> Kathleen, Staudt. *Women, Foreign Assistance, and Advocacy Administration* (New York: Praeger, 1985), cited in Eva, Rathgeber. "WID, WAD, GAD: Trends in Research and Practice "

<sup>23</sup>Mayra, Buvinic. "Projects for Women in the Third World; Explaining Their Misbehavior," *World Development* 14, no. 5 (1986), cited in Eva, Rathgeber. "WID, WAD, GAD: Trends in Research and Practice."

issues).<sup>24</sup> The WAD approach establishes that women, and the work they do both inside and outside their homes, have always been key to development. Furthermore, it emphasizes the distinctiveness of female knowledge, work and aspirations. This idea is specifically encompassed in the slogan, “Give credit where credit is due.”<sup>25</sup> Achola Okello Pala stated that “integrating women into development” continued the notion that Third World countries were dependent on industrialized nations.<sup>26</sup> Thus, WAD emphasizes the relationship between women and development, instead of inserting women into development as a third party. Additionally, the theoretical framework of WAD stresses the importance of class in female economic development.

### **Critique of WAD**

However, like WID, this approach is still highly flawed. WAD ignores the social relations of gender within classes. It also only examines class on a theoretical level; in practical project execution (like WID), it groups women together without considering crucial factors such as class, race or ethnicity.<sup>27</sup> The WAD methodology is more thorough than that of WID, but it does not fully examine the links between patriarchy, varying modes of production and female subordination. It assumes that women’s place in society is contingent on more equal international structures. Until this research occurs, the existing women’s issues can be tackled using external strategies instead of movements toward long-term shifts in the social relations of gender. Attention should

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<sup>24</sup> Jane S. Jaquette, "Women and Modernization Theory: A Decade of Feminist Criticism," *World Politics* 34 January 1982), cited in Eva, Rathgeber. "WID, WAD, GAD: Trends in Research and Practice."

<sup>25</sup> Jane L., Parpart, M. Patricia. Connelly, and V. Eudine. Barriteau. *Theoretical Perspectives on Gender and Development*. Ottawa: IDRC Books / Les éditions du CRDI, 2014.

<sup>26</sup> Achola O. Pala, "Definitions of Women and Development: An African Perspective," in *Women and National Development: The Complexities of Change*, ed. Wellesley Editorial Committee (Chicago, IL: University of Chicago Press, 1977), cited in Rathgeber, Eva. "WID, WAD, GAD: Trends in Research and Practice."

<sup>27</sup>Eva, Rathgeber. "WID, WAD, GAD: Trends in Research and Practice."

also be called to the lack of attention to patriarchy in this model; women's issues are exclusively seen in the context of greater international and class inequalities.<sup>28</sup> Both WID and WAD are based in economic and political economy analyses, which focus on income-generating activities without considering adequate time allocation. Activities in the so-called "private domain", such as reproduction, housework and caring for the elderly are considered to have zero economic value.<sup>29</sup>

### **Gender and Development**

In the 1980's, the Gender and Development (GAD) theory emerged. GAD has theoretical roots in social feminism and considers the private domain as a factor in the lives of women.<sup>30</sup> Social feminists argue that reproduction is the basis for female subordination, and focus their work on a discussion of why women are always given inferior or secondary roles. Their analysis is a mixture of a traditional Marxism with an emphasis on the confines of the patriarchy, which views women as agents and not simply recipients of international development initiatives. More specifically, GAD stresses the interconnection of gender, class and race as well as the greater social construction of these characteristics.<sup>31</sup>

Development expert Kate Young has extensively analyzed the GAD framework. She states that GAD is the more thorough of the developmental approaches, because it examines "the totality of social organization, economic and political life in order to understand the shaping of particular aspects of society. " It also has a focus on gender as

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<sup>28</sup> Ibid.

<sup>29</sup> Ibid.

<sup>30</sup> Jaquette, "Women and Modernization Theory." cited in Eva, Rathgeber . "WID, WAD, GAD: Trends in Research and Practice."

<sup>31</sup> Jane L., Parpart, M. Patricia. Connelly, and V. Eudine. Barriteau. *Theoretical Perspectives on Gender and Development*. Ottawa: IDRC Books / Les éditions du CRDI, 2014.

a whole, not limited exclusively to an examination of women. GAD even encourages the input of men who are passionate about issues of equality and social justice. In addition, GAD vetoes the traditionally used idea of the public/private domain, and mandates that the state provide social services for women. A GAD approach is critical to development because it calls for a more well-rounded examination of social structures and institutions; more specifically, the long-standing elites that have been responsible for the lower status of women.<sup>32</sup> In doing so, it implies a shift from understanding development as purely economic growth, to a larger social or human development.<sup>33</sup>

The GAD approach has two major theoretical frameworks: ‘gender roles’ (construction of identities and expectations of both genders regarding access to resources) and ‘social relations analysis’ (the social dimensions of hierarchical power relations between the sexes).<sup>34</sup> Gender analysis is used to determine how men and women work together in order to ultimately redefine traditional gender role expectations. Caroline Moser’s Gender Planning Framework uses this approach and expands it into a methodology for greater gender policy and planning. It has an assortment of quantitative empirical data as well as discovers the rationale for norms of access and control.

### **Critique of GAD**

However, since such a fundamental systemic re-evaluation is necessary, development specialists rarely use GAD as a method of integration.<sup>35</sup> Due to this difficulty, GAD is rarely used in international development agency projects. More often, development agencies will provide individuals with labor-easing technologies (in hopes

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<sup>32</sup> Eva, Rathgeber. "WID, WAD, GAD: Trends in Research and Practice."

<sup>33</sup> Sarah, Bradshaw (May 2013). "Women’s role in economic development: Overcoming the constraints".

<sup>34</sup> Shahrashoub, Razavi; Carol, Miller (1995). "From WID to GAD: Conceptual shifts in the Women and Development discourse"

<sup>35</sup> Eva, Rathgeber. "WID, WAD, GAD: Trends in Research and Practice."

that this will allow women to carry out their tasks with less exertion). This initiative must not be discredited; these technologies are highly beneficial to the individual. Nonetheless, they do not work to disintegrate greater existing stereotypes or male-oriented traditions.<sup>36</sup> Rathgeber argues that GAD projects should be facilitated through research. All research projects on this issue emphasize the empowerment of women and legitimization of female knowledge and experience. The researchers can then translate this information to policymakers. By doing so, indigenous expertise will be viewed as a more critical component to the greater development process. However, she qualifies her point by saying that this can only occur if there is stronger, consistent communication between researchers, development agency personnel and policymakers.<sup>37</sup>

### **Smart Economics**

Following GAD came the evolution of smart economics, an approach by the World Bank which calls for investing in women and girls for greater economic development.<sup>38</sup> Smart economics emerged in the 1980's due to the negative effect of Structural Adjustment Policies (SAPs) on women. These policies were supposed to be a way for women to reconcile the state's failure to provide universal services like health and education.<sup>39</sup> At the UN Fourth World Conference on Women in Beijing in 1995, this idea was consolidated into the World Bank's publication on gender issues: *Enhancing Women's Participation in Economic Development*. One of the chapters, entitled "The Pay-offs to Investing in Women," concentrated on the importance of investing in women

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<sup>36</sup> Ibid.

<sup>37</sup> Ibid.

<sup>38</sup> Sylvia, Chant and Caroline Sweetman. "Fixing women or fixing the world? 'Smart economics', efficiency approaches, and gender equality in development." *Gender & Development* 20, no. 3 (2012): 517-29. Accessed October 31, 2017. doi:10.1080/13552074.2012.731812.

<sup>39</sup> Ibid.

for greater poverty reduction. The chapter also discussed the various social goods that came from investing in women, such as more stable lives for children. After this conference, gender equality and female empowerment became tools for greater economic development.<sup>40</sup>

### **Critique of Smart Economics**

Like the other approaches, smart economics is not without critique. In her text “Fixing women or fixing the world? ‘Smart economics’, efficiency approaches, and gender equality in development”, Sylvia Chant provides a feminist analysis of the flaws of this research. She states that smart economics advocates for women and girls to change the world, but is not inclusive of women who are already highly involved in production. Instead, these individuals are overly romanticized and there is an overestimation of the abilities of women to work in a society that is inherently gender biased. Chant also argues that smart economics excludes older women and only considers women in their younger, more reproductive stages. Additionally, male stakeholders are not part of the approach at all. At its core, she stresses, “smart economics oversimplifies complexity and shifts responsibility.”<sup>41</sup> Women are used as pawns to serve greater policy initiatives that may not necessarily benefit them. A clear example of this is seen in conditional cash transfer programs and microfinance initiatives, which place too large an emphasis on gender stereotypes and, in demanding women to complete a specific task, actually make women’s lives more stressful.<sup>42</sup> Chant qualifies that smart economics is not without merit; however, it requires a recognition of inequality as a related issue and

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<sup>40</sup> Ibid.

<sup>41</sup> Ibid.

<sup>42</sup> Maxine, Molyneux. "Mothers at the Service of the New Poverty Agenda: Progresa/Oportunidades, Mexico's Conditional Transfer Programme." *Social Policy and Administration* 40, no. 4 (2006): 425-49. doi:10.1111/j.1467-9515.2006.00497.x, cited in Ibid.

considers all women and girls (without exception). Currently, smart economics is a tool for development but not equally a tool for building female capability.

### **New Growth Theory**

While each approach to considering gender in international development has merit, I propose that it also be examined in the context of Paul Romer's New Growth Theory. The New Growth theory states that economic growth results from increasing returns associated with new knowledge. Romer argues that increasing an economy by knowledge creates limitless opportunities for growth, as knowledge can be infinitely recycled at zero marginal cost. Markets alone cannot do this; the focus should be on educating people so they can then produce new knowledge. Advancement is achieved through creating new processes and organizations that are more effective than their predecessors. Knowledge creation (through research and development, the education system, entrepreneurship, tolerating diversity etc.) will ultimately be responsible for long-term, sustained economic progress.<sup>43</sup>

New growth theory is critical to understanding modern economic development policy. Joseph Cortright argues that each day workers and businesses face a variety of problems ranging in scope. The solution to each of these issues is a new source of knowledge creation. Research in universities has a high potential to stimulate knowledge, but so does involvement in businesses.<sup>44</sup> Kilkenny also stresses that the most successful businesses contain the unique qualities of the countries where they are created.<sup>45</sup>

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<sup>43</sup> Joseph, Cortright. "New Growth Theory, Technology and Learning: A Practitioner's Guide." *Reviews of Economic Development Literature and Practice*., no. 4 (2001). doi:10.18411/d-2016-154.

<sup>44</sup> Joseph, Cortright. "New Growth Theory, Technology and Learning: A Practitioner's Guide."

<sup>45</sup> Maureen, Kilkenny. (1999). *New economic geography for low density places: Insights from Kaldor and Lancaster*. Conceptual Foundations of Economic Research in Rural Studies, Corvallis, OR (January, 1999), Western Rural Development Center, cited in Ibid.

However, as Douglas North discusses, the development opportunities of any region are limited by its institutions, political system, belief systems and former history.<sup>46</sup> The economic opportunities present to one economy are relevant to that economy alone, which its citizens can then use to advantage the nation's financial system to help achieve its greatest potential.

Perhaps most relevant to the purposes of this project is Romer's idea that anyone can contribute to a nation's greater economic development.

. . . under the new system, firms will increasingly take advantage of each person's innate curiosity and willingness to experiment. . . . every worker in an organization, from top to bottom, can become a "knowledge" worker if given the opportunity to do so.<sup>47</sup>

This idea is further elaborated upon by Cortright. Scientific progress is often measured by great technological innovation; however, the reality is that most productivity improvements are descendants of relatively simple ideas.<sup>48</sup> Economic progress can only be achieved when the existing system allows for the creation of the maximum amount of experiments that lead to the emergence of new ideas. Thus, if only part of the population can participate in this process, there will be a limit on the number of ideas produced.<sup>49</sup> Gender must be considered in the context of this theory; ignoring this critical component undermines the capabilities of the creation of new knowledge. However, it is important to note that education or opportunity alone will not solve the issue. Having options does not necessarily change society; citizens must be willing to pursue them as well. Women must not only be included in economic development, but incentivized to contribute.

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<sup>46</sup> Ibid.

<sup>47</sup> Ibid.

<sup>48</sup> Ibid.

<sup>49</sup> Ibid

## Female Economic Development in the 21st Century

After considering the relevant economic theories of gender in international development discourse, it is now important to grasp the state of current discussion on this issue. The World Bank's 'Gender Mainstreaming Strategy', released in 2001, provides the most influential evidence on women's significance in 21st century economic development. Gender mainstreaming is normally associated with the GAD approach, and ensures that a gender perspective is central to the planning, implementation and monitoring of all development programs.<sup>50</sup> The research demonstrates that societies with higher levels of gender discrimination have slower economic growth and poverty reduction than those with higher levels of gender equality.<sup>51</sup> The report cites this theory with an example comparing Africa and East Asia, showing that, if African nations had closed the gender gap in schooling between 1960 and 1992 as rapidly as Asia, they would have had a greater chance at doubling per capita income growth in the area.<sup>52</sup>

Gender systems are critical to growth in affecting the productivity of labor. For instance, if men and women had equal access to labor, the World Bank stresses that agricultural output would increase by 6 to 20 percent.<sup>53</sup> In addition, studies show that women are more reliable borrowers, which is why they are often the targets of microfinance programs and poverty alleviating resources.

While this report is imperative in showing women are central to economic growth, it still does not prove that economic development will alter the greater societal position or situation of women. Lydia Alpizar Duran, a feminist activist, stresses that

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<sup>50</sup> Sarah, Bradshaw (May 2013). "Women's role in economic development: Overcoming the constraints"

<sup>51</sup> Ibid.

<sup>52</sup> Ibid.

<sup>53</sup> Ibid.

while gender equality will aid in bringing economic growth, this does not ensure it will bring about gender equality. Changing women's position in society means enhancing various dimensions of female autonomy: economic and political autonomy, full citizenship and freedom from all forms of violence, and sexual and reproductive autonomy.<sup>54</sup>

Understanding this information, it is important to consider its relation to the work of this project. The history of gender discourse in international development is characterized by numerous discrepancies; it does not provide for a holistic approach to economic development for women. And, as Duran says, economic growth will not ensure gender equality. However, notice her definition of furthering the evolution of female autonomy: she specifies freedom from all forms of violence. If women are able to lift themselves out of violent relationships, they will have a greater chance of moving forward as financially independent individuals. This may then give them the ability to move up in society and emerge as players in the greater economic sphere. My project will attempt to determine precisely this idea and combines parts of the New Growth Theory with the holistic approach revealed in GAD. If we seek to shape a well-rounded future for international development, it is crucial we consider the factors that help establish and define the autonomy of women at large.

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<sup>54</sup> Ibid.

### **Chapter 3: Intimate Partner Violence and the Syrian Refugee Crisis**

“There is no tool for development more effective than the empowerment of women and girls,” said former Secretary-General Kofi Annan at the UN Headquarters on the sixtieth anniversary of the Commission on the Status of Women.<sup>55</sup>

Secretary General Annan is entirely correct. No policy has increased economic productivity, lowered infant and maternal mortality, bettered nutrition and advanced health as much as raising the abilities of women and children. A country is dependent on its women for long-term success.<sup>56</sup>

Throughout history, women have faced various cultural, institutional and structural barriers to achieving success, many of which relate to economic participation. Economic empowerment gives women greater control of their lives, helps them take care of their families and allows them more of an opportunity to contribute to the amelioration of their communities. However, barriers to economic participation are heightened for women living in areas of conflict, as there are a variety of other situational factors to consider.

When women are not empowered economically, they are more likely to be victims of intimate partner violence and sexually transmitted diseases, their children are less likely to go to school, their daughters marry younger and the health of their families

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<sup>55</sup> United Nations . “‘No Tool For Development More Effective Than Empowerment of Women,’ Says Secretary-General As Women’s Commission Marks Sixtieth Anniversary.” News release, November 10, 2006. United Nations: Meetings Coverage and Press Releases. Accessed November 30, 2017. <https://www.un.org/press/en/2006/wom1586.doc.htm>.

<sup>56</sup> United Nations. “‘No Tool For Development More Effective Than Empowerment of Women,’ Says Secretary-General As Women’s Commission Marks Sixtieth Anniversary.”

is weaker, volatile and wholly unpredictable.<sup>57</sup> This phenomenon is emblematic of the current situation in Syria and the degradation of the familial system among refugees.

This thesis seeks to explore the growth of the intimate partner violence (IPV) rate among the Syrian refugee population as well as the necessary measures to combat it. The following chapter will define the problem within the case study as well as examine IPV within greater refugee populations. However, it is first essential to define IPV within the context of this project as well as establish the boundaries of this terminology.

### **Defining Intimate Partner Violence (IPV)**

The World Health Organization (WHO) defines intimate partner violence (IPV) as one of the most common forms of violence against women. IPV includes physical, sexual, and emotional abuse and controlling behaviors by an intimate partner, occurring in all settings and in all socioeconomic, religious and cultural groups. While some men fall victim to this violence, women face the majority of abuse.<sup>58</sup> It is necessary to clarify the definition of IPV because some countries use the term interchangeably with ‘domestic violence’; however, the latter term can also encompass child or elder abuse, as well as abuse by any member of a household. It does not specifically focus on the relationship between a married couple.

It is necessary to hone in on a single facet of the above definition: controlling behaviors by an intimate partner. These controlling behaviors are described as “isolating a person from family and friends; monitoring their movements; and restricting access to

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<sup>57</sup> *Women's Economic Participation in Conflict-Affected and Fragile Settings* . Georgetown Institute for Women, Peace and Security . Georgetown Institute for Women, Peace and Security . January 2016. Accessed November 30, 2017. <https://giwps.georgetown.edu/wp-content/uploads/2017/08/Occasional-Paper-Series-Womens-Economic-Participation.pdf>.

<sup>58</sup> *Understanding and Addressing Violence Against Women*. WHO. World Health Organization . 2012. Accessed November 30, 2017. [http://apps.who.int/iris/bitstream/10665/77432/1/WHO\\_RHR\\_12.36\\_eng.pdf](http://apps.who.int/iris/bitstream/10665/77432/1/WHO_RHR_12.36_eng.pdf).

financial resources, employment, education or medical care.”<sup>59</sup> The later half of this definition must be analyzed for the context of this paper, which focuses on economic violence in refugee communities.

As stated in Chapter 1, 99% of IPV survivors undergo economic abuse (i.e. financial control and exploitation), since the abuser frequently has complete possession of familial finances.<sup>60</sup> There are two main theories of IPV in relation to female economic empowerment: resource or “backlash” theory (or model in economics<sup>61</sup>) and the feminist bargaining power theory (or model in economics). Resource theory states that men use violence as a manner of controlling household resources and their partners’ behavior as a reaction to losing control or authority in the house from female employment. Feminist bargaining power theory, on the other hand, argues that as a woman’s economic power increases, her bargaining power improves and she is more equipped to get out of an abusive relationship or negotiate for the end of violence.<sup>62</sup> By the end of this case study, I will attempt to determine which theory is more correct in regards to economic violence within the culture and society of the Syrian refugee population. However, before analyzing this specific example, it is essential to conduct a thorough analysis of other refugee populations in regards to IPV.

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<sup>59</sup> *Understanding and Addressing Violence Against Women*. WHO.

<sup>60</sup> Gladys, McLean and Sarah Gonzalez Bocinski. "The Economic Cost of Intimate Partner Violence, Sexual Assault, and Stalking."

<sup>61</sup> For the purposes of this paper, we will focus on the economic model.

<sup>62</sup> Claire, Charamnac. *Integrating Violence Prevention and Women's Economic Participation: Lessons from Mexico*. Georgetown Institute for Women, Peace and Security. Georgetown Institute for Women, Peace and Security . April 2016. Accessed November 30, 2017. <https://giwps.georgetown.edu/wp-content/uploads/2017/08/Violence-Prevention-and-Economic-Participation.pdf>.

## **IPV in Refugee Populations**

For a long time, gender was not considered to be a variable in academic research on forced migration and refugees. However, in the last twenty years, there has been the materialization of a large body of research that places gender in the forefront of analysis. This type of research has been essential to the study of gender-based conflict among refugee populations, such as IPV.<sup>63</sup>

IPV is reported in significantly higher percentages in refugee populations, due to factors associated with adjustment to a new life. Refugees are often migrating across borders, a move that frequently comes with complications and hardships, particularly within the family structure. There are high stress levels among all members of the family, which frequently can translate into aggressive behavior. This coincides with a deprivation of rights that often affects women most directly.<sup>64</sup> In addition, many times, refugees settle in enclosed camps, where women are even more likely to be at risk of IPV. In a study conducted across three refugee camps in South Sudan, Iraq and Kenya, researchers found several interrelated causes of IPV: gendered social norms and roles, disintegration of gender norms and roles, male substance use, separation from family, and forced marriages. In particular, the study showed that the key stressors involved in each of these themes were economic: poverty, unemployment and lack of resources in camps. The lack of opportunity present as well as restrictions resulting from encampment made it even more difficult to challenge gender roles. While the study points out that there is not

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<sup>63</sup> Jane, Freedman, Zeynep Kivılcım, and Nurcan Özgür. *A gendered approach to the Syrian refugee crisis*. London: Routledge, Taylor & Francis Group, 2017.

<sup>64</sup> Lana, Baydas, PhD. "IPV Among Refugees." Interview by author. June 28, 2017

sufficient study to clarify that economic situation is the main factor impacting women's risk of IPV, there is certainly strong evidence presented in this case.<sup>65</sup>

These high IPV levels are difficult to combat due to vulnerabilities created by societal attitudes. Many times, both perpetrators and victims alike will use 'tradition' or 'culture' to justify these aggressions. Conversely, victims will also use culture as reason to not speak about what is occurring. Seeking help is viewed as a betrayal to both the partner and the greater family.<sup>66</sup> In addition, many individuals fear embarrassment and ostracism from the remainder of the refugee community. Prevention efforts thus have to overcome a myriad of barriers, including strong familial and cultural ties, stigma, attitudes and behaviors and power dynamics within the migrant group.

Over the past few years, there has been an increase in the number of programs responding to violence within refugee populations. However, there is still a lack of evidence regarding the strength of these attempts related to differing forms of gender based violence (such as IPV and economic violence) and lack of evaluation on efforts besides those relating to conflict related sexual violence.<sup>67</sup> For instance, a review published by Diana Arango in 2014 exclusively examined GBV prevention measures worldwide, but honed in on efforts in developed countries and did not include

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<sup>65</sup> Karin, Wachter, Rebecca Horn, Elsa Friis, Kathryn Falb, Leora Ward, Christine Apio, Sophia Wanjiku, and Eve Puffer. "Drivers of Intimate Partner Violence Against Women in Three Refugee Camps." *Violence Against Women*, 2017, 107780121668916. Accessed November 30, 2017. doi:10.1177/1077801216689163.

<sup>66</sup> "Forced Migration Review." Preventing partner violence in refugee and immigrant communities | Forced Migration Review. Accessed November 30, 2017. <http://www.fmreview.org/technology/uehling-et-al.html>.

<sup>67</sup> World Health Organization (WHO). (2012). Executive summary: a research agenda for sexual violence in humanitarian, conflict and post-conflict settings. World Health Organization, cited in Hannah, Tappis, Jeffrey Freeman, Nancy Glass, and Shannon Doocy. "Effectiveness of Interventions, Programs and Strategies for Gender-based Violence Prevention in Refugee Populations: An Integrative Review." *PLOS Currents Disasters*. April 19, 2016. Accessed September 26, 2017. <http://currents.plos.org/disasters/article/effectiveness-of-interventions-programs-and-strategies-for-gender-based-violence-prevention-in-refugee-populations-an-integrative-review/>.

information on refugees.<sup>68</sup> Another review, published in 2015 by Joanne Spangaro, looked at prevention efforts in settings with armed conflict, some even containing refugee populations, but only analyzed sexual violence and not any other kinds of violence against women.<sup>69</sup> In addition, evaluations of humanitarian programs have further necessitated evidence of stronger prevention strategies. While grandiose statements from humanitarian organizations were released with detailed strategic plans including involvement from many actors on the international scale, there is no guidance regarding integration of gender-based violence programming across different humanitarian fields.<sup>70</sup>

A study conducted by the US Department of State Bureau for Population, Migration and Refugees examined twenty-three peer-reviewed articles on the body of evidence on gender based violence prevention. Evaluation of the works showed that the evidence provided was limited and rarely focused on refugees. More importantly, none of the articles examined had articulated strategies for discussing socio-cultural norms, reconstructing familial and communal support systems, fixing accountability efforts, creating effective services and facilities for survivors, working with legal systems,

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<sup>68</sup> Arango, D. J., Morton, M., Gennari, F., Kiplesund, S., & Ellsberg, M. (2014). Interventions to Prevent or Reduce Violence Against Women and Girls: A Systematic Review of Reviews, cited in Hannah, Tappis, Jeffrey Freeman, Nancy Glass, and Shannon Doocy. "Effectiveness of Interventions, Programs and Strategies for Gender-based Violence Prevention in Refugee Populations: An Integrative Review."

<sup>69</sup> J. Spangaro, C. Adogu, A. B. Zwi, G. Ranmuthugala, & G. P. Davies, (2015). Mechanisms underpinning interventions to reduce sexual violence in armed conflict: A realist-informed systematic review. *Conflict and health*, 9(1), 1-14, cited in Hannah, Tappis, Jeffrey Freeman, Nancy Glass, and Shannon Doocy. "Effectiveness of Interventions, Programs and Strategies for Gender-based Violence Prevention in Refugee Populations: An Integrative Review."

<sup>70</sup> Evaluation of Implementation of 2005 IASC Guidelines for Gender-based Violence Interventions in Humanitarian Settings in the Syria Crisis Response. (2015, October 11). Retrieved from <http://reliefweb.int/report/syrian-arab-republic/evaluation-implementation-2005-iasc-guidelines-gender-based-violence>, cited in Hannah, Tappis, Jeffrey Freeman, Nancy Glass, and Shannon Doocy. "Effectiveness of Interventions, Programs and Strategies for Gender-based Violence Prevention in Refugee Populations: An Integrative Review."

monitoring violence or working with men and boys in prevention mechanisms. While this discrepancy is probably due to the difficulty of conducting such controversial research, this is not an excuse for negligence. There is a dire need for rigorous evaluation, particularly in the case of IPV within Syrian refugee camps.

### **Case Study: IPV within the Syrian Refugee Population**

The Syrian refugee conflict has led to enormously high rates of IPV, particularly economic abuse, within the refugee community. As mentioned previously, in 2014, nonprofit abuse help center Himaya had an average of 25-30 reported cases of domestic abuse per month (in contrast to the 15-20 cases of the previous year).<sup>71</sup> Like the other refugee populations examined, Syrian refugees have been in great displacement, moving consistently and often seeking home in organized camps. In these locations, they are more likely to be exposed to conditions that would increase their likelihood of becoming victim to violence from partners. It is necessary to examine the measures taken to address this issue with the refugee community and their levels of success. First, however, it is critical to comprehend the background for this issue's emergence within the Syrian community.

In order to grasp the rise of IPV, it is crucial to look at gender dynamics within Syrian history, particularly immediately before the Civil War. Syria, like many other Middle Eastern countries, has a patriarchal society, where men are given jurisdiction over their wives. State structures in Arab societies are molded off of the patriarchy that exists at the level of the family; within this system, the family is considered to be the building

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<sup>71</sup> Karen, Leigh. "Domestic Violence on the Rise Among Syrian Refugees."

block of society, and the patriarch its leader.<sup>72</sup> In pre-conflict Syria, married women were not able to do as much as travel outside their country without spousal permission.<sup>73</sup> As Catherine Bellafronto notes while reporting for Freedom House, “no [Syrian] laws protect women in the event of gender-based discrimination, and no formal mechanisms exist through which women may complain to the government if they do encounter discrimination.”<sup>74</sup>

However, Syrian women were technically granted equal rights (such as the right to vote) by the constitution and even held a few positions of power under the oppressive Ba’ath regime, which actually encouraged female economic activity. Nonetheless, the women in political positions were not indicative of the greater Syrian female population because they were chosen by specific, biased members of the government. In addition, these women were affected heavily by sectarianism and their relationships with one another were ignored.<sup>75</sup> Besides these women involved in government, historically, Syrian women have not been highly active in the labor force, and the ones who were occupied traditionally female roles such as nurturers and educators of children.<sup>76</sup> Pre-crisis data from 2005 show female participation to be at 16.3 % and male participation to

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<sup>72</sup> Hisham, Sharabi, *Neopatriarchy: a theory of distorted change in Arab society*. New York, NY: Oxford University Press, 1988, cited in Freedman, Jane, Zeynep Kivilcim, and Nurcan Özgür. *A gendered approach to the Syrian refugee crisis*. London: Routledge, Taylor & Francis Group, 2017.

<sup>73</sup> Lorraine, Charles and Denman, Kate (2013). Syrian and Palestinian Syrian Refugees in Lebanon: the Plight of Women and Children. *Journal of International Women's Studies*, 14(5), 96-111, cited in Freedman, Jane, Zeynep Kivilcim, and Nurcan Özgür. *A gendered approach to the Syrian refugee crisis*.

<sup>74</sup> Bellafronto, Catherine. 2004. “Syria.” Freedom House. <http://www.freedomhouse.org/template.cfm?page=183>, cited in Arenfeldt, Pernille, and Nawar Al-Hassan Golley, eds. *Mapping Arab Women's Movements: A Century of Transformations from Within*. Cairo: The American University in Cairo Press, 2012. Accessed January 25, 2018. <http://www.jstor.org/stable/pdf/j.ctt15m7hb5.8.pdf?refreqid=excelsior%3Aab78153fbc883bd31d2503624cb7cb2f>.

<sup>75</sup> Freedman, Jane, Zeynep Kivilcim, and Nurcan Özgür. *A gendered approach to the Syrian refugee crisis*.

<sup>76</sup> Arenfeldt, Pernille, and Nawar Al-Hassan Golley, eds. *Mapping Arab Women's Movements: A Century of Transformations from Within*.

be 76.1 %.<sup>77</sup> As Syrian activist Shaaban notes, “Working women shoulder a double burden at home and at work. Although what a woman earns and what she inherits are legally hers according to the shari‘a, the new income she brings to the family does not reduce the burden of domestic services required of her at home.”<sup>78</sup> In addition, while the constitution calls for equality between citizens, the penal code gives the woman’s husband the power to decide if she can work outside of the private domain.<sup>79</sup> Conversely, social norms in Syria uphold that a man should be the chief breadwinner and that a woman should only work if her husband is unable to support the family.<sup>80</sup>

This negative culture towards women was only exacerbated during the refugee crisis. The new political and economic instability has caused many men to resort to different forms of violence in their homes, such as economic abuse. However, this has not stopped women from engaging in economic activity to provide for their families. While this involvement has given women some leverage against abuse, economic activities do not always destruct gender binaries, create equity or alter female stereotypes. Within the Syrian conflict, reinforcing gender binaries as economic activity has only been conducted within areas fitting within original female roles, such as hairdressing, embroidery, and house cleaning. While labor is generally seen as empowering for women, these positions often place women in new places to be harassed by male

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<sup>77</sup> *Women's Economic Participation in Conflict-Affected and Fragile Settings*. Georgetown Institute for Women, Peace and Security.

<sup>78</sup> Shaaban, Bouthaina. 1998. “Persisting Contradictions: Muslim Women in Syria.” In *Muslim Societies: Diversity Within Unity*, cited in Arenfeldt, Pernille, and Nawar Al-Hassan Golley, eds. *Mapping Arab Women's Movements: A Century of Transformations from Within*.

<sup>79</sup> “Syria.” *Women’s Rights in the Middle East and North Africa: Progress Amid Resistance*. Ed. Sanja Kelly and Julia Breslin. Lanham, MD: Rowman & Littlefield, 2010. N. pag. Web, cited in *Women's Economic Participation in Conflict-Affected and Fragile Settings*. Georgetown Institute for Women, Peace and Security.

<sup>80</sup> *Ibid.*

superiors.<sup>81</sup> Under these same difficult financial conditions, many families engage in early marital activities in order to gain more economic support, which Syrian law permits. In Jordan, UNICEF reports that 25 percent of all registered marriages were Syrian refugee girls between the ages of 15-17, and that this number only increased to 31.7% in 2014.<sup>82</sup> Many Syrian families even report marrying their young daughters off to protect their honor due to the threat of sexual violence.<sup>83</sup> In reality, early marriage actually hurts the future earnings of refugees; child marriages are generally arranged by poorer families, who are statistically likely to remain poor in the future.<sup>84</sup> Thus, there is no gain for these individuals, simply a loss of educational benefit and healthy relationships.

In order to combat the cultural barriers keeping women from the workforce, a variety of NGOS and international organizations have started fighting this issue. However, their efforts at economic engagement have had only limited success. For instance, Italian NGO Intersos provided Syrian women in Lebanon with makeup kits and beauty skills to be used during private in home services or through work at salons. However, the women involved in this venture said their husbands still feared they would be placed in contact with males outside the family, and were disapproving of the

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<sup>81</sup> Jane, Freedman, Zeynep Kıvılcım, and Nurcan Özgür. *A gendered approach to the Syrian refugee crisis*.

<sup>82</sup> "Syria." *Women's Rights in the Middle East and North Africa: Progress Amid Resistance*. Ed. Sanja Kelly and Julia Breslin. Lanham, MD: Rowman & Littlefield, 2010. N. pag. Web, cited in *Women's Economic Participation in Conflict-Affected and Fragile Settings*. Georgetown Institute for Women, Peace and Security.

<sup>83</sup> U.N. WOMEN, *Gender-based Violence and Child Protection Among Syrian Refugees in Jordan*, With A Focus on Early Marriage 30, 34 (July 2013), cited in 26th Session of the UPR Working Group of the Human Rights Council, *Human Rights Violations Against Women and Girls in Syria*, (July 2016).

<sup>84</sup> "A study on early marriage in Jordan." UNICEF. 2014, cited in Freedman, Jane, Zeynep Kıvılcım, and Nurcan Özgür. *A gendered approach to the Syrian refugee crisis*.

opportunity in general.<sup>85</sup> Intersos is not alone in their endeavors; a plethora of other NGOs have executed similar female empowerment projects for Syrian refugee women. Like Intersos, these initiatives have often contributed to reinstilling gender roles. These programs were seen to be “quick fixes” to economic struggle, focusing on professional training deemed to be “womanly” or “feminine”. Many of the female participants expressed desire to return to housewifery, as they found it challenging to balance a life in both the private and public domain.<sup>86</sup>

However, this is not to say these types of programs have had no success. As mentioned in Chapter 1, UN Women’s cash-for-work initiative in Zaatari refugee camp in Jordan, where women are paid to sew baby clothes for maternity boxes, has led to a reported 20% decrease in domestic violence.<sup>87</sup> While this statistic is impressive and should be noted, it does not specify what type of violence is being accounted for, nor take women out of the domestic realm. Women must be given the opportunity to earn an income as well as define themselves as stakeholders in the greater refugee economy as well as the future post war Syrian economy. In addition, they need to be given equal opportunity to be engaged with their families as well as in the workforce, and use this to alleviate themselves out of poverty later on. This is not to say that economic empowerment is the comprehensive solution to this issue; however, it should be considered as an important factor. I propose that IPV levels can be lowered, and women

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<sup>85</sup> *Women's Economic Participation in Conflict-Affected and Fragile Settings*. Georgetown Institute for Women, Peace and Security.

<sup>86</sup> Jane, Freedman, Zeynep Kivilcim, and Nurcan Özgür. *A gendered approach to the Syrian refugee crisis*.

<sup>87</sup> "Working decreased the violence encountered by Syrian refugee women." Working decreased the violence encountered by Syrian refugee women - Ministry for Foreign Affairs of Finland: Entering Finland and travelling abroad: Jordan. November 29, 2016. Accessed May 17, 2017. <http://www.formin.finland.fi/public/default.aspx?contentid=354775&nodeid=17333&contentlan=2&culture=en-US>.

can become empowered economically with digital entrepreneurship, which has recently transformed the technological landscape of the Middle East, specifically in Jordan.

## **Chapter 4: Digital Entrepreneurship in the Middle East**

The concept of entrepreneurship has been central to the Middle East since the region's inception. Before starting an analysis of its history, it is necessary to define the limits of the terms 'entrepreneurship' and 'digital entrepreneurship'. For the purposes of this project, we will use the definition of entrepreneurship formulated by Professor Howard Stevenson at Harvard Business School. Stevenson argues that entrepreneurship is the 'pursuit of opportunity beyond resources controlled.' He then breaks down this term: 'pursuit' is the sole focus or purpose for the creation; 'opportunity' is the new, unique venture; and 'beyond resources controlled' refers to the current resource constraints for performing the project.<sup>88</sup> 'Digital entrepreneurship' is a subset of the above definition, specifically referring to entrepreneurship with an emphasis on using digital technologies in new ways, such as social, mobile, analytics and cyber-solutions; each of which is intended to alter the way of conducting business in the contemporary digital age.<sup>89</sup> Both entrepreneurship and digital entrepreneurship have been integral in developing the Middle East.

### **A Brief History of Entrepreneurship**

Entrepreneurship originated with the exchanges made between traders and merchants. The first recorded example of trading is from New Guinea around 17,000 BCE, where locals exchanged the volcanic glass obsidian (used to make hunting arrowheads) for other items. As the hunter-gatherer culture transitioned into a more sedentary lifestyle based on agriculture, people began to form long-term, stable

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<sup>88</sup> Thomas R, Eisenmann. "Entrepreneurship: A Working Definition." Harvard Business Review. August 07, 2014. Accessed December 18, 2017. <https://hbr.org/2013/01/what-is-entrepreneurship>.

<sup>89</sup> "Technological Forecasting and Social Change." Call for Papers - Elsevier. March 28, 2017. Accessed December 18, 2017. <https://www.journals.elsevier.com/technological-forecasting-and-social-change/call-for-papers/digital-entrepreneurship-creating-and-doing-business-in-the>.

communities. The creation of these communities led to the emergence of the concept of specialization; each person in the group would become an expert at a task or production of a good, increasing general efficiency, and then go on to exchange this service or good with other individuals. Improving agricultural technology soon led to the building of the first towns and cities. These cities contained new social institutions, such as courts and marketplaces, as well as more complicated specialization techniques, such as pottery and carpentry. Before long, these early cities became the foundation of civilization.<sup>90</sup>

One of the earliest civilizations was located in the Middle East Fertile Crescent, in between the Tigris and Euphrates Rivers. The area had the correct variation of plant and animal life to sustain an emerging society. By 3,000 BCE, settlements and cities formed in Sumeria (modern day Iraq). Also during this time, the city of Uruk along the Euphrates River was home to 50,000 people, space that originally would have only been sufficient for a sole hunter-gatherer. Even a short glimpse into the history of entrepreneurship shows that the Middle East was always at the forefront of global economic development.<sup>91</sup> Today, more Middle Eastern college, grad students and engineers are pursuing careers at startups and medium sized ventures than ever before.<sup>92</sup> This chapter seeks to prove that economic progress, in the form of digital entrepreneurship, is not only occurring in the Middle East, but thriving.

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<sup>90</sup>"The History of Entrepreneurship." The Startup Guide - Creating a Better World Through Entrepreneurship. Accessed December 18, 2017. <http://startupguide.com/world/the-history-of-entrepreneurship/>.

<sup>91</sup>Ibid.

<sup>92</sup>Christopher M, Schroeder. *Startup rising: the entrepreneurial revolution remaking the Middle East*. New York: Palgrave Macmillan, 2014.

### “Start Up Spring”<sup>93</sup>

The 2011 Arab Spring led to intense political and social crisis all over the MENA region. These events led to great economic turmoil, instigating a variety of losses due to poor management choices and long-standing conflict. It put the immense problems of the MENA countries onto the global stage: high unemployment, corruption, lack of government transparency, education and lack of political representation. Now more than ever, there is a necessity to address these issues. The region must use its enormous human, natural and financial assets to adopt strong, long-term, economic policies that will incite sustainable growth for the region. One such focus for policymakers should be on creating a strong environment for entrepreneurs to innovate, a new rising dominant force in the MENA business ecosystem.<sup>94</sup>

### Digital Entrepreneurship in the Middle East

“The Arab Spring is indeed politically dead, with the exception of Tunisia... But in various positive ways the Spring continues culturally. The ongoing change of consciousness is palpable. The [digital] arts scene in Saudi Arabia is booming. The rise of mobile enabled e-commerce is inexorable, and entrepreneurship is being embraced by young people from Tunisia to Egypt to Lebanon to the United Arab Emirates. More young Arabs than ever are awakening to the fact that they have agency, and the digital tools that will help them express it.”<sup>95</sup>

*Amir Ahmad Nasr, writer and digital entrepreneur from Sudan*

As the Middle East has started shifting from oil-dependent to knowledge based economies, private sector investments are becoming heavily focused on education, innovation and diverse technologies. These investments are essential for the creation of new jobs; the region’s unemployment rates are nearly double the global average of 5.9%,

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<sup>93</sup> Feller , Jonas. "Startup spring: How tech can liberate MENA [Opinion]." Wamda. Accessed December 18, 2017. <https://www.wamda.com/2016/01/startup-spring-how-tech-can-liberate-mena>.

<sup>94</sup> *GEM 2017 Middle East and North Africa Report*. 2017. Accessed December 18, 2017. <http://gemconsortium.org/report/49984>.

<sup>95</sup> "Digital technology is keeping the spirit of the Arab Spring alive." *The Economist*. May 25, 2016. Accessed December 18, 2017. <https://www.economist.com/blogs/erasmus/2016/05/after-uprisings>.

standing at 11.0%. Youth unemployment is particularly high, with 28.2% of youth unemployed.<sup>96</sup> The World Bank states that 100 million new job opportunities must be created by 2020 in order to provide employment for the next generation of job seekers.<sup>97</sup> Many of these opportunities are being offered by emerging startups, growing businesses interested in addressing the region's most pressing difficulties. Startups that scale to large firms are even more effective in addressing unemployment, as they represent 200 times more job creation potential as micro enterprises.<sup>98</sup> Thus, the importance of an entrepreneurial ecosystem must be addressed in the discussion of a contemporary Middle East.

A GEM report on this subject shows that people in the Middle East have extremely positive attitudes toward entrepreneurship, with almost three-quarters of those surveyed seeing it as a strong career choice. This is much higher than the results for all other regions surveyed, with the exception of sub-Saharan Africa.<sup>99</sup> One must not underestimate the importance of the social media here. Soraya Salti, regional director of INJAZ al Arab, a youth empowerment organization in MENA, states, "The reality today is different not only from 50 years ago, but from two years ago. Because of social media, youth who were called the 'silent majority,' aren't silent now." He concludes that young

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<sup>96</sup> *Collaborative Entrepreneurship: The state of corporate-startup engagement in MENA*. Report. May 2016. Accessed December 18, 2017.

<http://backend.wamda.com/api/v1/downloads/publications/collaborative-entrepreneurship-report>.

<sup>97</sup> How low oil prices are battering the MENA region. Knowledge@Wharton, 2016, cited in Ibid.

<sup>98</sup> Ibid.

<sup>99</sup> *GEM 2017 Middle East and North Africa Report*.

people are inclined to turn entrepreneurship into pop culture and add to the region's economic development.<sup>100</sup>

In an examination of the startups themselves, 70% of founders were male and most had a university level education. In addition, the report displays a structural emphasis on sectors of communication, financial services and information technology (IT); jobs in these sectors contain the skills needed for Middle Eastern countries to act as powerful players in the global economy. In general, MENA has a high technology orientation.<sup>101</sup> Before the Arab Spring, in order to start a business, individuals needed to have *wasta* (connections). The dynamics changed after the revolts, which popularized the use of technology as a form of resistance. To quote famous Jordanian entrepreneur Fadi Ghandour, "There is no *wasta* in the Internet."<sup>102</sup> When examined next to other geographical sectors, the region tops the list substantially in terms of new technology usage. All these factors indicate the Middle East's potential in the digital entrepreneurial landscape, with media discourses even referring to the growth of the region's ICT technological ecosystem as the "Startup Spring".<sup>103</sup>

There is increasing systemic support for these startups as well. Support institutions in MENA's entrepreneurship ecosystem, such as venture capital (VC) funds, incubators, and accelerators, have enlarged 2.5 fold since 2010. Hacker/makerspaces,

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<sup>100</sup> Waugaman, Adele. "Jordan's Entrepreneurship Revolution." The Huffington Post. December 19, 2012. Accessed January 23, 2018. [https://www.huffingtonpost.com/adele-waugaman/jordan-tech\\_b\\_2236492.html](https://www.huffingtonpost.com/adele-waugaman/jordan-tech_b_2236492.html).

<sup>101</sup> Country Insights Exploring Trends and Challenges to Scale for Startups in Egypt, Jordan, and the UAE. Report. May 2015. Accessed December 18, 2017. <http://backend.wamda.com/api/v1/downloads/publications/country-insights>.

<sup>102</sup> Christopher M, Schroeder. *Startup rising: the entrepreneurial revolution remaking the Middle East*.

<sup>103</sup> Alexandra, Robehmed. *Developing Apps, Developing Jordan? ICT Startup Entrepreneurs as Subjects of International Development in Ammans Silicon Wadi*. Master's thesis, Georgetown University, 2015. Washington, D.C.

innovation labs and co-ops are now popping up all over the Middle East's technology scene. These structures have created a stable basis for the launching, scaling and funding journeys of startups. In 2015, a WRL survey of entrepreneurs in the MENA region saw that in 2015, nearly 50 startups received more than 1 million USD in funding, more than double the amount from the year before.<sup>104</sup> More than a dozen of these companies, such as Bayt, Careem, MarkaVIP, Namshi, News Group, Propertyfinder and Waid.com have valuations above 100 million USD each. Souq.com, a 3000 person company, is valued above 1 billion USD. However, even with this support, scaling up is still challenging for Middle Eastern startups. When asked about this issue, entrepreneurs discussed generating revenue (29%), creating a team (24%), gaining investment (24%) and expanding into new countries (20%) as their largest challenges.<sup>105</sup>

In addition, Middle Eastern governments have been proactive in ameliorating the business ecosystem. Since 2008, these governments have passed over 200 business reforms, 87% of which are thought to be positive for the region's firms.<sup>106</sup> Other forms of government support include procurement, funding and financing programs. For instance, the UAE requires federal authorities to give up to 10% of their procurement budgets to SMES; Saudi Arabia, Kuwait, Egypt, and Lebanon are also starting to support startups and SMES with funding or lowering institutional financing rates.<sup>107</sup> The efforts of governments are a good start, but there are still many steps to be taken in order to solidify MENA's entrepreneurial ecosystem.

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<sup>104</sup> *Collaborative Entrepreneurship: The state of corporate-startup engagement in MENA.*

<sup>105</sup> Ibid.

<sup>106</sup> Policy reforms, World Bank Doing Business Report. World Bank, 2016, cited in *Collaborative Entrepreneurship: The state of corporate-startup engagement in MENA.*

<sup>107</sup> Ibid.

Now that we have established the strong digital entrepreneurial ecosystem of the Middle East, it is necessary to examine this same topic and its complexities within the case study of Jordan, which has made its own strides in this field.

### **Digital Entrepreneurship in Jordan**

“I have always been fascinated by the ability of entrepreneurs to take a brick ... see in it a house - and build a whole city. But new enterprises need solid ground to build on. And that’s Jordan's vision. An economy open to jobs-rich, export-oriented growth. A level playing field. Investments in education; R&D and infrastructure. Help for ICT and other startups: enterprise and development zones, innovation accelerators and more. Why this commitment? Two words: National interest. Our country wants and needs jobs - good jobs - especially for young people, the majority of our population. Private-sector creativity is key...

From a tiny position fifteen years ago, ICT is now the fastest-growing sector in our economy ... contributing 12 percent of our GDP, and directly and indirectly, some 80 thousand jobs. Jordanian ICT has had its challenges, but today, IT exports are up eight fold, reaching some 60 countries. Our climate of innovation has brought Jordan the name of “Silicon Wadi.” Amman has become the regional capital for startups, and the tenth best place to start a technology company in the world. Companies are scaling-up and making successful exits to global industry leaders. Jordan is home to the three most popular content portals in the Arab world, managing 75 percent of Arabic user-generated content”<sup>108</sup>

*King Abdullah II, King of Jordan*

As observed by the above quotation, Jordan and its government have taken great strides to create a startup friendly ecosystem. Historically, Jordan had a large focus on the public sector. However, due to economic liberalization during the 1980’s and 90’s, government hiring decreased significantly. In 1995, 38% of jobs came from government employment; this number has now dropped to 32%. A Jordan Times article states that

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<sup>108</sup> Alexandra, Robehmed. *Developing Apps, Developing Jordan? ICT Startup Entrepreneurs as Subjects of International Development in Amman’s Silicon Wadi.*

small and medium sized projects currently represent 90% of companies in Jordan and contribute 40% to the country's overall gross domestic product.<sup>109</sup>

Today, Jordan has one of the biggest ICT ecosystems in the region, worth \$2.2 billion USD, with over 600 ICT companies and 300 startups.<sup>110</sup> Its ecosystem is supported by private and public government funding as well as international development funding. In the past 15 years, international aid has advanced Jordan's ICT sector to the third most substantial part of Jordan's economy, falling behind manufacturing and tourism. Given Jordan's high rates of youth unemployment, similar to the rest of the Middle East, digital entrepreneurship is considered to be a strong method of job creation and stimulating unique private sector growth.<sup>111</sup> While there are no formal statistics on ICT entrepreneurship and its effect on employment yet, the Jordanian government is optimistic about its future as a job multiplier.

Government ICT policy started with King Abdullah II's REACH initiative in 1999, funded heavily by aid from Jordan's largest international donor, USAID. In 2000, Intaj, the Information and Communications Technology Association of Jordan, updated and published the initiative. REACH was a five-year plan aimed at building an internationally competitive ICT sector. It had five main goals: create necessary regulations, build a stimulating entrepreneurial ecosystem, provide training programs, create human resources and allow access to capital and finance. The plan hoped for ICT exports to increase from \$7.5 million USD in 1999 to 550 million by 2004; however, this did not occur because it was simply too ambitious for such a short period of time.

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<sup>109</sup> Ibid.

<sup>110</sup> Intaj. 2014. "ICT and ITES Industry Statistics and Yearbook, 2013." Information and Communications Technology Association of Jordan, and the Ministry of Information and Communications Technology, cited in Ibid.

<sup>111</sup> Ibid.

Nonetheless, the sector has still seen tremendous growth, with revenue growing from \$60 million USD to \$638 million USD from 2000 to 2013.<sup>112</sup>

From then on, ICT quickly expanded. In 2002, the government created a new ICT focused ministry, entitled the Ministry of Information and Communications Technology (MoICT). In 2003 and 2004, royal NGOs, such as the incubator iPark and the Queen Rania center for Entrepreneurship, started providing entrepreneurial training at universities. The nation's startup ecosystem received global recognition in 2009, when the Arabic mailing and search engine website Maktoob was sold to Yahoo!, for \$164 million USD, the highest amount paid for an ICT firm in the Arab world. Jordan is also home to the King Hussein Business Park and Oasis500. The King Hussein Business Park is a special economic free-zone for the ICT community and houses Oasis500 as well as firms such as Oracle, Samsung, LG and Ericsson. Oasis500 incubates startups for three month long periods, accelerating their growth and providing them with the necessary opportunities for success.<sup>113</sup>

Within the next ten years, Jordan hopes to achieve even greater technological success with its REACH2025 initiative, using its current strengths to become relevant in the global ICT economy. The REACH2025 vision calls for a digital economy that empowers people, sectors and businesses to increase productivity and create an attractive atmosphere for investors and international partners. The mission statement reads as follows:

“Jordan will ensure a highly stable, nurturing business environment:

- Drive creative and innovative technologies in key niche sectors and markets.

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<sup>112</sup> Ibid.

<sup>113</sup> Ibid.

- Strengthen the entrepreneurial mindset of the country, supported by specialized skills.
- Support the transformation towards being a platform for innovation in international partnerships.
- Spur innovation through open access in technology, people, standards and data.”

The plan seeks to rid ICT of its status as an isolated sector and instead digitize the entire economy. The economy will be transformed through digitization of several early adopters: health, energy and cleantech, education, finance, transport, communications and security. If it is successful, Jordan expects an acceleration of GDP growth by an additional 3% to 4%, an increase of digital revenue by 25% to 30%, an addition of 130,000 to 150,000 and the establishment of as many as 5,000 to 7,000 businesses in the digital economy.<sup>114</sup>

However, even with Jordan’s tremendous success with creating an ICT friendly ecosystem, the country, like the remainder of the region, faces a variety of issues. The market is still relatively small and it is difficult for entrepreneurs to find funding, even with the many resources present. In addition, there is friction between Jordan’s Silicon Wadi and Silicon Valley. Encounters with Westernized Silicon Valley knowledge often prevents entrepreneurs from seeing Jordan’s ecosystem as developed. Those of such opinion believe that certain mindsets, mentalities and cultural values present in Jordan will obstruct it from ever achieving the success of their American counterpart.<sup>115</sup>

Jordanian SMES also only receive 13% of the total value of commercial loans and have

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<sup>114</sup> "REACH2025: Jordan's Digital Economy Action Plan." REACH2025: Jordan's Digital Economy Action Plan. Accessed December 18, 2017. <http://www.reach2025.net/>.

<sup>115</sup> Alexandra, Robehmed. *Developing Apps, Developing Jordan? ICT Startup Entrepreneurs as Subjects of International Development in Ammans Silicon Wadi*.

difficulty accessing finance due to lack of collateral, few offerings of Islamic financial products and lack of transparency. Conversely, banks report challenging loaning practices due to limited credit data from customer, low financial literacy and an overall informal economy.<sup>116</sup> In addition, other experts argue that the Jordanian government should not assume economic growth and entrepreneurship are always correlated. The quality and quantity of entrepreneurship must improve otherwise it will solely be focused on poverty reduction, and not innovation.<sup>117</sup>

With these rapid and complex changes across the Middle East, it is essential to consider the role of women in its developing economy. The next chapter will discuss the rise of women in the startup ecosystem and effect on female empowerment.

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<sup>116</sup> Entrepreneurship Environment Assessment in Jordan. .Report. May 2015. Accessed December 18, 2017.

<https://conservancy.umn.edu/bitstream/handle/11299/172490/Schiff%2C%20Schmidt%2C%20Troncoso%20Entrepreneurship%20Assessment%20in%20Jordan%20May.pdf?sequence=1&isAllowed=y>.

<sup>117</sup> Omet, Ghassan & Shami, Majed & Bino, Adel & Abu Khalaf, Bashar. (2015). Entrepreneurship in Jordan: regional analysis and envisaged role. . 2. . 10.17261/Pressacademia.2015312983.

## Chapter 5: Female Digital Entrepreneurship in the Middle East

"After [the revolution in 2011], women were very persistent to say, 'We are not passive. We will have an upper-hand. We will have a say. We will contribute.' It may not be political, but our contributions will be [seen] in other ways."<sup>118</sup>

*Manal Kelig, serial entrepreneur in the tourism industry*

"Technology is changing everything -- breaking down cultural barriers that once held women back and creating innovative opportunities to make positive change."

*Alyse Nelson, CEO of Vital Voices, an NGO dedicated to female economic empowerment, political participation and human rights*<sup>119</sup>

### Overview of Female Digital Entrepreneurship in the Middle East

Every day, female entrepreneurship in the Middle East is growing. Arab women are starting businesses from bakery stalls in local bazaars to massive venture capital backed e-commerce companies on the global Internet.<sup>120</sup> Women in the Middle East are founding one of every four new startups and managing assets through small and medium sized businesses (SMBs) in the GCC at a worth of \$385 billion. While female entrepreneurship is seen less in the MENA region (at 4% involvement) as opposed to other parts of the developing world, these firms are known for being as large, efficient and well renowned as those run by men. In addition, when compared on a USD (United States Dollar) equivalent basis, between 6% (Jordan) and 33% (UAE) of enterprises are creating more than \$100,000 per year, as compared to 13% of firms owned by women in

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<sup>118</sup> Vivian, Giang. "The Rise of Women Entrepreneurs in the Middle East." Marie Claire. October 11, 2017. Accessed January 30, 2018. <http://www.marieclaire.com/politics/news/a9791/rise-of-women-entrepreneurs-in-the-middle-east/>.

<sup>119</sup> Christopher M, Schroeder. *Startup rising: the entrepreneurial revolution remaking the Middle East*.

<sup>120</sup> Elizabeth, MacBride and Special To CNBC.com. "Arab Spring 2.0: Instagram sparks women startups." CNBC. November 25, 2013. Accessed January 30, 2018. <https://www.cnbc.com/2013/11/19/entrepreneurs.html>.

the United States.<sup>121</sup> Currently, women run over a third of startups in the region -- a number higher than their Silicon Valley counterparts.<sup>122</sup>

The emphasis on information and communication technology (ICT) for these businesses is seen at rates far above per capita averages worldwide. Mobile phone usage in MENA countries ranges from 79% to 93%, and a majority of women entrepreneurs surveyed use computers in their daily operations -- just over half in Tunisia, Jordan and Bahrain as well as more than 90% in the UAE. Internet use is also exceptionally high, ranging from 60% in Tunisia to 99% in the UAE. To use the same example, in the UAE, a majority of women have websites for their businesses -- at 64%.<sup>123</sup>

The economic benefit of female entrepreneurship in the region is exponential: if women's participation in labor markets would equal that of men's, the regional GDP could rise by nearly 47% in the next decade and MENA would achieve \$600 billion in annual economic impact. It is an essential mechanism for job creation, both for men and women, as well as for economic development. It enhances the diversity of MENA's startup ecosystem and decreases gender discrepancies.<sup>124</sup>

But why is this happening? How is a region infamous for its intense gender bias producing such extraordinary results? To answer this question, it is necessary to examine the changing role of women in the MENA region, diminished tech gender gap, motivating factors for female entrepreneurs, and their personal profiles. Ruth Messinger, chair of the American Jewish World Service, has discussed the role of women in the

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<sup>121</sup> *Women Entrepreneurs in the Middle East and North Africa: Characteristics, Contributions and Challenges* <http://www.ifc.org/wps/wcm/com>.

<sup>122</sup> "Rise of Women Entrepreneurship." Arabnet. March 8, 2017. Accessed January 30, 2018. <http://news.arabnet.me/rise-of-women-entrepreneurship/>.

<sup>123</sup> Elizabeth, MacBride and Special To CNBC.com. "Arab Spring 2.0: Instagram sparks women start-ups."

<sup>124</sup> "Rise of Women Entrepreneurship."

emerging economies. She states that women are seen primarily as caregivers. However, out of the one to two billion subsistence farmers in the world, 60-80% are women. She adds that women used to see their work as something with no monetary value, but that this opinion is changing. When women become breadwinners in these emerging markets, she concludes, they are able to invest income in what has the highest multiplier effect in helping their families rise out of poverty: education and welfare for children. In a patriarchal world, men are then more likely to become invested in female economic empowerment because it provides a better future for their offspring. This new world drives women to think ahead, not just for their families, but for themselves.<sup>125</sup> This has been highly supported by global microfinance initiatives, which by 2006 had reached 79 million of the poorest women in the world.<sup>126</sup> We will return to a longer discussion of microfinance as a mechanism of empowerment later in the paper.

What is perhaps most fascinating for the purpose of this research is the decreased technological gender gap in the MENA region. The cultural bias against women in tech that perpetuates in the United States does not exist to nearly the same extent. Nina Curley, editor of Wamda, explains "the Internet ... is a new space that is more meritocratic and not as heavily male. The technology also lets entrepreneurs work from home, making it easier to raise children."<sup>127</sup> Women can also interact with whoever they want without being potentially accused of *khalwa* (seclusion from the opposite gender) *online*, in a way that they cannot in a physical space. In addition, women in the region

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<sup>125</sup> Christopher M., Schroeder. *Startup rising: the entrepreneurial revolution remaking the Middle East*.

<sup>126</sup> *Small change, Big changes: Women and Microfinance*. Report. Accessed February 12, 2018. [http://www.ilo.org/wcmsp5/groups/public/@dgreports/@gender/documents/meetingdocument/wcms\\_091581.pdf](http://www.ilo.org/wcmsp5/groups/public/@dgreports/@gender/documents/meetingdocument/wcms_091581.pdf).

<sup>127</sup> Laura, Rosbrow. "How The Middle East Is Solving the Gender Gap That Silicon Valley Is Ignoring." *Mic*. October 21, 2015. Accessed January 30, 2018. <https://mic.com/articles/86521/how-the-middle-east-is-solving-the-gender-gap-that-silicon-valley-is-ignoring#.xH5B3mwtE>.

study computer science at higher rates than men and attend startup competitions at the same rates as their male counterparts.<sup>128</sup> This high competition attendance rate, coupled with conference involvement, is putting women in the Middle East at the same level as men in this field. The United Nations' International Telecommunications Union has noted that while women in the West are excelling in math and science, they are choosing careers in medicine and biotech. Women in the MENA region, on the contrary, are moving into engineering and computing.<sup>129</sup>

It is equally important to consider the motivating factors and personal profiles of women in this diverse and complex region. Three years ago, Beschir Hussain, co-founder and CEO of Hellofood and Ammar Rizvi, Global Strategic Initiatives Lead at Google, looked at these factors for female entrepreneurs in the MENA region. They interviewed 121 entrepreneurs and found that a majority did not start their firms out of the need for income, but because they believed their innovation could surpass a current problem. In addition, these women craved job satisfaction and independence. Hussain and Rizvi also found that these businesses spread across an array of sectors, such as fashion, children and online Arabic content.<sup>130</sup> The International Finance Corporation (IFC), looked at the characteristics of these entrepreneurs in a study in 2007. They found that female MENA business owners are typically well educated; 91% of women business owners in Bahrain have some level of post-secondary education, as do 79% in Tunisia and the UAE, 76% in Jordan, and 40% in Lebanon. Most of the women are between 35

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<sup>128</sup> Ibid.

<sup>129</sup> "The Middle East is Closing the Gender Gap." NAWRB . June 5, 2014. Accessed January 30, 2018. <http://www.nawrb.com/2014/06/05/92/>.

<sup>130</sup> "Rise of Women Entrepreneurship."

and 54 years of age as well as married with children. In Jordan, women actually have the most children of the MENA countries surveyed, averaging 3.2 per family.<sup>131</sup>

In addition, the MENA region reports the highest average growth expectations among women at 37%. More than half of female entrepreneurs in the UAE, Qatar and Tunisia want to hire six or more employees in the next six years and women in Saudi Arabia as well as Morocco are statistically more likely than men to have these aspirations. Women also are 60% more likely than men to state that their products are innovative; seven out of the 10 countries examined in the annual Global Entrepreneurship Monitor (GEM) Women's Entrepreneurship 2016/2017 Report show higher innovation levels among female entrepreneurs than their male counterparts. In MENA, 29% of female entrepreneurs are considered international, also at a higher rate than their male counterparts.<sup>132</sup>

However, these promising statistics do not establish gender equality in MENA entrepreneurship. While the work of female entrepreneurs is substantial and not to be disregarded, established business ownership among women is actually lowest in this region of the world. MENA also reports the largest gender gap, with women running firms at one-third the rate of men. The largest of these gaps occur in middle-stage, efficiency-driven economies (Jordan, Tunisia and Egypt), whilst women start businesses at over three-fourths the level of men in Qatar (an innovation driven economy) and Saudi Arabia (a factor-efficiency transition stage economy). Nonetheless, despite these

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<sup>131</sup> *Women Entrepreneurs in the Middle East and North Africa: Characteristics, Contributions and Challenges* <http://www.ifc.org/wps/wcm/com>.

<sup>132</sup> *Women's Entrepreneurship 2016/2017 Report*. Report. 2016. Accessed January 30, 2018. <https://www.babson.edu/Academics/centers/blank-center/global-research/gem/Documents/GEM%202016-2017%20Womens%20Report.pdf>.

discouraging statistics, one could argue the role of women is even more promising. Women are a much smaller part of the region's entrepreneurial workforce but are creating an enormous impact.

### **Challenges Middle Eastern Female Entrepreneurs Face**

Female entrepreneurs in the Middle East also face a variety of difficult everyday challenges, such as socio-cultural and financial barriers, finding a work-life balance, insufficient training, finding good employees, high cost of public services, gaining access to new markets and few female friendly workplace policies. For the purposes of this paper, we will specifically focus on socio-cultural and financial limitations and the idea of a work-life balance, two facets cited commonly as major struggles for female entrepreneurs in the region. The cultures and value systems that perpetuate the region are geared towards a patriarchal society where men are given the role of 'breadwinners' and women as caregivers. These traditions inhibit the entrepreneurial aspirations of many women, who feel constricted by societal viewpoints of what constitutes appropriate womanhood. In addition, the Middle East has limited access to funding, and the IFC reports that 70% of female ventures in developing countries receive little to no funding for their projects. Another issue shared by many women is finding a sufficient work-life balance. Entrepreneur Sima Najjar states, "My main challenge was when I was blessed with my first daughter 4 years ago, it was challenging as I had just started my 3rd startup and people expected me to sit at home and leave the business world, [...] but I found the balance that I would be happy in." Fida Taher, another entrepreneur from the region, adds on the benefit of this balance, "Motherhood and starting a business taught me how to

become the best mother I could be, how to become an expert on time management, and how to set priorities.”<sup>133</sup>

Now that we have looked at an overview of the entrepreneurial ecosystem of the MENA region and the challenges women entrepreneurs face, it is pertinent to examine our case study of Jordan and its unique circumstances.

### **Case Study: Overview of Female Digital Entrepreneurship in Jordan**

Entrepreneurship has been critical to the development of a modern Jordanian economy. However, women in Jordan have not been properly represented in the labor force, particularly in regards to this key ecosystem. This is particularly surprising, as the country has high female literacy and graduation rates.<sup>134</sup> While there are many reasons for this result, studies show that the main reason is that most Arab women view their role in society as a traditional one -- despite their oftentimes high level of education. However, Jordanian women have been beginning businesses at a faster rate with the help of technology and social media.<sup>135</sup> As seen in the previous chapter, technology has been central to the growth of 21st century in general; in 2012, Amman was listed as the 10th best city in the world to launch a tech start-up in rankings compiled by Rachid Sefrioui, founder of Finaventures, a venture capital firm in California.<sup>136</sup> In addition, it has access

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<sup>133</sup> "Rise of Women Entrepreneurship."

<sup>134</sup> The World Bank. (2006). *The Road Not Travelled: Education Reform in The Middle East and North Africa*. Washington, DC, cited in Mehtap S., Caputo A. & Pellegrini M.M. (2016), "Encouraging Female Entrepreneurship in Jordan: Environmental Factors, Obstacles and Challenges", in Ramadani V., Dana L.P., Gerguri-Rashiti S. & Ratten V., *Entrepreneurship and Management in an Islamic Context*. Springer.

<sup>135</sup> Al-Dajani, H., & Marlow, S. (2010). Impact of women's home-based enterprise on family dynamics: Evidence from Jordan. *International Small Business Journal*. doi:10.1177/0266242610370392, cited in *Ibid*.

<sup>136</sup> Pupic, Tamara. "What pushes Jordanian entrepreneurs to succeed?" *ArabianBusiness.com*. May 24, 2016. Accessed January 30, 2018. <http://www.arabianbusiness.com/what-pushes-jordanian-entrepreneurs-succeed--632670.html>.

to the right technological talent with exceptional English language skills, important for an emerging global business.

There have been several examples of prominent female digital entrepreneurs in Jordan, such as Samar Shawareb, Rama Kayyali Jardaneh, Lamia Tabbaa Bibi, Emma Hylooz and Linda al Hallaq. Each of these women have contributed in diverse ways to digital entrepreneurship within the nation. Lebanese-born Samar Shawareb is the founder of Arabia Weddings, the first comprehensive bilingual wedding planning website meant for the Arab world. Arabia Weddings offers a mix of news and online directories of wedding suppliers in Arab countries, planning tools and deals. She decided to build her company in Jordan because its Internet penetration and communications tech sector is one of the most prominent in the region. Rama Kakyyali Jardaneh and Lamia Tabbaa Bibi are the founders of Little Thinking Minds, MENA's first Arabic audiovisual educational company for children under seven. The company prides itself on the deliverance of a culturally sensitive product that showcases key Arab values. While the company started as a brick and mortar firm, it soon went digital to reach a larger audience in Jordan as well as Arab expats globally. Emma Hylooz, on the other hand, started as a software engineer and went on to found Abjjad, the first Arabic/English Goodreads like social network. An avid literature fan, she hopes to inspire audiences across the Arab world to purchase more books. One final prominent example of female digital entrepreneurship in Jordan is the work of Linda al Hallaq, who co-founded First Bazaar with her sister Hana. First Bazaar matches designers and artists from home to handcrafted products; the firm has even had international sales due to the use of e-commerce. The two sisters also began Hands Advocacy, a nonprofit organization that gives female

entrepreneurs working from a home free confidential advice, mentorship, and guidance for business formation.<sup>137</sup> Just looking at these few paradigms demonstrates the immense accomplishments and potential of women in Jordan for digital entrepreneurship.

However, like other women in the region, they also face many challenges.

### **Challenges Female Entrepreneurs in Jordan Face**

In a study taken examining female business students in Jordan, the top five challenges for entrepreneurs were listed as:

1. A poor Jordanian economy
2. Lack of money/capital to start firms
3. Fear of financial risk
4. Male domination of Jordanian business life
5. Work-life balance<sup>138</sup>

It's clear that the barriers faced by Jordanian women are similar to those faced by women throughout the region. However, one cannot deny, even given these barriers, the empowerment women gain from becoming involved in entrepreneurial activities. It puts them at the forefront of the conversation about the emerging economy in the MENA region. In addition, it gives them the opportunity to pursue their own ambitions and level the playing field for women all over the world. After this examination of female digital entrepreneurship, one must also pose the question of whether or not there is another kind

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<sup>137</sup> Christopher M., Schroeder, *Startup rising: the entrepreneurial revolution remaking the Middle East*.

<sup>138</sup> Mehtap S., Caputo A. & Pellegrini M.M. (2016), "Encouraging Female Entrepreneurship in Jordan: Environmental Factors, Obstacles and Challenges", in Ramadani V., Dana L.P., Gerguri-Rashiti S. & Ratten V., *Entrepreneurship and Management in an Islamic Context*. Springer.

of entrepreneurship transforming the Middle East and what women's role is in it: social entrepreneurship.

## **Chapter 6: Social Entrepreneurship in the Middle East**

Social entrepreneurship has been a rising dominant force in the Middle East in recent years, particularly since the 2011 Arab Spring. The post-revolution Arab world is filled with dramatic change and hope for the future, yet still plagued by unemployment, poverty, health and environmental issues, as well as great inequality. Social entrepreneurship, and its innovative approach to problem solving development issues using business skills, serves as a key combatant to the Middle East's key challenges.<sup>139</sup> This chapter will examine the definition of social entrepreneurship, its history in the Middle East as well as specifically in Jordan, and its region-specific challenges, and then seek to determine whether this form of entrepreneurship (perhaps combined with its digital counterpart) is a better fit for the Arab world than simply a for profit business model.

### **The Definition of Social Entrepreneurship**

Social entrepreneurship is often placed in contrast to standard, for profit entrepreneurship. However, the two do not diverge as much as they appear. For instance, it is critical to note that the difference between the two is not motivation. For profit entrepreneurs are not exclusively focused on the bottom line; the chances of an emerging startup even surviving are minimal. The two categories, entrepreneur and social entrepreneur, are each pushed by the opportunity they find and work endlessly towards reaching that goal. It is not a matter of financial compensation.<sup>140</sup>

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<sup>139</sup> "Social Entrepreneurship." Synergos. Accessed February 09, 2018. <https://www.synergos.org/our-work/social-entrepreneurship>.

<sup>140</sup> "Social Entrepreneurship: The Case for Definition (SSIR)." Stanford Social Innovation Review. Accessed February 09, 2018. [https://ssir.org/articles/entry/social\\_entrepreneurship\\_the\\_case\\_for\\_definition](https://ssir.org/articles/entry/social_entrepreneurship_the_case_for_definition).

Nevertheless, the key difference between the entrepreneur and the social entrepreneur is the goal itself. The entrepreneur seeks to integrate the product into easy to serve markets, which is why it is often easier for him or her to generate profit. From the beginning, there is the expectation of capital. The social entrepreneur, on the other hand, does not necessarily expect to create great financial profit. He or she hopes instead to impact a larger more transformational change to help a portion or all of society. The social entrepreneur does not assume an easy to infiltrate market; frequently, he or she will target a disadvantaged population which does not have the ability to work towards this goal. It is important to clarify that this does not infer that social entrepreneurial firms cannot create income (after all, they can be organized as either for profit or not for profit).<sup>141</sup> To put it simply, Duke University professor Greg Dees characterizes social entrepreneurship as the pursuit of “mission-related impact.”<sup>142</sup>

Now that we have an understanding of the distinguishing quality of social entrepreneurship, it is crucial to narrow down the definition further. The Stanford Social Innovation Review (SSIR), Stanford University’s magazine and website dedicating to cross-sector collaboration on global change, characterizes social entrepreneurship using three defining factors:

“(1) identifying a stable but inherently unjust equilibrium that causes the exclusion, marginalization, or suffering of a segment of humanity that lacks the financial means or political clout to achieve any transformative benefit on its own.

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<sup>141</sup> Ibid.

<sup>142</sup> "The Meaning of "Social Entrepreneurship" | Duke I&E." Duke Innovation and Entrepreneurship . May 30, 2001. Accessed February 09, 2018. <https://entrepreneurship.duke.edu/news-item/the-meaning-of-social-entrepreneurship/>, cited in Ibid.

(2) identifying an opportunity in this unjust equilibrium, developing a social value proposition, and bringing to bear inspiration, creativity, direct action, courage, and fortitude, thereby challenging the stable state's hegemony;

And (3) forging a new, stable equilibrium that releases trapped potential or alleviates the suffering of the targeted group, and through imitation and the creation of a stable ecosystem around the new equilibrium ensuring a better future for the targeted group and even society at large."<sup>143</sup>

If a firm contains all these qualities, we can securely characterize them as a social enterprise.

### **An Overview into Social Entrepreneurship in the Middle East**

As mentioned earlier in this chapter, social entrepreneurship is imperative to the development of the Middle East. The growth of social media in the region uncovered vast new information to Arab youth, sparking a need for progress. A report from Stanford University entitled, "Social Entrepreneurship: Why It Is Important after the Arab Spring" reads, "unanimously across the region, young people are more interested in improving their communities and contributing to the long-term development of their societies after the revolution."<sup>144</sup> Racha Mourtada, research associate at the Dubai School of Government, adds to this, saying that social media use has spurred interest in social entrepreneurship in particular as a form of social change.<sup>145</sup>

The Arab Spring also provided local and international development firms with the ability to take advantage of this desire and implement their own social media structured

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<sup>143</sup> Ibid.

<sup>144</sup> "Middle East Social Entrepreneurship Faces Challenges, but No Shortage of Volunteers." Knowledge@Wharton. Accessed February 09, 2018. <http://knowledge.wharton.upenn.edu/article/middle-east-social-entrepreneurship-faces-challenges-but-no-shortage-of-volunteers/>.

<sup>145</sup> Ibid.

solutions for growth. However, few youth used these options effectively, many became even negatively influenced.<sup>146</sup> More than ever, the region needs its own forms of sustainable, local social change. Arab social entrepreneurship is the answer; there are already 78 globally recognized and social entrepreneurs operating in the Middle East.<sup>147</sup>

The Brookings Institution, a prominent think tank in Washington D.C., compiled a report analyzing these 78 social entrepreneurs. After examining their backgrounds, researchers identified several common characteristics. The social entrepreneurs were highly educated (most having attained university and post-graduate degrees), involved in extracurricular activities as youths, and a third of them had studied, lived or worked abroad (which helped shape their professional ambitions). In addition, the entrepreneurs had a deeper comprehension of the issues they were trying to tackle. Most were working towards systemic change, even reaching out to governments to create a larger impact. In regards to demographics, 73 out of the 78 entrepreneurs were from Egypt, the West Bank and Gaza, Jordan, Lebanon, and Morocco.<sup>148</sup>

Within the current complex ecosystem of the Middle East, social enterprise offers a kind of local development not possible from international players. While social entrepreneurship in the Middle East is seen across sectors, with some entrepreneurs operating in more than one field, a majority are focused on human capital development -- fostering the creation of leaders with the skills necessary to improve the region both

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<sup>146</sup> Al-Asmar, Kamal . "Why social entrepreneurship is critical for MENA." Wamda. March 31, 2015. Accessed February 09, 2018. <https://www.wamda.com/2015/03/why-social-entrepreneurship-critical-for-mena>.

<sup>147</sup> Abdou, Ehaab, Amina Fahmy, Diana Greenwald, and Jane Nelson. "Social Entrepreneurship in the Middle East: Toward Sustainable Development for the Next Generation | Brookings Institution." Brookings. September 28, 2016. Accessed May 17, 2017. <https://www.brookings.edu/research/social-entrepreneurship-in-the-middle-east-toward-sustainable-development-for-the-next-generation/>.

<sup>148</sup> Ibid.

financially and socially. The growing interest in youth volunteerism must also be accounted for in spurring this revolution. When the Emirates Foundation and the U.S.-based Points of Light Institute created a national volunteer center for the UAE entitled Takatof to help match volunteers to civil society organizations, they had more volunteers sign up than they had room for.<sup>149</sup> The increase of youth volunteerism, combined with the lower costs of doing business in the region as well as the strategic new orientation of the private philanthropy sector, places the Middle East in the perfect position to benefit from social entrepreneurial efforts.<sup>150</sup> Alfanar, Arabic for “lighthouse”, is the first Arab venture philanthropy organization that provides support for social entrepreneurs in the region. The company specifically focuses on firms that specialize in children’s education and female economic empowerment. While it is the first of its kind in the region, the emergence of such an organization bodes well for the future of Middle Eastern social enterprise.<sup>151</sup> Similarly, the global non-profit Synergos has had great success in the Arab world, building the largest network of social entrepreneurs in the region (with women accounting of 40% of entrepreneurs). Synergos provides leadership training, financial support, training and networking options to help entrepreneurs scale up their firms. So far, their work has reached more than three million people.<sup>152</sup>

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<sup>149</sup> Kareem El-Bayar, “The Legal and Regulatory Framework Governing Social Entrepreneurship in the Middle East: Opportunities, Challenges, and the Way Forward,” (unpublished background paper prepared for the Middle East Youth Initiative, International Center for Not-for-Profit Law, 2010), cited in Ibid.

<sup>150</sup> Ibid.

<sup>151</sup> "Alfanar brings venture philanthropy to the Middle East." Wamda. 2017. Accessed February 09, 2018. <https://www.wamda.com/2017/06/alfanar-brings-venture-philanthropy-middle-east>.

<sup>152</sup> "Social Entrepreneurship." Synergos.

## **Social Entrepreneurship in Jordan**

Social entrepreneurship in Jordan has also increased in recent years. The country does not have the highest number of mission-driven enterprises in the region, but the firms already present show strong potential. Three prime examples of the country's contribution to the field are BADIR, initiatives from the Business Development Center and Ruwwad established by corporate giant Fadi Ghandour.

BADIR was created by the International Youth Foundation (IYF) in partnership with Starbucks in 2011. Its fourth phase program, a fellowship for young entrepreneurs, was partially funded by the United States Agency for International Development (USAID) and implemented by FHI 360. It specializes in the education of young Jordanian leaders from ages 18 to 30, giving them the knowledge and skills necessary to scale their own social change projects in their communities. BADIR was adapted from the YouthActionNet Global Fellowship model to create a specialized, culturally appropriate and Arabic/English centered leadership development experience. BADIR Fellows are offered connections to fellow innovators and mentors, training, funding and networking opportunities to help their dreams grow.<sup>153</sup>

Another example of social entrepreneurship in Jordan is seen in the work of the Business Development Center, particularly their Green Entrepreneurship Training Programme and social entrepreneurship mentorship program. The Green Entrepreneurship Training Programme was designed by Switch Med and implemented by the BDC and helps entrepreneurs develop their own economic projects intended to create environmental impact. Through training workshops, entrepreneurs gain the tools to form

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<sup>153</sup> "BADIR ." BADIR | About Us. Accessed February 09, 2018. <http://www.badir.jo/about-us-0>.

their own green business models. The BDC then selects the most sustainable project to move onto the next round: receiving assistance for launching the project. The social entrepreneurship mentorship program is composed of female mentors who engage students and recent graduates in various social impact projects regarding ethics, health, robotics and community work.<sup>154</sup>

Probably the most prominent example of social entrepreneurship in Jordan is Arab billionaire Fadi Ghandour's Ruwwad, a social enterprise dedicated to community development through the mobilization of young, socially-conscious local volunteers. Ruwwad's first project took place in Jabal Nathif, a community in East Amman known for its location of an unofficial refugee camp. The organization's mission is to empower local people to find local solutions to their own challenges. This gives them a sense of civic engagement and ownership to create a basis for building further skills and knowledge. To do this, Ruwwad provides students in the community with university and college scholarships. In exchange, the students serve their fellow residents by either mentoring local children or gaining vocational skills through services such as home improvement. The organization also assists the community with other services relating to education, health and legal assistance.<sup>155</sup> Ruwwad even offers free IT classes and internet enabled computers where youth can learn basic programming. But perhaps its most important educational paradigm is its disruption of traditional thinking to make way for alternative ideas and respect for diversity.<sup>156</sup> In 2012, Ghandour launched Ruwwad Micro-Venture Fund as a platform to encourage entrepreneurship. The fund helps

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<sup>154</sup> Ibid.

<sup>155</sup> Abdou, Ehaab, Amina Fahmy, Diana Greenwald, and Jane Nelson. "Social Entrepreneurship in the Middle East: Toward Sustainable Development for the Next Generation | Brookings Institution."

<sup>156</sup> Schroeder, Christopher M. *Startup rising: the entrepreneurial revolution remaking the Middle East.*

community members turn their ideas into for-profit firms, by providing financial services from equity investment, and create jobs for other citizens while forming more sustainable futures for themselves. Dina Sherif, a corporate social responsibility (CSR) expert, argues that government and business leaders often don't understand the role of youth as assets in poorer communities.<sup>157</sup> Ghandour was not only able to recognize their power, but use it to create multiplier effect for the greater community. Out of all the examples given from Jordan, we will focus on this one the most closely in our later discussion of the connection between refugee entrepreneurship and intimate partner violence.

### **Challenges**

While social enterprises in the Middle East have the capability to address various development issues, they also face great challenges that will take significant cross-sector effort to address. To start, awareness of the meaning of "social entrepreneurship" is extremely low, and the demographic mainly exposed to it is middle class young people, who learned about it through European and international work that used their own country by country interpretations of it. For this purpose, it is often difficult to establish a common definition, which makes implementation challenging in nations financially dependent on aid and governments uninterested in defining it according to their own economic context.<sup>158</sup> Social entrepreneurship has also not been popularized through Middle Eastern academic research nor through local media sources. This is wholly problematic, as educational systems and social norms in the region frequently discourage

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<sup>157</sup> Ibid.

<sup>158</sup> "Social Entrepreneurship: The Case for Definition (SSIR)."

innovation and a lack of discussion on the issue will only continue a culture of traditionalism.<sup>159</sup>

In addition, social entrepreneurship's association with development work is often misinterpreted. Many times, development is boxed in with nonprofits and accused of corruption and false agenda. Due to this stereotype, it is frequently challenging for community members to grasp the idea of for-profit companies with a social mission. Alternatively, the flow of foreign funds into these countries have created a sense of dependency, forcing an expectation of aid and a reluctance to work towards a culture of independence.<sup>160</sup>

Financially, social entrepreneurship has the same problems as its more bottom line focused counterparts. Many times, social entrepreneurs have difficulty attracting investors, who worry that social entrepreneurs will have a slow return on investment. This is not without some truth; sometimes, social entrepreneurs are too focused on their mission and do not spend time trying to locate commercial opportunities.<sup>161</sup> In addition, since knowledge about social entrepreneurship in the region is limited, many social entrepreneurs rely on international funding. This reliance is often only for short term project financing, making the sector's chances of engaging in longer term planning and sustainability extremely difficult.<sup>162</sup>

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<sup>159</sup> Abdou, Ehaab, Amina Fahmy, Diana Greenwald, and Jane Nelson. "Social Entrepreneurship in the Middle East: Toward Sustainable Development for the Next Generation | Brookings Institution."

<sup>160</sup> Al-Asmar, Kamal . "Why social entrepreneurship is critical for MENA." Wamda. March 31, 2015. Accessed February 09, 2018. <https://www.wamda.com/2015/03/why-social-entrepreneurship-critical-for-mena>.

<sup>161</sup> Ibid.

<sup>162</sup> Abdou, Ehaab, Amina Fahmy, Diana Greenwald, and Jane Nelson. "Social Entrepreneurship in the Middle East: Toward Sustainable Development for the Next Generation | Brookings Institution."

### **Is Social Entrepreneurship a Better Fit for the Middle East?**

Now that we have gone through a thorough overview of social entrepreneurship and its challenges in the Middle East, it is equally important to consider if it is a better fit for the region than exclusively for profit entrepreneurship in general. In a 2014 RBC white paper on social entrepreneurship in Canada, evidence showed that social entrepreneurs often leverage their unique social characteristics to create a market advantage, as they are pursuing these goals for their own personal ambition rather than as a “means to an end”. The financial analysis based on these statements demonstrated that for-profit social entrepreneurs were able to achieve high revenue growth and high profitability at a 15% rate compared to the 4% rate of their non-socially focused firms. In addition, 30% of social enterprises fell into high growth quadrants compared to 26% of other firms.<sup>163</sup> In addition to financial success, social enterprises are more likely to innovate and experiment than their bottom line focused counterparts as well as contribute to strengthening the local community.<sup>164</sup>

Given the Middle East’s current political and economic status post Arab Spring, particularly its overarching social issues, it seems that combining social entrepreneurship with digital entrepreneurship would benefit the region exponentially. While there are not many examples of this yet, Emirati social enterprise CareZone, which combines shopping and philanthropy through mobile technology, demonstrates that this is not just possible but preferred. In addition, digital technology has played a role in Middle Eastern social

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<sup>163</sup> Papadopoulos, Loukia. "The future belongs to social entrepreneurs." The Huffington Post. July 18, 2016. Accessed September 19, 2017. [http://www.huffingtonpost.com/loukia-papadopoulos/the-future-belongs-to-soc\\_b\\_11033464.html](http://www.huffingtonpost.com/loukia-papadopoulos/the-future-belongs-to-soc_b_11033464.html).

<sup>164</sup> "The role of social enterprises in new communities." Future Communities. November 28, 2008. Accessed February 09, 2018. <http://www.futurecommunities.net/ingredient/49/role-social-enterprises-new-communities>.

entrepreneurship as well. CareZone, an app launched by Ritesh Tilani, connects socially conscious shoppers with brands that support charities. When a user shops at one of CareZone's partner outlets, they receive a code which can be scanned onto their phone, giving them CareZone coins. These coins can be then be donated to whatever cause the shopper chooses.<sup>165</sup> By lowering the barrier to entry, CareZone has allowed the public to participate in charitable giving while pursuing other interests. This is just one instance of how social digital entrepreneurship can help transform the Middle East, and with the rising technological revolution, there is surely more to come.

Up until this point, we have considered two critical types of entrepreneurship that have become popular in the 21st century: digital and social entrepreneurship. In the next chapter, we will combine these two forms and consider their relevance to the most pressing type of entrepreneurship for this project: refugee entrepreneurship.

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<sup>165</sup> "Middle East Social Entrepreneurship Faces Challenges, but No Shortage of Volunteers."

## Chapter 7: Syrian Refugee Entrepreneurship

“The Syrian people are unable to sit still and be without work for extended periods of time. We are hardworking people, and we will always find a means to work: for us, for our families, and most importantly for our communities.”<sup>166</sup>

The entrepreneurial revolution spurred by the Arab Spring taking over the Middle East is not just limited to each nation’s citizens. Refugees, particularly Syrian refugees, are using entrepreneurship as a form of advancement and self-empowerment. In Zaatari refugee camp in Jordan, there are more than 3,000 small businesses, creating a busy and fruitful shopping corridor on what’s become known as the camp’s own Champs-Élysées. The street is filled with shopkeepers selling bicycles, falafel, bread, household appliances, furniture and more.<sup>167</sup> Syrian refugees in Jordan, both inside and outside camps, are playing key roles in the Jordanian economy. This chapter will explore the history of Syrian refugee entrepreneurship in Jordan, from its inception to its place today well as consider the role of social entrepreneurship, digital entrepreneurship and female entrepreneurship in the development of this complex ecosystem. This chapter will also analyze the role of outside forces in spurring entrepreneurship among refugee communities, in order set a foundation for the conclusion of this thesis, which will explore the possibility of a cross-sectional entrepreneurial project to address intimate partner violence among the Syrian refugee community.

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<sup>166</sup>Sara, AbdelRahim. "In A Refugee Camp, Entrepreneurship Thrives In Isobox Containers." Medium. February 01, 2018. Accessed February 22, 2018. <https://medium.com/athenslivegr/in-a-refugee-camp-entrepreneurship-thrives-in-isobox-containers-115d6e9833e9>.

<sup>167</sup> Georgie, Bernadete, and Ashish Thakkar. "How Jordan's refugee camps became hubs of sci-fi tech and booming business." World Economic Forum. Accessed February 22, 2018. <https://www.weforum.org/agenda/2016/09/jordan-refugee-camps-tech-business-united-nations/>.

## **History of Syrian Refugee Entrepreneurship in Jordan**

In 2015, former English Prime Minister David Cameron visited Jordan and Lebanon. His visit to the region immediately followed the immense public support for refugee aid after the viral image of the drowned three-year-old Syrian refugee boy, Alan Kurdi, was released. The UK government created a resettlement scheme for Syrian refugees, granting them official and regulated safe transport to their home countries (an idea suggested to Cameron by King Abdullah).

This event catalyzed further refugee initiatives in Jordan. In 2016 at Davos, the forum for global business, Queen Rania of Jordan advocated to top CEOs the importance of integrating refugees into global supply chains. Her efforts led to the launch of a pilot business project at the London Conference on Syrian Refugees that February. This project, entitled the Jordan Compact, has been quintessential to refugee empowerment and specifically, entrepreneurship. The Jordan Compact gave the nation around \$2 billion in assistance and investment (from the UK) if they offered up to 200,000 work permits to Syrians. The World Bank also offered concessional loan-based finance. The Compact is a paradigm of the power of cross-sector partnership as well as emblematic of the opportunity that comes from hosting refugees. It is advantageous for European governments looking to fix a migration crisis, beneficial for Jordan who wants to direct their economy to manufacturing (a sector that Syrians previously specialized in), a

substantial investment into an emerging market for global business, and most importantly, a crucial option for refugees to work and to innovate.<sup>168</sup>

Since then, there has been huge outreach to support refugee integration into the Jordanian economy. The World Food Programme's (WFP) Cash Assistance Program has given refugees debit cards to use in the camp's main supermarkets as well as a few surrounding shops, injecting cash flow into the precarious host society. The UNHCR has given refugees the ability to create their own shops (the over 3,000 mentioned earlier on) to feed market based needs.<sup>169</sup> Many of these are co-owned with Jordanians, and in total generate over \$13 million per month.<sup>170</sup> In addition, Oasis500 has recruited Syrian entrepreneurs to join their mentoring program.<sup>171</sup> These initiatives, as well as numerous others from individual entrepreneurs and stakeholders, have pushed forward Syrian refugee entrepreneurship in Jordan. But why is this the chosen solution? The answer to this question pushes against traditional views of humanitarian aid and instead focuses on long-term sustainability and refugee empowerment.

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<sup>168</sup> Collier, Paul, and Alexander Betts. "Why denying refugees the right to work is a catastrophic error | Paul Collier and Alexander Betts." *The Guardian*. March 22, 2017. Accessed February 22, 2018. <https://www.theguardian.com/world/2017/mar/22/why-denying-refugees-the-right-to-work-is-a-catastrophic-error>.

<sup>169</sup> Georgie, Bernadete, and Ashish Thakkar. "How Jordan's refugee camps became hubs of sci-fi tech and booming business."

<sup>170</sup> Amy, Guttman. "Syrian entrepreneurs thrive in refugee camp." *ABC News*. November 21, 2016. Accessed May 17, 2017. <http://www.abc.net.au/news/2016-11-22/syrian-entrepreneurs-thrive-in-zaatari-refugee-camp/8009324>.

<sup>171</sup> Amy, Guttman. "World's largest Syrian refugee camp has developed its own economy." *PBS*. June 18, 2016. Accessed February 22, 2018. <https://www.pbs.org/newshour/show/worlds-largest-syrian-refugee-camp-has-developed-its-own-economy>.

## Why Entrepreneurship?

“International policy toward the Syrian refugee crisis is both antiquated and fueled by panic. It is premised on the same logic that has characterized refugee policy since the 1950s: Donors write checks to support humanitarian relief, and countries that receive refugees are expected to house and care for them, often in camps.”<sup>172</sup> *International relations scholar Alexander Betts and economist Paul Collier of Oxford University*

The above quote by academics Betts and Collier represents the archaism of the humanitarian approach to the refugee crisis. The aid community is dependent on a charity model of immediate relief in emergency situations. There is too little a focus on the long-term, the what-comes-next after the emergency concludes.<sup>173</sup> Entrepreneurship is key to promoting a long-term change, as well as consistent with refugee advancement. This of course presumes that there is a desired conclusion to the refugee experience that allows them to become contributing members of their new host societies. What happens in situations where exclusion from that host society is intended to assure that they return back home? Must this be an either/or situation?

A study examining the emergence of refugee entrepreneurship incubator programs shows that waves of global migration are correlated with higher than average rates of entrepreneurship among migrant groups.<sup>174</sup> Creating a business grants refugees the opportunity to generate income as well as work on something they care about, particularly when it is already difficult to find employment in the Jordanian host market. This is a primary example of “bottom up innovation”, the way crisis-affected

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<sup>172</sup> Edward, Grom, and Teresa Chahine. "Applying Social Enterprise to Refugee Settings (SSIR)." Stanford Social Innovation Review. Accessed February 22, 2018. [https://ssir.org/articles/entry/applying\\_social\\_enterprise\\_to\\_refugee\\_settings](https://ssir.org/articles/entry/applying_social_enterprise_to_refugee_settings).

<sup>173</sup> Ibid.

<sup>174</sup> Ormiston, Jarrod. "Refugees are helping others in their situation as social entrepreneurs." The Conversation. February 22, 2018. Accessed February 22, 2018. <http://theconversation.com/refugees-are-helping-others-in-their-situation-as-social-entrepreneurs-80475>.

communities engage in problem-solving, adapting problems and processes to tackle challenges and create opportunities.<sup>175</sup>

In addition, Syrians are well known for their entrepreneurial skills. Many refugees in camps in Jordan today were former businessmen and traders. Their former connections with Jordanian business contacts, as well as a shared language and similar culture, help Syrians create new businesses in this environment. As one refugee from Zaatari said, “The best job here is trading, many people start with nothing and then build up their trade. To be successful you should have good relationships with traders in Jordan and money – often from family.”<sup>176</sup> Clearly, entrepreneurship is a reasonable course of action given the circumstances. Similarly, experts argue that entrepreneurship, particularly social entrepreneurship through microfinance, is the natural extension of this.

### **Social Refugee Entrepreneurship**

Social entrepreneurship through microfinance is critical to lowering refugee dependence on foreign aid and ending the cycle of poverty present in refugee camps. It provides both strong economic and noneconomic returns to refugees. For instance, as entrepreneurs, refugees are able to feel naturally empowered, worthy of trust and respect. Refugees are also able to extend this cycle of empowerment to others in the community. What starts as a singular initiative can catalyze other important ventures, as well as loop more refugees into the project. Microfinance is specifically critical to the advancement of female entrepreneurs, as it increases their control of resources primarily used by men.<sup>177</sup>

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<sup>175</sup> Betts, Alexander, Louise Bloom, and Nina Weaver. *Refugee Innovation: Humanitarian innovation that starts with communities*. Report. Accessed February 22, 2018. <https://www.rsc.ox.ac.uk/files/refugee-innovation-humanitarian-innovation-that-starts-with-communities/refugee-innovation-web-5-3mb-1.pdf>.

<sup>176</sup> Ibid.

<sup>177</sup> “Entrepreneurship and Social Entrepreneurship in Refugee Camps.” Unite For Sight. Accessed February 22, 2018. <http://www.uniteforsight.org/refugee-health/module6>.

Innovation in refugee relief is critical. The UNHCR's Innovation Lab has been undergoing studies on new ideas in humanitarianism and greatly supports action through revenue generation rather than just donation. Microfinance institutions often cannot lend to individuals who have lived in the same area for a long time due to stringent lending requirements, but high refugee repayment rates incentivize changing this policy. For instance, Al-Majmoua, a service focused around group lending, mitigates the risk of default by allowing the whole group to assume joint responsibility along with each of the participants. There is also rising popularity in microfinance through talent development programs. The NGO Nawayya Network runs workshops for Syrian youth to create income-generating solutions to issues in their own communities, thus advancing the use of community involvement to drive change.<sup>178</sup>

In addition, refugees have the characteristics of social entrepreneurs examining problems that we discussed in the previous chapter:

“(1) identifying a stable but inherently unjust equilibrium that causes the exclusion, marginalization, or suffering of a segment of humanity that lacks the financial means or political clout to achieve any transformative benefit on its own. (The Syrian Civil War)

(2) identifying an opportunity in this unjust equilibrium, developing a social value proposition, and bringing to bear inspiration, creativity, direct action, courage, and fortitude, thereby challenging the stable state's hegemony; (helping refugees and their families through a proposed innovative, solution)

And (3) forging a new, stable equilibrium that releases trapped potential or alleviates the suffering of the targeted group, and through imitation and the creation of a stable

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<sup>178</sup> Edward, Grom, and Teresa Chahine. "Applying Social Enterprise to Refugee Settings (SSIR)."

ecosystem around the new equilibrium ensuring a better future for the targeted group and even society at large.”<sup>179</sup> (creating a new, better life for refugees out of Syria with the proposed, innovative solution)

With the need for change and the help of microfinance, refugees have the potential to transform their communities. Another important factor necessary for this development is the use of technology.

### **Digital Refugee Entrepreneurship**

Digital entrepreneurship has been promoted heavily by organizations in the three main refugee haven countries: Jordan, Turkey and Lebanon. As mentioned earlier in the chapter, the Jordanian tech incubator Oasis500 has been recruiting Syrian entrepreneurs to participate in their services. UNICEF has also been working to raise \$150,000 to fund its Innovation Lab concept in the Azraq refugee camp in Jordan. Emma Sinclair, founder of EnterpriseJungle, is helping the organization create a digital lab to teach tech skills and soft business skills to refugees there. Regarding the project, Sinclair states, “These kids hope that one day they’ll be the generation that rebuilds Syria, and technology will help them rebuild the country they love.”<sup>180</sup> Also in Jordan, Amman-based Boloro MENA works with payment service providers, licensed by Jordan’s Central Bank, to make a nationwide payment network which allows end users to have a unique identity and legal source of funds when buying items. This function is particularly useful for the refugee

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<sup>179</sup> "The Meaning of "Social Entrepreneurship" | Duke I&E." Duke Innovation and Entrepreneurship .

<sup>180</sup> Alex, Scropton. "Tech entrepreneur aims to take digital skills to refugees." ComputerWeekly.com. Accessed February 22, 2018. <http://www.computerweekly.com/news/450427460/Tech-entrepreneur-aims-to-take-digital-skills-to-refugees>.

population as it allows international NGOs to transfer grant funds to refugee wallets, thus allowing the organizations to evaluate data driven insights on the programs' results.<sup>181</sup>

There are several excellent initiatives geared toward digital refugee entrepreneurship in Turkey and Lebanon as well, initiatives that Jordan could mimic. In Turkey, two notable efforts include Building Markets' web platform for refugees and InnoCampus' mobile accelerator. Building Markets is an award-winning nonprofit organization that works to decrease poverty in crisis-affected countries through entrepreneurship. Their web platform for Syrian refugees in Turkey helps connect refugee entrepreneurs to supply chains, financing, and investment opportunities. This gives the businesses both credibility and visibility.<sup>182</sup> In addition, InnoCampus has been going from city to city to help budding refugee entrepreneurs in Turkey bring their business ideas to life. The InnoCampus Gaziantep Program involved local and refugee entrepreneurs in Gaziantep from February to May 2017. At the end of the program, grants were given to 3 teams (refugee entrepreneurs included) to help them make their ideas a reality.<sup>183</sup> In Lebanon, the Beirut-based MIT Enterprise Forum Pan Arab (MITEF Pan Arab) partnered with about 30 organizations to start Innovate for Refugees, a global competition for tech-driven solutions for problems faced by refugees. 1,633 entries were submitted, 15% from refugees. One of the winners was Jordan's Boloro, showing the potential for cross-MENA collaboration in terms of refugee development efforts.<sup>184</sup>

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<sup>181</sup> Tamara, Pupic. "Innovation For Impact: MENA Startups Are Taking On The Refugee Crisis." Entrepreneur. June 17, 2017. Accessed February 22, 2018. <https://www.entrepreneur.com/article/295806>.

<sup>182</sup> Zachary, Slobig. "Skoll | How Building Markets Brings Syrian Refugee Entrepreneurs Out of the Shadows in Turkey." Skoll Foundation . Accessed February 22, 2018. <http://skoll.org/2017/12/13/syrian-refugee-entrepreneurs-turkey/>.

<sup>183</sup> "Entrepreneurship for Refugees with InnoCampus / ريادة الأعمال للاجئين مع اينوكامبوس /" InnoCampus. Accessed February 22, 2018. <http://innocampus.org/en/innowithoutborders-en/>.

<sup>184</sup> Tamara, Pupic. "Innovation For Impact: MENA Startups Are Taking On The Refugee Crisis."

Ahmad Sufian Bayram, a researcher for Techstars and social entrepreneur who runs an incubator with 56 startups in Beirut, noticed something particular about the use of technology in refugee run startups after examining 288 different ventures from 2014 to 2015: the rise of female entrepreneurs. In 2009, the Syrian National Report for Entrepreneurship showed a female participation rate of 4.4%. In current entrepreneurship programs, that rate has reached 22.4%. Bayram identified technology as the key distinguishing factor responsible for this change.<sup>185</sup>

### **Female Refugee Entrepreneurship**

Before discussing the use of technology in female ventures, it is necessary to establish the entrepreneurial ecosystem for Syrian female refugees. In 2014, the Champs-Élysées in Zaatari Camp in Jordan was composed of 1.7% female businesses. While this number seems fairly low, the response to these few female companies has been substantial. Some of these women, like Alia who sells cosmetic products, have better relationships with their female customers due to their shared interests. It is also important to note that even though a low percentage of women own businesses in the main market areas, women in Zaatari are still actively participating in the economy through other smaller ventures. Zaynah, for instance, runs a full tailoring service for women in her home and estimates that around 10% of women in Za'atari are operating the same or similar businesses in their caravans.<sup>186</sup>

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<sup>185</sup> Elizabeth, MacBride. "Number Of Syrian Women Entrepreneurs Leaps As War Dismantles Barriers, Leaves Fewer Choices."

<sup>186</sup> Betts, Alexander, Louise Bloom, and Nina Weaver. *Refugee Innovation: Humanitarian innovation that starts with communities*

Female refugee entrepreneurship initiatives are highly supported by microfinance, as discussed beforehand. For instance, the European Bank for Reconstruction and Development is providing a loan for up to \$2 million in local currency to the Microfund for Women (MFW) for on-lending<sup>187</sup> to female (including refugee) entrepreneurs in Jordan. Muna Sukhtian, MFW Managing Director, stated, “As part of our financial inclusion strategy we are pleased to expand our financial opportunities for Syrian women refugees to achieve economic self-reliance. We have included our financial and non-financial services such as training, awareness and market linkages. We thank the EBRD for its continued support and its major role in empowering women in Jordan.”<sup>188</sup> This initiative, as well as many others geared towards promoting female entrepreneurship among refugees, are critical to consider because they indicate that the international community is interested in actively providing these services. In addition, vocational programs held at Zaatari and other camps display that women want to learn financial and entrepreneurial skills, they simply need the resources to do so. One particular research study from Sinaria Abdel Jabbar and Haidar Ibrahim Zaza from the University of Jordan showed that the top skill Syrian refugee women wanted to acquire for free were computer skills.<sup>189</sup> This is not surprising given the Middle East’s current technological revolution or the rise of female digital entrepreneurship. However, it is equally necessary to consider the feasibility of Internet based entrepreneurship for refugee women; to do so,

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<sup>187</sup> On-lending is when an organization lends money that it has borrowed from another organization or person.

<sup>188</sup> "EBRD supports female entrepreneurs and refugees in Jordan." European Bank for Reconstruction and Development (EBRD). Accessed February 22, 2018. <http://www.ebrd.com/news/2017/ebrd-supports-female-entrepreneurs-and-refugees-in-jordan.html>.

<sup>189</sup> Jabbar, Sinaria Abdel, and Haidar Ibrahim Zaza. "Evaluating a vocational training programme for women refugees at the Zaatari camp in Jordan: women empowerment: a journey and not an output." *International Journal of Adolescence and Youth* 21, no. 3 (2015): 304-19. doi:10.1080/02673843.2015.1077716.

we will examine the content of a report from the Overseas Development Institute (ODI) for the International Rescue Committee (IRC) on the potential for Syrian refugee women within the gig economy of Jordan.<sup>190</sup>

The studies of the Overseas Development Institute (ODI) display the vast opportunities of the gig economy for refugees, such as lowering the barrier to entry, a market for home based micro-work, immediate compensation for task completion and great flexibility with at home duties. However, there is a lack of clarity around the legality of work permits as relating to gig work, as well as barriers to digital connectivity access, network coverage and digital literacy. In addition, one must consider the size of the market for products or services through online platforms. ODI does qualify in saying that there is the possibility of demand for these services and products; however, more research is necessary and will be elaborated on in the final chapter of this project.<sup>191</sup>

The combination of social and digital entrepreneurship can shape the female Syrian refugee experience. Syrian refugee women are key players in the post-Syrian Civil War ecosystem and their value must not be underestimated. Thus, it is now necessary to determine the role entrepreneurship plays in empowering women in intimate partner violence relationships, giving them the option to guide them and their families out of these circumstances and into a new future.

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<sup>190</sup> A gig economy is a labor market characterized by contract work and freelance instead of a long-term position at a sole company.

<sup>191</sup> Abigail, Hunt, Emma Samman, and Dina Mansour-Ille. *Syrian women refugees in Jordan Opportunity in the gig economy?* Report. September 2017. Accessed February 22, 2018. <https://www.odi.org/sites/odi.org.uk/files/resource-documents/11742.pdf>.

## **Chapter 8: How are IPV and Entrepreneurship Related?**

Up until now, this project has dealt primarily with examining intimate partner violence and entrepreneurship separately. I have looked at IPV within refugee populations, as well as different forms of rising social entrepreneurship in the Middle East, such as digital entrepreneurship, digital female entrepreneurship, social entrepreneurship and refugee entrepreneurship. Now that I have established a basis for this complex ecosystem, I will address the main issue of this thesis: can involvement in digital social entrepreneurship help refugee women in abusive relationships alleviate themselves and their families out of poverty and abuse?

But, how are these two distinct topics (intimate partner violence and entrepreneurship) even related? Is there any evidence that they could have an impact on one another? To answer these questions, one does not need to look further than the work of American organizations FreeFrom and Purple Purse. FreeFrom is a startup launching entrepreneurship programs for intimate partner violence survivors that aids its clients in creating goals, beginning and scaling a company, as well as managing personal finances. In addition, it has a compensation program that helps survivors retrieve their money from abusers as well as wishlists on Amazon that donors can use to contribute items to the growing firms. Sonya Passi, founder of the nonprofit, states the organization helps survivors address financial insecurity, one of the largest challenges for those trying to escape an abusive relationship. FreeFrom is a free service for a six-month period and has already had overwhelmingly positive results, with 90% of entrepreneurs making a profit within their first month of operation. The organization will join The New York City

Mayor's Office to Combat Domestic Violence at NYC Family Justice Centers next spring.<sup>192</sup>

Similarly, the Allstate Foundation's domestic violence program, Purple Purse, has invested more than \$55 million to battling financial insecurity. Purple Purse provides financial education, job training and small business programs for survivors.<sup>193</sup> The foundation's Moving Ahead Through Financial Management Curriculum is a holistic package of tools designed to empower survivors to comprehend and regulate their finances. The curriculum also educates and trains advocates to work with survivors as they progress with their financial planning.<sup>194</sup> Rutgers University recently released a study on the effectiveness of this program and found that participants improved their key financial behaviors (such as budgeting, improving their credit rating, investing in savings and using a bank account) across the board and reported less hardship as well as financial strain. Overall, there was a reported 10% higher in quality of life ratings.<sup>195</sup> "The study demonstrates survivors of domestic violence need targeted financial tools and resources to help them recover from abuse," said Dr. Judy Postmus, director of the Rutgers University Center on Violence Against Women & Children and lead researcher on the study. "More funding and initiatives should promote the financial stability of survivors,

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<sup>192</sup> Sarah Ashley, O'Brien. "This startup is helping domestic abuse survivors launch businesses." CNNMoney. July 27, 2017. Accessed March 11, 2018.

<http://money.cnn.com/2017/07/27/technology/culture/freefrom-domestic-violence-survivors/index.html>.

<sup>193</sup> University, Adler. "Financial Empowerment for Domestic Violence Survivors Can Be a Matter of Life or Death." The Socially Responsible Practitioner. August 14, 2017. Accessed March 11, 2018.

<https://www.adler.edu/blog/financial-empowerment-for-domestic-violence-survivors-can-be-a-matter-of-life-or-death>.

<sup>194</sup> Domestic Violence Financial Empowerment Curriculum – Allstate Foundation. Accessed March 11, 2018. [https://www.allstatefoundation.org/domestic\\_violence\\_impact.html](https://www.allstatefoundation.org/domestic_violence_impact.html).

<sup>195</sup> The Allstate, Foundation. "Rutgers Study Proves Financial Education Key to Recovery after Leaving Violent Relationships." PR Newswire: news distribution, targeting and monitoring. July 24, 2014. Accessed March 11, 2018. <https://www.prnewswire.com/news-releases/rutgers-study-proves-financial-education-key-to-recovery-after-leaving-violent-relationships-268440562.html>.

and The Allstate Foundation... should be commended for their focus in this area."<sup>196</sup>

Clearly, the two programs indicate the tremendous potential of entrepreneurial and financial management initiatives on the lives of women in the United States. However, it is important to note that the institutions (both economic and cultural) present in this country differ greatly from those in developing nations, particularly those in the Middle East. It is critical to return again to an evaluation of the two theories regarding intimate partner violence introduced in Chapter 3 and consider them in the context of entrepreneurship: backlash theory and bargaining power theory.

### **Backlash Theory and Bargaining Power Theory in Developing Countries**

To reiterate, backlash theory, referred to as the male backlash model in economics, proposes that as a woman challenges traditional gender roles (i.e. works and gains financial wealth), her partner may use violence or increase the use of violence in order to assert male dominance in the household. Bargaining power theory, referred to as the household bargaining model in economics, implies that as a woman's outside opportunities increase (i.e. working), the chance of experiencing violence in the household decreases.<sup>197</sup> It is necessary to decide which theory is applicable (or more applicable) in regards to the case study of Syrian refugee women in Jordan. However, this is increasingly challenging, as there are varying levels of consensus on these theories and their association with economic empowerment and IPV in developing countries.<sup>198</sup> For

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<sup>196</sup> Ibid.

<sup>197</sup> Cruz Caridad, Bueno and Errol A. Henderson. "Bargaining Or Backlash? Evidence On Intimate Partner Violence From The Dominican Republic Feminist Economics." Taylor & Francis Online . September 26, 2017. Accessed March 11, 2018. <http://explore.tandfonline.com/page/bes/rfec-research-notes/ferns-23.4/art-4>.

<sup>198</sup> Lori, Heise. 2012. Determinants of partner violence in low and middle-income countries: Exploring variation in individual and population-level risk. PhD diss. London School of Hygiene and Tropical Medicine, cited in Hidrobo, Melissa, Amber Peterman, and Lori Heise. "The Effect of Cash, Vouchers, and

instance, the first experimental evidence regarding economic empowerment and IPV, which took place in a cluster-randomized trial of group based microfinance coupled with gender and HIV training for disadvantaged, rural women in South Africa, displayed a reduction in IPV by more than half.<sup>199</sup> On the other hand, conditional cash transfer programs in Mexico and Peru<sup>200</sup> showed mixed results while unconditional cash transfer programs in Kenya and Ecuador indicated significant decreases in IPV (we will discuss the Ecuador case in particular later on).<sup>201</sup> In addition, there is the possibility that violence may increase when a women first gains access to resources but that this violence will gradually decrease over time due to the habituation of the local community.<sup>202</sup> However, this also depends on the setting; in a more “culturally conservative” setting, higher levels of autonomy are often associated with higher risks of IPV, while the opposite is true in a less conservative setting.<sup>203</sup> Given the diverse data, it is challenging

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Food Transfers on Intimate Partner Violence: Evidence from a Randomized Experiment in Northern Ecuador." *American Economic Journal: Applied Economics* 8, no. 3 (2016): 284-303. doi:10.1257/app.20150048.

<sup>199</sup> J. Kim, , G. Ferrari, T. Abramsky, C. Watts, J. Hargreaves, L. Morison, G. Phetla, J. Porter, P. Pronyk, 2009. Assessing the incremental effects of combining economic and health interventions: the image study in South Africa. *Bull. World Health Organ.* 87, 824e832, cited in Green, Eric P., Christopher Blattman, Julian Jamison, and Jeannie Annan. "Womens entrepreneurship and intimate partner violence: A cluster randomized trial of microenterprise assistance and partner participation in post-conflict Uganda (SSM-D-14-01580R1)." *Elsevier* 133 (2015): 177-88. doi:10.1016/j.socscimed.2015.03.042.

<sup>200</sup> M. Angelucci,, 2008. Love on the rocks: domestic violence and alcohol abuse in rural Mexico. *BE J. Econ. Anal. Policy* 8 and Melissa, Hidrobo, Amber Peterman, and Lori Heise. "The Effect of Cash, Vouchers, and Food Transfers on Intimate Partner Violence: Evidence from a Randomized Experiment in Northern Ecuador.", cited in Green, Eric P., Christopher Blattman, Julian Jamison, and Jeannie Annan. "Womens entrepreneurship and intimate partner violence: A cluster randomized trial of microenterprise assistance and partner participation in post-conflict Uganda (SSM-D-14-01580R1)."

<sup>201</sup> J. Haushofer, J. Shapiro, 2013. Household Response to Income Changes: Evidence from an Unconditional Cash Transfer Program in Kenya. Massachusetts Institute of Technology, cited in *Ibid.*

<sup>202</sup> Lori L, Heise. *What Works to Prevent Partner Violence? An evidence overview* . Report. Accessed March 12, 2018. <https://assets.publishing.service.gov.uk/media/57a08abde5274a31e0000750/60887-PartnerViolenceEvidenceOverview.pdf>.

<sup>203</sup> Lori L, Heise. *What Works to Prevent Partner Violence? An evidence overview* . Report. Accessed March 12, 2018. <https://assets.publishing.service.gov.uk/media/57a08abde5274a31e0000750/60887-PartnerViolenceEvidenceOverview.pdf>.

to understand the long-term benefit of economic empowerment; is it actually successful in challenging IPV?

In economic analysis, the relationship between IPV and empowerment depends on how violence is modeled within household bargaining models. In classic bargaining models, the woman's opportunities outside the household are seen as a more credible threat point and the distribution of resources will work in her favor. Thus, in bargaining models where violence is expressive and used to release frustration, an increase in a woman's income increases bargaining power and decreases violence.<sup>204</sup> On the other hand, when violence is used to control the victim's behavior or the allocation of resources within the household, an increase in income could raise the level of violence.<sup>205</sup> To add to the confusion on this topic, few studies have actually accounted for the endogeneity of economic status or income, therefore most evidence is merely a basic association that doesn't suggest much about the legitimate causal mechanisms. Given that the data, both in regards to different countries and economic analysis, is often contradictory, it is perhaps better to look at specific cases and find what did seem to lead to lower rates of IPV. For this, we will examine the cases of Ecuador (referenced earlier), and Uganda.<sup>206</sup>

### **Ecuador**

In 2016, Melissa Hidrobo, Amber Peterman and Lori Heise used a randomized experiment in Northern Ecuador to provide evidence on whether cash, vouchers and food

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<sup>204</sup> Amy, Farmer, and Jill Tiefenthaler. 1997. "An Economic Analysis of Domestic Violence." *Review of Social Economy* 55 (3): 337–58, cited in Melissa, Hidrobo, Amber Peterman, and Lori Heise. "The Effect of Cash, Vouchers, and Food Transfers on Intimate Partner Violence: Evidence from a Randomized Experiment in Northern Ecuador."

<sup>205</sup> Mukesh, Eswaran, and Nisha Malhotra. 2011. "Domestic violence and women's autonomy in developing countries: Theory and evidence." *Canadian Journal of Economics* 44 (4): 1222–63., cited in *Ibid.*

<sup>206</sup> Note that Ecuador is an example of a conditional cash transfer while Uganda is an example of a microfinance based initiative.

transfers (targeted to women and meant to decrease poverty) affected the intimate partner violence rate. They found that transfers decreased the likelihood that women experience controlling behaviors by 19 to 30%, as well as evidence that increased time was spent on household chores by both spouses, leading to a reduction of poverty and lower poverty-related stress and conflict. The study also showed that the use of cash (meant to reduce food insecurity) is just as effective as transfers in decreasing IPV. However, even with these positive findings, the researchers noted that they could not fully disregard backlash theory, as the transfers were intended as a larger food security intervention and did not challenge gender roles. They recalled that evidence from other studies demonstrates that the way intervention is framed and labeled affects reaction.<sup>207</sup> Here, for instance, the transfers were seen as beneficial to the entire household. In addition, household nutrition is often viewed as the role of women, which made villagers more likely to accept this change.<sup>208</sup> While the study does not have uniform conditions to my own, it does indicate the possibilities of bargaining power theory in a developing country through the context of specific framing that focuses on the overall benefit of a household, rather than just the woman.

### **Uganda**

A study in Uganda shows different but equally important results. Women's INcome Generating Support (WINGS), a program run by the Association of Volunteers in International Service (AVSI), taught women in rural Uganda business skills training, gave them a startup grant of \$150, as well as follow up support by trained staff. The

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<sup>207</sup> Najy, Benhassine, Florencia Devoto, Esther Duflo, Pascaline Dupas, and Victor Pouliquen. 2013. "Turning a Shove into a Nudge? A 'Labeled Cash Transfer' for Education." National Bureau of Economic Research (NBER) Working Paper 19227, cited in Ibid.

<sup>208</sup> Melissa, Hidrobo, Amber Peterman, and Lori Heise. "The Effect of Cash, Vouchers, and Food Transfers on Intimate Partner Violence: Evidence from a Randomized Experiment in Northern Ecuador."

program also included training on cultural, gender and financial barriers to entrepreneurship, partner communication and joint-problem solving, meant for spouses to work together.

Overall, WINGS had significant economic impact; most of the women invested in petty trading and retailing and doubled microenterprise ownership from 40 to 79% as well as doubled monthly earnings from \$7.15 to \$15.25. However, even with this clear financial empowerment, researchers saw no effect on IPV more than a year later. They concluded one of three options: that neither theory was valid, that one cancelled the other out, or that a greater change in income was necessary to see results.<sup>209</sup>

However, the researchers did note the positive impact of combining economic assistance programs for women with mixed-gender training. Similar results were found in studies in South Africa and Cote D'Ivoire, which both reported 55% reductions in IPV after participants entered the program. In addition, the South Africa program was analyzed two years after it concluded, and researchers found that when comparing groups who had received microfinance with those that had received microfinance and training, the latter demonstrated consistent gains across all levels of female empowerment, such as partner violence and HIV risk behavior, not just financial inclusion.<sup>210</sup> The Uganda study differed from these two in that the South Africa and Cote D'Ivoire trials involved regular meetings over fifteen months and five months (respectively) for gender role related

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<sup>209</sup> Green, Eric P., Christopher Blattman, Julian Jamison, and Jeannie Annan. "Women's entrepreneurship and intimate partner violence: A cluster randomized trial of microenterprise assistance and partner participation in post-conflict Uganda (SSM-D-14-01580R1)." *Elsevier* 133 (2015): 177-88. doi:10.1016/j.socscimed.2015.03.042.

<sup>210</sup> Lori L, Heise. *What Works to Prevent Partner Violence? An evidence overview* .

training and communication, while the Uganda study only had a sole day of such practice.<sup>211</sup>

A similar result was also seen in Peru's Juntos programme, which demonstrated substantial progress in altering gender relations by linking cash transfers to services such as facilitated discussion between violent perpetrators and the strengthening of female leadership through the election of women liaisons between the program and its beneficiaries.<sup>212</sup>

Again, while the populations of these locations are not the same as that of my case study, the value of combining financial empowerment programs with a training component, seen in these examples, is paramount. Microfinance and cash conditional transfers are a good start, but they need to be supplemented with something that will specifically target the male population as well.

### **Argument: Female Syrian Refugees and Digital Social Entrepreneurship**

I am not arguing that bargaining power theory is more valid than backlash theory; clearly, there are examples of both playing out in the existing development literature. However, given the circumstances of the Syrian refugee population, I would stress the potential of this first theory in regards to the creation of economic empowerment for female refugees through digital social entrepreneurship.

While every situation is unique, my research for this thesis has proved a basis for why digital social entrepreneurship could be a strategy for addressing IPV within Syrian refugee communities. The evidence for interest in entrepreneurship is huge; women run

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<sup>211</sup> Green, Eric P., Christopher Blattman, Julian Jamison, and Jeannie Annan. "Women's entrepreneurship and intimate partner violence: A cluster randomized trial of microenterprise assistance and partner participation in post-conflict Uganda (SSM-D-14-01580R1)." *Elsevier* 133 (2015): 177-88. doi:10.1016/j.socscimed.2015.03.042.

<sup>212</sup> Lori L. Heise. *What Works to Prevent Partner Violence? An evidence overview*.

over a third of startups in the Middle East.<sup>213</sup> The Syrian entrepreneurship rate has risen from 4.4% to 22.4% in the last few years. In addition, technology (particularly social media) allows entrepreneurs to work from home, which would grant Syrian refugee women the opportunity to continue any duties they did not want to discard. Refugee women have already displayed interest in tech, as we've seen in the variety of initiatives taking place across the Arab world.<sup>214</sup> They've even cited computer skills as the top skill they want to learn.<sup>215</sup>

The value of social entrepreneurship must also not be discounted. The advancement of social media after the Arab Spring spurred an interest in social entrepreneurship among both men and women. Spouses may be more inclined to allow their wives to work if they feel they are benefiting the greater refugee community. The words of Ruth Messinger ring true here: when women become breadwinners in emerging markets, they are able to invest income in what has the highest multiplier effect in helping their families out of poverty: education and welfare for children.<sup>216</sup> By empowering female Syrian entrepreneurs, we are helping to empower all Syrians.

I am not disqualifying the possibility of backlash; to do so would be oversimplifying the situation. There is also the necessity for on the ground research to take place, as it is impossible to verify claims without concrete evidence. Unfortunately, this could not be done until I have the opportunity to travel to Jordan. However, the current atmosphere present in Jordan for Syrian refugee women does seem to indicate the possibility that an entrepreneurial program, coupled with the correct social assistance

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<sup>213</sup> "Rise of Women Entrepreneurship." Arabnet.

<sup>214</sup> See Chapter 7.

<sup>215</sup> Ibid.

<sup>216</sup> Christopher M., Schroeder. *Startup rising: the entrepreneurial revolution remaking the Middle East*

training, could both help women in intimate partner violence relationships as well as help establish themselves and their families in the post war Syrian economy. My final chapter will lay out the necessary policy recommendations for this program, as well as suggestions for help from the private and public sector.

## **Chapter 9: Conclusion**

This project has sought to establish a foundation for understanding intimate partner violence, particularly economic abuse, within Syrian refugee communities in Jordan and whether or not involvement in digital social enterprises can help alleviate it. I have examined the prevalence of IPV within these communities as well as its proliferation over the course of the Syrian Civil war due to migration, heightened tension between families and financial insecurity. I have also analyzed the entrepreneurial revolution taking over the Middle East, discussing the rise of digital, female, social and refugee entrepreneurship as a mechanism for affecting positive change throughout the region. The research has shown the way the culmination of these types of entrepreneurship can lead to an amplified impact and holistic empowerment for the greater community. Ultimately, my research throughout the past year has proved to me that Syrian refugee women, with the right resources, have the potential to be key players in the post war economy. My research has also shown that involvement in tech startups can help give refugee women in abusive relationships the necessary bargaining power to alleviate themselves and their families out of poverty.

I realize that I was unable to complete the quintessential on the ground research necessary to provide my thesis claim with absolute certainty, but I believe the data I have collected indicates that the recommendation for cross sectional program reconciling IPV and entrepreneurship would be beneficial to Syrian refugee women in Jordan and their families. For the remainder of this chapter, I will now outline the boundaries of this program, the relevant stakeholders, incentives for men and women involved, goals and challenges.

**Policy Recommendation: Cross Sectional Program**

I propose the creation of an initiative which will provide Syrian refugee women with the chance to establish their own digital socially conscious businesses and teach them the necessary skills to do so. The program consists of six steps: recruitment, interviewing, financial planning, technical training, business creation and monitoring and evaluation. The following overview of the six steps explains the details of different segments such as “financial planning” and “technical training”. While policymakers can tailor the timeline for this project any way they desire, I have proposed my own guidelines for execution.

1. *Recruitment (2-3 months)*: In order to ensure that all participants of the program are genuinely interested in involvement (and not coerced into it), it is important to survey refugee women and find those curious about entrepreneurship. This could be through examining women who have already served in cash assistance programs or looking at those who already work in small businesses either in the refugee camp or in Jordan. The primary importance here is a targeted search for women who want to partake in the program and continue with it over the course of a year and a half.
2. *Interviewing (1 week)*: After a group of women has been identified for the program, there will be an interview process to meet with them individually and learn about their interests, both inside and out of the initiative. This will be key to learning about the everyday issues and challenges for Syrian refugee women in

Jordan, as well as a way to tailor the lessons within the program itself to the specific individuals involved.

3. *Financial planning (1 month)*: The financial planning portion will commence the beginning of the official program. This month will be a combination of financial training as well as the beginning of a complementary mixed gender discussion section. For the financial planning segment, I urge policymakers to use the Allstate Foundation's Training Curriculum for Purple Purse (the company's initiative that focuses on disrupting intimate partner violence through financial empowerment)<sup>217</sup>, which contains comprehensive and well researched strategies for helping women gain empowerment through financial knowledge. Women will learn about topics such as budgeting, saving, credit and introductory banking (loans and investing) in order to establish a foundational knowledge for their new firms later on. In addition, this segment will commence the mixed gender discussion section, where women and their husbands will meet with a group mediator once a week to talk about subjects such as marital communication, gender relations and female empowerment. This will give couples a space to speak openly about their relationships as well as bond with other men and women going through similar experiences. This training component is essential to the wellbeing of the program as it facilitates conversation between partners on challenging gender norms, particularly within a complicated, ever-changing environment. Both these sessions will take place in a training center in Amman.

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<sup>217</sup> See the Allstate Foundation Purple Purse website: <https://www.purplepurse.com/>

4. *Technical training (5 months)*: Now that participants have a foundational knowledge of financial planning, the technical training portion of the program will introduce more business specific classes. It will be a mix of soft skills, such as leadership, public speaking, brand marketing and learning about social entrepreneurship and harder skills such as coding, product design, accounting, and finance. This technical training portion will also continue with the mixed gender discussion section, which will aid with familial adaptation to the women's new schedules and obligations. This will also take place within the training center in Amman.
5. *Creation of businesses*: Following the conclusion of the technical training component, participants will now be able to choose one out of three options: start their own business, join another individual's business or a local Jordanian startup, or leave the program entirely. Women who choose to start their own firms will receive a mentor to help guide them through the process as well as guaranteed meetings with investors. It will be up to women themselves to make decisions; however, they will still have the support of the program in the form of their new mentor. Participants will also have the option to rent space for operations or work from their homes, a benefit with a digital company.
6. *Monitoring and Evaluation*: The monitoring and evaluation segment of the program will be conducted three months, six months and nine months following the beginning of women leaving the program. This component will attempt to analyze the effect of the digital, socially conscious startups on the lives of the participants. It should be conducted by an independent, third party organization to

ensure no bias on the results of the program. Participants will be asked about changes they have noticed in their lives since taking part in the program and starting their own firms. Questions should be divided into two categories: business and social. The “business” questions will concentrate on the professional lives of the women, focusing on the challenges and joys they have had while running their firms. These questions will also examine the social impact of the women’s startups; are they having a positive effect on the greater Syrian refugee community in Jordan? The “social” questions will seek to understand the evolution of the women’s home lives since beginning and concluding the program. In these interviews, policymakers will be able to ask more personal questions relating to treatment within the household. Have women noticed more bargaining power in decision making, or has their new independence led to greater tension within their marriages? By examining social relations in this way, levels of abuse are being examined but measuring abuse is not promoted as the central point of the program.

Now that I have established a blueprint for the project, I will discuss the specific stakeholders involved and my recommendations for the roles they should play.

### **Stakeholder Engagement**

1. *Private Sector*: The private sector engagement in this projects refers specifically to corporations and startup accelerators. As part of their corporate social

responsibility initiatives, corporations will be incentivized to participate in this program and donate resources such as computers and other technologies.

Representatives from corporations will also be asked to run business classes, so as to ensure a detailed, thorough education in these topics from experts.

Corporations could also provide investor opportunities for the women, so as to match them with stable sources of funding for their projects. If interested in playing a more distant role, these firms could also partner with one of the NGOs in the project to donate funds to help facilitate costs for the initiative, such as renting out space for training. Startup accelerators, on the other hand, will be responsible for both providing mentors for young women as well as housing new firms. Policymakers could consider partnering with popular accelerator Oasis500 in Amman, which already works with Syrian refugee entrepreneurs. Ultimately, the private sector will give participants the financial skills and supports they need to make their aspirations tangible.

2. *NGOS and International Organizations:* NGOs and international organizations will be key players in the execution of the program from day to day. They will aid with recruitment and interviewing, as well as running classes and mixed gender discussions. Ultimately, they will be most knowledgeable about the project environment and the cultural issues at hand. Policymakers should aim to partner with about three or so of these organizations, which will take on different parts of the program in order to ensure mass efficiency.
3. *Government:* The Jordanian government is an essential stakeholder in this process, as it will verify the legality of this entire operation. The recent Jordan

Compact already indicates that the nation is interested in providing opportunities for refugees; however, it needs more options to do so. Government sponsorship of the program would give the refugee women and their firms the legitimacy they need to function within Jordan. In addition, the government could act as the third party supervisor of the project. This is a natural fit, as it has the legal, financial and political background that is essential for this role.

4. *Jordanian citizens:* It is equally important to consider the role of Jordanian citizens in this endeavor, as the program is also mutually beneficial to them. Jordanian citizens, many of which already work alongside Syrian refugees, should have the option to attend these classes as well. However, given that the program is still specifically for refugees, Jordanians would have to pay a small fee to join. Program finalists also have the option to join Jordanian firms following the end of the initiative as well, in order to promote the benefits of an integrated workspace between Jordanians and Syrians.

## **Funding**

Appropriate funding, both for the women's businesses and the execution of the program, is critical to consider. As mentioned in the previous section, the brunt of funding for resources should fall on the corporations involved, as they can donate the largest amount and ensure it goes to immediate usage. However, in regards to the women's businesses themselves, I would advocate policymakers to consider partnering with well-known international nonprofit Kiva. Kiva helps filter donations into the

funding microloans for individuals in developing countries. It has a remarkable success rate, to this day it has given \$1.13B in the form of loans. In addition, Kiva loans have a 96.9% repayment rate, which would incentivize donors to give to the program.<sup>218</sup> The organization already works extensively with refugees and IDPs, so it would probably look favorably upon partnering with this initiative.

### **Incentives for Women and Men**

It is also important to consider the incentives for refugee women and men to join this program. For women, these incentives are a bit clearer. It provides them with a source of income, greater sense of empowerment and for many will be a way to express interest in skills they have always desired but never had the ability to attain. In addition, there is the prospect of children. While not all of these participants have children, the vast majority do, and a dual income family can only help raise the opportunity level available for all. This segways well to incentives for men. A joint income will provide the women's husbands with greater flexibility; there will be less stress placed on them to exclusively provide for the family. In addition, even for more traditionally minded men, the prospect of women working (particularly from home) will be favorable as it still allows women to complete all traditional household duties. The mixed gender discussions will also aid in giving both men and women an outlet to discuss their feelings about a very complex and challenging time. This joint dialogue, led by trained counselors hired by local NGOs, will help couples work together to solve problems and come together on goals for the future, whether that be in Jordan or elsewhere.

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<sup>218</sup> "About: Kiva." Kiva. Accessed April 08, 2018. <https://www.kiva.org/about>.

### **Goals for the Program**

The goals for the program are as follows:

1. Give Syrian refugee women in the Jordan the resources they need to learn financial and technical skills to create their own digital socially conscious startups
2. Determine if involvement of Syrian refugee women in digital social enterprises helps raise their bargaining power in their households
3. Create a space for Syrian refugee women in both the Jordanian economy and post Syrian Civil War economy
4. Facilitate dialogue between the Syrian men and women on female employment

### **Challenges**

While the program has great promise, it is also important to recognize the challenges that may come along:

1. Refugee women may not want to participate in the program due to fear, other obligations or lack of interest
2. Men may not want to attend the discussion meetings or for their wives to attend the meetings
3. The legality of setting up these small businesses is still unconfirmed
4. Policymakers may have difficulty generating enough funding for the project's entirety
5. The project and its effects may be too long term to examine results in such a short period of time
6. Difficulty of coordinating between all stakeholders

7. The firms, like many startups, may ultimately be unsustainable, creating stress for the women and their families

These challenges, and their byproducts, must not be discounted. This initiative is a massive effort between many stakeholders with different interests. However, that does not mean that the project is not possible. In fact, the evidence from this thesis points otherwise: there is a *need* for these kinds of cross sector initiatives because they create an amplified effect that no one organization could on its own.

### **Final Remarks**

In the eyes of many, the Syrian refugee crisis has winded down. It is still reported upon, but it no longer has the presence it once did in the media. We have become numb to the shocking images, turning away in guilt and shame. However, the devastation continues every day and only worsens when we shield our eyes from it because we are ignoring the situation at hand. My thesis has proven the enormous potential of the Syrian refugee population in Jordan, particularly the refugee women. It is necessary to use this strength to give women the opportunities they deserve, both for themselves and their families.

Unfortunately, I will not be able to go Jordan next year and gather further research on this project and its possibilities. However, I still believe this important research and the framework I have created from it, are valuable for policymakers to understand and implement. I urge the academic and aid community to consider this work and its possibilities for the future, both for the future of Syria and creation of the modern Middle East.

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