

# TOWARDS WOMEN ECONOMIC RIGHTS

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The Regional Economic Empowerment of  
Woman Project (REEWP)

Project produced with the financial support of the  
Government of Canada provided through the Canadian  
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Palestinian Businesswomen's  
Association



The Jordanian Hashemite Fund  
for Human Development



The Center of Arab Women  
Training and Research



The Collective for Research and  
Training on Development-Action

# Fair Trade and Women's Market Access

## The regional Economic Empowerment of Women Project (REEWP)

### What is the REEWP?

The REEWP's goal is to provide an environment that enables the sustainable economic development of women in the MENA region, as well as the creation of economic empowerment opportunities.

The project's purpose is to increase the participation of women (including women aged 18 to 35) in the economic development of the four (4) target sites: Jordan, Lebanon, Tunisia, and the West Bank and Gaza Strip.

Through the concerted efforts of partner organizations in the region, the project aims to achieve the following objectives:

- Improve women's economic empowerment both at the advocacy and networking levels.
- Promote the adoption of more effective, evidence-based interventions for the economic empowerment of women.
- Provide better financial and non-financial services to support women's economic empowerment.

### What are we doing?

The project is structured around three main components which are implemented both at the regional and national levels: advocacy and networking; research and learning; and, business development services (financial and non-financial).

### Who is involved?

Oxfam-Québec has secured the participation of four key partners in implementing the REEWP:

- The Center of Arab Women for Training and Research (CAWTAR)
- The Collective for Research and Training on Development—Action (CRTD.A)
- The Jordanian Hashemite Fund for Human Development (JOHUD)
- The Palestinian Businesswomen's Association (ASALA)

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The REEWP Regional Amman Office has recently produced a report on fair trade entitled, "Fair Trade Lessons Learned and Best Practices"<sup>(1)</sup>. An electronic copy will be published on the REEWP website ([reewp.oxfam.qc.ca](http://reewp.oxfam.qc.ca)), which will be accessible to the public by June 2012 in Arabic and English.

This publication represents an overview of fair trade, summarizing lessons learned and best practices, and was produced to share knowledge on interventions that may facilitate women's market access. Fair trade aims to address trade inequities, such as the lack of access to markets, market information, technology, knowledge of best business practices, credit resources.

## Fair trade: Brief overview

Fair trade is an organized social movement and market-based approach that aims to help marginalized and disadvantaged producers in developing countries to create better trading conditions and promote sustainability. It emerged in the middle of the 20th century with a strategy addressing injustices inherent in international trade structures and rules. Fair trade efforts have shown that equal opportunity in trade is a vital instrument in eradicating poverty, if the conditions are right. Many disadvantaged producers, workers, men and women and their families, today, are benefiting from fair trade.

Two conflicting opinions exist regarding fair trade. Opponents consider fair trade as just another form of "specialty" markets, where only big winners are involved and where access to other, smaller players is restricted. Proponents on the other hand, maintain that fair trade has played an important role in increasing opportunities for marginalized producers and small farmers.

## An Opportunity for Women's Economic Empowerment?

For the authors of the report, access to markets and to financial and non-financial services are amongst the most serious impediments challenging processes aimed at improving women's economic status, participation and empowerment. The fair trade movement seeks to promote gender equity and women's empowerment by protecting women from discrimination in the workplace (ILO Convention 111), as well as increasing their inclusion and promoting their membership in producer cooperatives<sup>(2)</sup>. A key component to empowering women through fair trade is to provide women with the skills and networks required for developing, marketing and selling their products.

According to various reports, today, women make up 27% of the farmers and workers involved in the overall fair trade framework. These numbers as well as other realities confirm that achieving women's economic empowerment is not a quick process. Indeed, it requires a combination of sound public policy, holistic approaches and a long-term commitment from development actors.

Experience has shown that, in every country, the richest included, the empowerment of women is inherently linked to human rights, access and control to resources and capital,

1) The Regional Economic Empowerment of Women of Women Project (REEWP), Oxfam-Québec: "Fair Trade Lessons Learned and Best Practices"; 2012. Report prepared by Advance Consulting Services

2) "Third World Quarterly", 'Empowering Women through Fair Trade: Lessons from Asia', Anna Hutchens; 2010

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“ Women economic rights are the cornerstone for a lasting solution to poverty and injustice. When women have the right to work, to operate businesses, to borrow money and to own property, whole families and communities prosper. ”

the ability to make informed decision and choices, and participate and influence changes. For example, these experiences have also proven that improved investment in women's income-generating projects, compounded with capacity-building and better training activities related to farming, handicraft and food production, will strengthen and improve women's economic income, business experience and status amongst their families, communities and societies on an economic, social and political level. All of the latter is notwithstanding the fact that women's empowerment, economic and otherwise, has been proven to exponentially enhance overall local, national and regional economic competitiveness.

Finally, involvement in fair trade has often proven to be a mixed blessing for women, as the movement has not addressed the fact that women are still not exempt from the full load of their existing domestic duties. Indeed, more intensive efforts need to be exerted and more holistic, integrated approaches are required to address the constraints and obstacles faced by women in order to remedy the issue of improving women's economic status, participation and empowerment in the fair trade movement and otherwise. In the case of the fair trade movement, to achieve the aims manifested by it and to improve the economic sustainability of its target groups, lessons learned from European and North American countries, as enumerated in a recent REEWP Fair Trade report <sup>(3)</sup>, recommend the following to fair trade stakeholders, in general, and those working towards women's economic empowerment, in particular:

- Gender mainstreaming and women's empowerment in fair trade should be approached in a holistic manner encompassing all the issues that empower women's participation in the economy, including improved and equal access to regional, social, financial and non-financial resources and services, and to inputs and technologies,

### Conclusion

Fair trade aims to provide better livelihoods to disadvantaged, small producers, farmers and workers, both men and women, around the world, by guaranteeing adherence to international human rights standards and respect for the basic principles required to achieve equitable and improved sustainability for all. It is an interesting alternative to conventional trade. As mentioned previous, women's empowerment in fair trade should be approached in a holistic manner encompassing all the issues that empower women's participation in the economy, including improved and equal access to regional, social, financial and non-financial resources and services, and to inputs and technologies, machines and tools, management techniques, regional services and commercial networks. It is therefore important in the MENA region to bring actors together to discuss this further and identify innovative venues of moving forward in order to support women economic empowerment.



machines and tools, management techniques, regional services and commercial networks.

- Improving and introducing tools and mechanisms, such as ICTs-based platforms, to overcome substantial trade obstacles, which simultaneously promote rural women and men to adopt new technologies in their means of production and marketing approaches.
- Encouraging collective production and pooling of producers' resources. All actors at all levels concerned with the socio-economic empowerment of women should coordinate better and work more closely at the local, national and regional levels to leverage the synergy that generates greater values for all, through knowledge and skills exchange, shared know-how and cooperation.
- Combined business creation: The creation of new projects can be facilitated by combining the know-how of different actors and extracting the activities of various cooperatives and relevant NGOs to establish joint ventures, internal alliances or new productive units altogether.
- More attention needs to be focused on developing and implementing new, innovative economic and business models that improve women's economic status, participation and empowerment by taking women beyond traditional, gender-socialized production, such as food processing and handicrafts.

# A small loan

## changed my family's life

**CAWTAR interviews a woman who benefited from the Regional Economic Empowerment of Women Project (REEWP)**

Hizia is a lady a little over fifty. Her name is unique in her region but she does not know its meaning. Hizia lives in Tbeinia, which is one of the residential compounds of Oued Sbaihia. She is a simple woman, conservative in her appearance but open in her dreams, ambitious and optimistic. She spoke to us with great confidence and showed a high level of vivacity, one that is unaffected by any idleness. Hizia starts off her day at 5am during the olive season and at 6am on normal days. And like any housewife, she spends her morning tidying up her house before heading to the field to herd the cattle or to the mountain to collect herbs based on the season.



### I do not work for free, even if in the fields with my husband



Hizia is probably different than the other women in her area at the level of her relationship with her husband. Indeed, she does not miss an opportunity to mention that her husband is very understanding and has been encouraging her to work, even if this work is in the neighboring villages. She also assured us that she was always remunerated for her work in the field with her husband, adding: "Thanks to my work and good management abilities, I was able to marry three of my daughters and to renovate my house." She then confided in us and revealed she was putting

some money aside. Mrs. Hizia is never bound by time or place and has no reservations over the performance of certain jobs. She is thus willing to perform any job she can get without sparing an effort. Hizia is savvy and smart, which allowed her to succeed in all the projects she undertook. In the meantime, she wants to finish the payment of the small loans she has borrowed and within the set deadline, in order to avoid losing the group's trust and be able to get bigger loans. She started off with a small loan of 200 dinars, thanks to which she was able to build a coop and buy nine hens and a rooster. She was thus able to repay the loan and save 400 dinars as the number of hens increased. Hizia then took another loan of 1,400 dinars which she added to the money she had saved and bought ten ewes, while the lamb was a gift from her husband. Hizia made sure to maintain her animal wealth which included poultry and sheep, as she believed that they will help improve her social and economic situation on the long run, considering that the farming work with her husband was not enough to ensure their daily needs, while the olive harvesting was seasonal and required strenuous work which she would not be unable to perform as she grew older.

#### Oued Sbaihia

Is a mountainous area affiliated with the Zaghwan governorate. It includes six residential compounds, i.e. Akailia, Ben Amer, Ben Alia, Ben Rajab, Ben Hazik, Lachab, Mastoua and Tbeinia

**Area:** 6,800 hectares

**Altitude:** between 400 and 700 meters

**Population:** around 1,500

**Population Density:** 40/km<sup>2</sup>

**Main activity:** Farming, herbs distillation since 2010 with the launching of the project.

**Annual income per family:** 3,000 Tunisian dinars/around \$2,000

**Women's contribution:** 40%

### The mountain is a wealth to which we never paid attention before

Before joining the project launched by the women's grouping in the Oued Sbaihia, with the support of CAWTAR and Oxfam Québec and in collaboration with the CIDA Agency, Hizia never thought that natural herbs – whose use she thought was limited to the treatment from certain diseases as she had learned



from her predecessors – could be a source of livelihood. Hizia added that in the past, she never went to the mountain to collect herbs, rather to collect wood. But she did not know that logging had rules, as well as the collection of herbs, but became convinced after she received training that the mountain was a wealth that should be preserved. How could this not be the case after the distillation of herbs and the extraction of oils has become a main activity for her and the other women in the area, thanks to the training they received? She stated that this training provided by the grouping allowed them to learn how to collect herbs, which bags to use to store them and how to perform the distillation to extract good oils which they could sell, continuing: “We now have an additional income to help us improve our economic situation.” At this level, the jewelry worn by the women with whom we met during our visit is probably the biggest proof for that improvement.

Moreover, the project increased rural women’s awareness of their surrounding that is filled with natural wealth resources - such as the herbs - which consequently increased their interest in achieving optimal benefits and prompted them to work hard to develop their resources. This is the main goal for which the Economic Empowerment of Women Project was launched in the first place. In addition, the presence of the grouping enhanced women’s communication within the community and allowed them to engage in more mature dialogues and discussions that are more connected to the economic facet. At this level, Hizia spoke on behalf of the other women to express their wish to build a special grouping in Tbeinia, stressing their willingness to donate the land and even contribute to the cost of the construction of the headquarters. Hizia explained this demand by saying: “We are tired of commuting to Oued Sbaihia. In addition to the high transportation cost, we are sick of hearing our husbands complaining about our visits to the grouping to attend the meetings.”

### The project gave us hope and optimism

Hizia has six girls. The oldest is in her thirties and the youngest is twelve years old. And while she was able to marry three of them, she is still pained whenever she recalls how young they were when they dropped out of school. Hizia said: “I was very hurt when my youngest dropped out of school on her own, knowing she successfully completed elementary school. But she refused to go to preparatory school and stay in a dormitory.” She indicated that among the most prominent reasons why young girls stopped going to school in the region were the bad living conditions in the dormitories and the absence of any framework. This is why most of the families preferred to introduce their girls to the labor market early on. Some thus chose to move and work in the factories spread throughout the province, while others preferred to help their siblings and do the housework whenever the mother is out working. Hizia said: “I had hoped to see even one of my daughters reaching secondary school. True, this is their fate in life, but I am hurt when I see my youngest herding, at a time when the right place for a girl her age is at school.” Hizia continued after a deep sigh: “The project has revived our hope. Through the training and training session it organizes, my girls can learn new things and become aware of their rights and obligations. This is why we hope that those supervising it will consider our only demand, i.e. to have our own headquarters in Tbeinia so that all the girls who have discontinued their education and especially who cannot join the Oued Sbaihia project are able to benefit from the services it offers to its members. Hence, my daughters would be able to benefit more than I have because they are more educated and aware than I am.”

## Rural women cooperatives in Lebanon and the search for sustainable markets: **Research as a pillar for action**



The history of Rural Women Cooperatives in Lebanon is one that is most interesting as it exemplifies the intersection of a post-conflict situation, endemic neglect of rural areas in Lebanon, abysmal situation of agriculture, impact of foreign aid and the agenda of international agencies. This short article will focus on a research carried out by CRTD.A and which focused on the history of the formation of rural women cooperatives, their challenges in accessing markets and how do these challenges compare with the experience of similar commercial enterprises.

Following the end of the war in Lebanon in the early nineties, development aid for development and reconstruction poured in and often without being necessarily guided by a clear and strategic vision of what this aid is actually seeking to achieve, for whom, how and for how long. It is safe to trace back the genesis of many of the Rural Women Cooperatives to that era. Indeed, a major donor came in, contacted local key figures and asked them to nominate women who could be supported to start cooperatives and the donor in question will pick up the products and sell them. A few years later, the donor funds were depleted, the project was brought to a close and the implementing agency set up a marketing business which played the role of the “middleman”. When we met the Rural Women Cooperatives, we were surprised by the massive equipments which were not used and, as a result, totally decrepit. Rural women told us the most bizarre stories of being requested to make massive orders of jams and syrups only to be left with their products to rot as the presumed client never showed up! Other women worked for weeks and months and delivered their products but were never paid. Every woman had a story to tell, stories of poor planning, disappointments and deception. At the end of the day, the problem was not resolved. Yes, rural women had the know-how and the skills but no access to sustainable markets and no ability to meet market demands. It is within this context and given these serious shortcomings that the Women Economic Empowerment Programme (WEEP) was initiated in order to contribute to identifying and providing an adequate and relevant long-term support to rural women cooperatives.

Two years ago, and as part of its long term initiative known as the Women Economic Empowerment Programme (WEEP), CRTD.A engaged in a research within the framework of the Social and Gender Analysis initiative (SAGA) launched by ICARDA (International Centre for Agricultural Research in Dry Areas). The research sought to make the link between women’s know how in natural resources management and sustainable access to markets. The research, which was entirely based on qualitative methods, included two key components namely in-depth comparative studies between private sector enterprises which are comparable in size and production to the Rural Women Cooperatives and Rural Women Cooperatives per se. The key research questions in this case were: a) what are the lessons that RWCs can learn from the private sector in terms of accessing internal and external markets? And b) what are the comparative advantage of Rural Women Cooperatives in relation to their indigenous know-how? In-depth interviews were carried out with heads of small to medium food industries (mostly men) and, on the other hand, women members of Rural Women Cooperatives. The research was quite revealing on two levels. The first set of key findings related to key determinants of market access. Private sector enterprises greatly benefited from not having to be distracted by donors’ agenda to the extent that they

have neither the time, nor the desire or urge to think about market challenges. Indeed, the donors' attitude of "produce and we will take care of the rest" turned out to be the greatest impediment to building one's understanding of markets and market forces. As a result, and whilst most RWC's began their lives by producing for non-existent markets and with no information whatsoever regarding their potential client-base, taste, costs, prices, etc... the private sector enterprises were investing in finding, understanding and tapping markets and building for longer term engagement. Indeed, the artificial situation created by some donor agency was a key obstacle towards building women's skills in marketing research. According to their own narratives, rural women demonstrated that often, seemingly interesting ideas brought in by donors may not necessarily work for all but will at best benefit a handful few.

The second set of key findings was around the strengths of rural women cooperatives. In going through the narratives of rural women, the comparative advantage that they can potentially have over the private sector is when they engage in multi-layered processes which include investment in capacity building in the form of coaching, empowerment and accompaniment. Indeed, the research findings confirmed the observations drawn from daily practice namely that capital investment can only be useful when there is day to day engagement with rural women to support the development and building of a battery of technical and inter-personal skills, understanding and improvement of intra-household gender relations and the ability to understand and subsequently address obstacles that block market access. These elements, as proven through the research, are not to be found in hasty and top-down external interventions.

In addition to the above, the research was also useful in pointing out to other research and knowledge gaps! Indeed, not only is there no comparative analysis between the private sector and rural women cooperatives, there is also no interest or concern in researching and analyzing the existing opportunities, or lack thereof, for rural women's access to markets! This was a finding in its own right and prompted CRTD.A to go more in-depth in subsequent researches to understand the ways in which rural women operate in a complex contexts where there are no conducive economic policies, no unfettered access or appropriate exposure to sustainable markets and where their caring role and invisible work act as powerful obstacles towards their economic and public participation and empowerment.

The above research provided vital findings and learning which may be summarized as follows:

- Artificial and parachuted situations in the form of poorly conceived yet considerably large aid programmes tend to be not only useless but quite costly as they divert the attention and capacities of rural women from looking at and addressing marketing issues;
- The private sector may have an advantage in accessing the market but mostly because it has the opportunity in investing to understand and approach markets;
- Rural Women Cooperatives, if approached with a multi-layered, long-term and in-depth engagement initiative, carry strong potentials for excellence in production and can also be vehicle for social and economic empowerment and transformation of women and call for a strong commitment and support essentially by government institutions;
- Social and qualitative research and knowledge production are key pillars for understanding the realities of rural women, shaping interventions, monitoring change and contributing to producing positive impact in the lives of rural women.



“My projects bring me happiness and pride; now, my husband and I can give our children what we didn't have.”

Nahla Omeira, 40 years old.

## Success Story

Nahla Omeira is a 40-year-old mother of 7 children from Ni'lin – a village west of Ramallah. She and her family represent a true success story of cooperation, support and hard work. Today Nahla owns four income-generating businesses; a vegetable store where she spends most of her days, a bee hives production project, a stationary store and a small grocery store. She is also a member of Ni'lin's Women's Association and is a trainee and borrower from the Palestinian Businesswomen's Association (ASALA).

She started her first business; raising bees, 6 years ago, after a training she received with other women of the Ni'lin's Women's Association. Little by little she started her other projects through the loans and trainings that ASALA provided her and other women in the village.

“It all began, when some of the women of the village decided that we needed to have a women's association. We all agreed that we need to provide for ourselves and families, the same way men do, who were having a hard time in finding jobs, because of the political situation in Ni'lin, settlement expansion and the building of the wall. We constantly grew poorer and poorer.”

Nahla and her friends in the Association were faced with many obstacles; both the men and the women of the community stood against the establishment of the Association from the very start. Social and religious traditions dictate that women need to stay home and take care of the children and that it's men's job to provide for his wife and family. The women members of the Association were gossiped about through the village; some of the other women even tried to talk them out of what they're doing, pressing on what they believed was the role of a man and women.

“When I opened the vegetable store in particular, I was having problems with attracting customers. The men were either intimidated or shy to deal with me, while some of the women thought I was crazy for sitting in the store and selling to men. Some of them even went to the extreme by trying to talk me out of it and saying things such as, ‘You're going against the community and God's will, you're feeding your children with ‘forbidden’ money.’ However Nahla didn't give up.

“My husband supported me when no one else did, he didn't believe that I should stay at home and do nothing, when I have the strength to work side by side with him to get out of poverty and give our children what we didn't have when were kids.”

Nahla learnt about the Palestinian Business Association (ASALA) through the radio. She headed to their office, to understand more about the services Asala provided. She received her first loan of \$3000 from ASALA to improve her grocery store in 2009.



“The loan enabled me to buy goods and increase my profit; hence I could support the other businesses I had at the time; the vegetable store and the beekeeping business. While we had a hard time in marketing at the beginning, ASALA has helped me a lot, through their marketing plan, and time management training, I learned how to divide my time between my businesses and little by little, my production quality started to grow, and people started to accept me more. When they saw that I have many Palestinian customers from '48 coming to buy from me, they were drawn. Seeing that my business was bustling encouraged the villagers, whether men or women, to buy products from my stores.”

Nahla believed that education and training were the foundations of success and further encouraged her join computer and internet training courses. She applied in 2011 for a second loan from ASALA with the value of \$4000 to open a stationary store next to the school girls in Ni'lin. She opens the store early in the morning before school, and closes it during school time. She then heads off to her vegetable store. Her daughters help her in opening the stationary store when the school lets out.

“The stationary store is running well. It's next to the girl's school so they don't need to go far away. They seem to be more relaxed in my store since its run by my daughter or me. They feel more comfortable around female shopkeepers.”

### Accessing the Market

ASALA applies innovative techniques to supporting individual micro businesswomen and female members of business clubs in accessing the market to display and sell their products. As a promotional and distributional tool, ASALA encouraged the women to produce a sample basket that contains a collection of healthy, natural and local foods such as yoghurt spread, crushed thyme, goat cheese, olive paste, honey, olive oil soap, wooden tableware, embroidery, and olive twig and hay baskets. They were distributed to different local organizations that may become a strong client



base and possibly create a good market for these women to sell their products in. Asala also plans to conduct an event which will bring together buyers from chain supermarkets and hotels and facilitate the presentation of these products.

Further, ASALA organized a two-day bazaar for its clients and business club members in November 2011. The exhibition was held at the Best Eastern hotel in Ramallah under the patronage of the Ramallah and Al-Bireh district governor Leila Ghannam.

28 women entrepreneurs, including 4 women with handicaps from the Stars of Hope Society, participated in the bazaar, setting up and endorsing their products in booths with the assistance of ASALA's staff. The women came from different parts of the West Bank; Ramallah, Hebron, Nablus, Bethlehem and Jenin and had the opportunity to not only promote their work, but more importantly to network with one another and the guests. The products varied between food, embroidery, handicrafts, glass drawings and woolen handmade clothing.

The bazaar had a successful advertising campaign that included excellent media coverage by local reporters and newspapers, radio spots and banners. 200 invitations were distributed, and around 500 people representing different organizations and civil society visited the bazaar, and were hosted by the women and Asala's staff. Visitors received promotional packages and Asala's annual reports, brochures and studies, which could encourage future micro businesses for other women.

The revenues were satisfactory to the participants, where the sales were close to \$5000. A participant stated, "What I sold in the past two days at the bazaar was equivalent to what I sell in a full month." The women were very satisfied and agreed that it was a great experience to meet other business women and customers, and to discuss and share creative ideas about their own projects and others'. Another woman said: "I was inspired by the other participants. This experience encourages me to develop and improve my project."

Women Business Club members from Nablus noted that Asala has given them the opportunity to build their capacities on many different levels and most importantly, enhance their products and their work as a team.

### Cooperation and exchanging regional experience

On December 14th, 2011, CRTDA (Collective for Research and Training on Development – Action) hosted 14 women from Asala's staff and Asala's women clients and business club members for 3 days. The main aim was to exchange experiences with Lebanese women who, despite hardships and poverty, are

determined, creative, successful and resilient. These are women who believe in working hard to improve their lives. They believe that in order to improve their quality of life they must be able to contribute and compete with quality and efficiency.

It was the first time for many Palestinian women to visit Lebanon, to stay in Beirut, and to visit different areas with micro business projects that CRTDA helped establish with their stakeholders. The study tour visited women and their projects in southern Lebanon near Jabal El Sheikh, Ein A'ta, Mhedthe, and Burj Al Shamali refugee camp. Palestinian women met with CRTDA staff and some of their stakeholders, discussed their projects, common obstacles, and potential solutions. They exchanged advice on similar projects and were interested to learn about unfamiliar projects.

In their trip to Mhedthe, the Palestinian women met a group of Lebanese women who export their products abroad. Their work was very advanced in comparison to most rural women cooperatives. However, the Palestinian women were inspired most by this particular cooperative; they admired their teamwork and self motivation.

On their last day of the trip, the 14 women were invited to assist the participants who were exhibiting their products in a Bazaar which took place in Najdeh association in Burj Al Shamali Palestinian refugee camp. From this experience, Asala's stakeholders learned a great deal related to packaging, methods of production, book keeping and exhibition recipes. The overall evaluation of this study tour reflected high satisfaction. The women returned to Palestine highly motivated and full of ideas. They created lasting friendships, and now have a more thorough understanding of their capacity and resource building needs. Now back home, these same women and others have received intensive and custom-tailored on-site training in Hygiene, Quality Control, Packaging and Labeling and are currently benefitting from small-group business coaching.

### The next step

Asala will be hosting a big marketing event on May 29th, where Palestinian women micro entrepreneurs will be able to create connections and business networks with potential buyers: hotels, wholesalers, supermarkets. The event will be a challenging atmosphere for the women to discuss, express and promote for their homemade products in the city; the center of business. In addition to that, media coverage will insure to share these success stories that could empower other women in need of empowerment. Asala will continue to provide women with community-based peer training, learning and marketing opportunities and financial services in parallel to their needs throughout 2012.

Panel group discussions for the validation and formulation of recommendations on the Policy/Position Papers on

## Women Economic Violations in Jordan



Four prime cases on women economic violations in Jordan, were identified from the project sites in Sahab, Mafrq and Aqaba. <sup>(1)</sup> JOHUD and in collaboration with the Jordan National Commission for Women (JNCW) organized 4 panel group discussions for the validation of the outcomes and formulation of future recommendations on how to proceed with these issues of women economic empowerment violations.

The panel group discussions that were held in Feb 2012 targeted a total of 80 participants representing women from international and national organizations, civil society institutions, universities, ministries, Arab Women Legal Network, micro-credit institutions, development banks, governmental and non-governmental organizations as well as women activists, lawyers, journalists, and representatives from JOHUD and JNCW.

It is worth mentioning that the cases validated were directed to policies on Violation of women's inheritance right <sup>(2)</sup>; Women's fear from starting small businesses; Women's ability to choose the type of job they desire and finally Control over women's financial resources. The official publication and launch of the policy papers is expected in June 2012.

### Initiation of the Advocacy strategy on violation of women's inheritance right in Jordan

Continuing preparations for the advocacy campaign on Jordanian women's right to inheritance. Activities include completing the capacity reinforcement training program on advocacy planning for change in women's inheritance rights in the three project sites in (Sahab, Mafrq and Aqaba). The training was delivered by the trainers from the Women Empowerment Program (WEP) / Queen Zein Al-Sharaf Institute for Development (ZENID). A total number of 82 participants (61 women and 21 men) representing members from target Princess Basma community development centers (CDC's) and representatives from civil society institutions and volunteers in these areas participated in the training.

Preparations were also reinforced with the support of the Arab Women Legal Network (AWLN) through providing their technical assistance and advisory services in the development of the draft Advocacy Strategy on Women's Right to Inheritance. AWLN also supported the organizing of a workshop on the formulation of messages and appropriate media and communication tools for the national advocacy campaign.

It is worth mentioning that this preparatory stage also resulted in the formulation of the National Advocacy Coalition for Women's Right to Inheritance, represented by bodies from the Ministries of Labor/Awqaf/Shariah/Justice, AWLN, CIDA/GSF, JNCW, JOHUD, lawyers, judges, journalists and activists working on women rights in Jordan.

### Commencement of the research on Jordanian Women Entrepreneurs Case Studies and Drivers/Impeders to Enterprise

In order to identify the key research themes and issues on women economic empowerment in Jordan, and as an immediate result from the mapping and community brain storming sessions that were held early this year; JOHUD has commenced work on two main research themes, mainly research on drivers and impeders to women's participation in small businesses in Jordan, alongside to the qualitative research on Jordanian women entrepreneur's case studies and lessons learned.

The research on drivers and impeders to enterprise will support in the provision of an evidence base to why women in Jordan are reluctant and have uncertainties and fear from starting small business (the issue that was also identified as one of the

1) Three Policy Papers on Women Economic empowerment Violations were developed in 2011 with the support of the Jordanian National Commission for Women (JNCW)

2) Policies on Women's Inheritance and property rights, published in 2010 by JNCW and United Nations Population Fund (UNFPA)



main cases of women economic empowerment violations in Jordan). The study will also attempt to answer the following questions: why women with no businesses and nonworking women face the challenge in taking the initiative to start their own business? How were these challenges overcome by entrepreneurs? how does the community, family and household spheres impact the decision making process?

This qualitative approach includes a target population of 45 women with businesses as opposed to 45 women with no businesses from the three project sites in Sahab, Mafrq and Aqaba, and is expected to be published in June 2012.

As for the research on Jordanian women entrepreneur's case studies, the final output will work on narrating case studies, lessons learned from challenges and accomplishments in facing challenges through self beliefs, attitudes and behaviors of successful women.

Applying a qualitative narrative case study approach, this research targets a total of 30 cases; the final product goes further to illustrate the ideal model of successful women entrepreneurs as well as the production of a short documentary film on some of the most successful stories narrated.

Both researches produced will provide the base for conveying the main conceptual, environmental and economic behaviors and attitudes on how real case studies can improve and have impact on women's consensus and approach towards sustained economic empowerment and development.

### Non financial business management training, and challenges in assessing market needs in Jordan

In the means to provide better financial and non-financial

services to support women's economic empowerment, the efforts invested in the early stages of the project helped in identifying the challenges facing rural and peri-urban women entrepreneurs. Challenges indicated that among the main obstacles hindering women from ensuring sustained income generating projects is the lack of skills and expertise in managing their small businesses. In addition to the challenges that arise from economic and political fluctuations in the region, impacting tourism, investment and job opportunities for both men and women in Jordan and the region as a whole. Competence, repetitive products, product quality, packaging as well as marketing sustainability remain major challenges.

In this realm, JOHUD through its Small Business Unit (SBU) has completed three 10 day training sessions on starting and developing micro and small businesses. The training that was delivered at the CDC's in Sahab, Mafrq, and Aqaba targeted a total number of 70 micro entrepreneurs (62 W and 8 M) including training on small business market management, finance management, accounting, selling techniques and time management.

As for the participation of rural and peri-urban women entrepreneurs in marketing activities, a total of 16 (11 rural and 5 per urban) women beneficiaries, from the target project sites and other governorates in Jordan, were invited to participate in the rural women market activity that was conducted in November, 2011 at the CDC in Aqaba. The experience helped in enforcing networking among beneficiaries from all regions, exchange of expertise, lessons learned. Other benefits included agreeing and debating the most common challenges and finding means for future collaboration among one another, either through complementing others work, or through requesting exchange of technical skills on the production and development of some products on display mainly handicrafts and jewelry/gemstones designs.

It is also worth mentioning that JOHUD has initiated with the support of the Oxfam/Québec volunteer program, the methodology and tools required for the market analysis study. The work that has been initiated with the help of JOHUD in identifying the required channels for future research in this domain, the forthcoming venture in setting the infrastructure for the permanent outlet for marketing rural women products from all regions around Jordan.

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