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## From Exclusion to Empowerment

**Divorced and Widowed Women in  
Palestinian Refugee Camps**

**Tatwir Center for Studies**

A project implemented by Spanish NGO



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# From Exclusion to Empowerment Divorced and Widowed Women in Palestinian Refugee Camps

## INTRODUCTION.

This study focuses on the lived realities of specific groups of Palestinian refugee women: divorced, widowed, separated and/or never married. In the absence of a husband and male provider, these women most often end up depending on the closest male kin for their livelihood. This situation of dependence renders them vulnerable and creates a financial burden on the families, who are most often grappling with extreme poverty. Furthermore, one of the key obstacles for women's entry into the labour market within the Palestinian context is the cultural value placed on the indispensable role of women within the household.

In this report, we explore both the structural and cultural challenges that divorced/widowed women face in the context of Palestinian refugee camps in Lebanon. We present an analysis of these obstacles, which we hope will allow organisations working with the target group to devise culturally sensitive solutions to their socio-economic exclusion.

The rationale for targeting the above-mentioned groups of women is based on Cives Mundi and Najdeh Association's analysis concerning the potential for transforming their negative situation into a positive one. It can be argued that the very cause of their vulnerability- the absence of a male provider- could in fact be invoked as a culturally acceptable justification for their need to work. In other words, their vulnerability as single women may in fact mask a potential for emancipation if they are provided with income generating opportunities in an appropriate manner. Ultimately, the data generated will serve as the basis for the generation and diffusion of alternatives and good practices to conciliate between the traditional household obligations of Palestinian women and their imperative to work and support themselves and their families.

## METHODOLOGY.

This study employs a mixed methods approach, based on qualitative data from focus groups and interviews alongside quantitative data from a survey of 250 women. Five refugee camps were taken as case studies: Ain El Helwe, Nahr El Bared, Beddawi, Rashidiyyeh, and Bourj El Shemali. Fieldwork was conducted in June-July 2014, with a team of 14 local research assistants who were recruited and trained on data collection methods. Within each of the five targeted camps, the field researchers conducted door-to-door mapping of divorced and widowed women, which provided the pool of respondents for both the focus groups and questionnaire.

Ten focus groups were held in the five camps; each brought together 5 to 7 women with or without children from two categories: (1) widowed/divorced, in labour market, and (2) widowed/divorced, unemployed. The focus groups provided us with personal information on social exclusion, day-to-day lives, and self-perception of widowed/divorced women. The transcribed and analysed discussions then formed the basis of a standardised questionnaire.

The questionnaire allowed us to determine whether the findings of the focus groups were could be generalised. We used non-probability random sampling to select 250 women from our sample frame of 1,061 women. From each camp, 50% of the sample was composed of widowed women and the other half divorced. Additionally, half of the respective samples were working and the other half unemployed.

In order to better understand the context of the camps under study, Tatwir's field research team also contacted and interviewed civil society organisations with a women-related mandate. Up to three local activists, political actors, and/or social workers were interviewed in each camp to crosscheck information coming from the focus groups and questionnaire. Finally, based on our observations during our time in the field, we selected a group of women using a judgmental sampling approach for in depth interviews and case study analysis.

Names of participants directly quoted in the report have been changed for confidentiality purposes.

## BACKGROUND: PALESTINIAN REFUGEES IN LEBANON.

According to the most recent figures from UNRWA, there are approximately 455,000 Palestinian 280,000 says final reports registered refugees in Lebanon, while it is presumed that only half of them reside there.<sup>1</sup> Women and girls make up 53% of a population that is very young, as almost half is reportedly below the age of 25.<sup>2</sup> There are 12 recognised refugee camps and about 27 gatherings, all of which suffer from severe impoverishment. Since their exile into Lebanon in 1948, and through the consecutive episodes of war and insecurity that marked the 1970s and 80s, Palestinian refugees have been stuck in a vicious cycle of socioeconomic exclusion and dependency on UNRWA, NGOs, and informal welfare networks. They remain legally unprotected as Lebanon is not signatory to the 1951 UN Refugee Convention, and their presence continues to be officially dealt with as a security and political problem as opposed to a humanitarian crisis.

While some refugee camps like Bourj El Shemali are located near rural areas, other camps like Beddawi and Ain El Helwe are located in the vicinity of Lebanon's main cities. The urban vs. rural context shapes aspects of everyday life like mobility, security, relation with host communities, sources of livelihood, and to a certain extent the customs and culture of camp dwellers. Despite these contextual differences, camps across the country share very similar socio-economic and cultural conditions. All five of the camps we studied are characterised by over-crowdedness, deteriorating and/or absent infrastructure, security concerns, and very poor housing conditions. Beyond the environmental features, a crosscutting layer of social, religious, and cultural dynamics shape the everyday life of the average Palestinian refugee.

In this study, we will show how these environmental conditions interact with culture to produce a certain lived reality for widowed/divorced women. But before that, we present in the sections below some contextual information on the general condition of socio-economic exclusion facing all Palestinian refugees, women and men alike.

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<sup>1</sup> Norwegian Refugee Council (NRC) "No Place Like Home: An Assessment of the Housing, Land and Property Rights of Palestinian Refugee Women in Camps and Gatherings in Lebanon" 2013 available online at: [http://www.flyktninghjelpen.no/arch/img.aspx?file\\_id=9166459&ext=.pdf](http://www.flyktninghjelpen.no/arch/img.aspx?file_id=9166459&ext=.pdf) (last accessed: 14 September 2014)

<sup>2</sup> ANERA "Palestinian Refugees in Lebanon" Volume 3 June 2012. Available online at: <http://www.anera.org/wp-content/uploads/2013/03/LEBRefugeeReport.pdf> (Last accessed: 14 September 2014)

## A General Condition of Exclusion

In addition to the dispossession of Palestinian refugees as a result of their forced and permanent exile, their unwelcome stay in Lebanon has constrained them to what is often described as a vicious cycle of poverty and marginalization. A legally sanctioned restriction of access to social and economic rights strips the average Palestinian refugee from the ability to transcend his or her abject status. At the same time, while the forces of modernisation and development have seeped into the barbed gates of refugee camps, feeding the aspirations and life expectations of upcoming generations, opportunities have not caught up, leaving the Palestinian refugee in a state of thwarted desire with no possibility of fulfilment.

The educational and professionalization imperative is limited by the structure of the labour market. Most professional jobs had actually been restricted to all Palestinian refugees up until the introduction of Ministerial Memorandum No. 1/67 in 2005, opening up 70 professions. Meanwhile, the 2010 legal amendments of the Labour and Social Security laws waived work permit fees and lifted some social security restrictions but continued to discriminate against Palestinian refugee women by excluding maternity benefits and family allowances. The impact of these legal changes has not been measured on the refugee population, let alone analysed from a gender perspective. While legal impediments may have been partially removed, educational and cultural obstacles still need to catch up.

Studies have defined social exclusion as “marginalisation or detachment from a moral order which is associated with a status hierarchy or a set of rights, duties, and obligations”.<sup>3</sup> Social exclusion is therefore not just about poverty and exclusion from economic participation, but is rather a structural problem that cannot be solved on an ad hoc, piecemeal basis. UNRWA’s mandate and the services and assistance interventions that have permeated the refugee camps for over half a century now can be considered temporal sedative interventions, but not real solutions.

Elements of inclusion as cited in the literature need to include<sup>4</sup>:

- Social security benefits
- Access to the labour market
- Housing and property
- Health
- Education
- Political participation
- Access to community services/ leisure etc.
- A recognised social status
- Anti-discrimination legislation and positive discrimination to facilitate access
- Adequate living space and freedom of movement

<sup>3</sup> Hanafi, S.; Chaaban, J.; Seyfert, K. “Social Exclusion of Palestinian refugees in Lebanon: Reflections on the Mechanism that Cement their Persistent Poverty” p.2. Refugee Survey Quarterly (2012) 31 (1) : 34-53

<sup>4</sup> Ibid p.7

## Multi-layered Discrimination: Palestinian Refugee Women

As mentioned above, Palestinian women and girls make up over half of the refugee population. According to Abdo, “Palestinian women have experienced refugee status differently than their male counterparts at all levels of the public sphere, by being discriminated against and marginalized in the labour force, in education, in political representation, as well as in the private sphere”.<sup>5</sup> Just like a young Palestinian refugee diligently works for a university degree knowing that professional opportunities are scarce if at all existent, the Palestinian refugee woman is told of her rights as a woman but everywhere she looks her claim to those rights is blocked.

Research on progress in the implementation of UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) for Palestinian refugee women in Lebanon showed that despite improvements in education, Palestinian refugee women’s educational level remains lower than their counterparts in the region, and work discrimination is a key problem. The report also confirms that there is overt discrimination at work, particularly as women are excluded from social benefits in the private sector.<sup>6</sup> Early marriage and domestic violence are also among the persistent social problems from which Palestinian women need protection.

Family is central in gender relations in the Middle East and specifically among Palestinian communities; the family unit is seen as both the cause of restrictions as well as the vehicle for women to exert power.<sup>7</sup> The refugee condition and the patriarchal society shape the daily lives of Palestinian women, with marriage being the main recourse for social participation. In a poor, marginalized, and male-dominated society, divorced/widowed women who fall outside this traditional social organisation unit (marriage), find themselves worse off on the ladder of exclusion. At the same time, their plight is severely under-researched, grouped mainly under the ‘women-headed households’ label.

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<sup>5</sup> Abdo, N. “Engendering Compensation: Making Refugee Women Count!” March 2000. Available online at: [http://prn.mcgill.ca/research/papers/abdo\\_06.htm](http://prn.mcgill.ca/research/papers/abdo_06.htm) (last accessed: 14 September 2014)

<sup>6</sup> Najdeh Association et al. “Implementing CEDAW for Palestinian Refugee Women in Lebanon: Breaking Through Layers of Discrimination” First Supplementary Report submitted to CEDAW Committee, 2008. Available online at: <http://www2.ohchr.org/english/bodies/cedaw/docs/ngos/NAJDEH.pdf> (last accessed: 14 September 2014)

<sup>7</sup> Kjostvedt, H. “Palestinian Women: Is there a Unitary Conception of Rights?” WP 2006:19 CHR. Michelsen Institute (CMI) Available online at: <http://www.cmi.no/publications/publication/?2448=palestinian-women> p.4 (last accessed: 14 September 2014)

# THE SITUATION OF DIVORCED/WIDOWED WOMEN.

## The Downside of Marriage and Divorce in Palestinian Society

In comparison with other countries in the region, marriage trends in Lebanon have changed over the past decades to become less universal and uniform. Relative improvements in women's participation, urbanization, and other developmental processes have meant that the traditional, family-arranged universal marriage, which is characteristic of Arab societies, is on the decline.<sup>8</sup> The same cannot be said of Palestinian refugee communities however, who consciously remain more conservative than their hosts. Not only do Palestinian communities seek to hold on to their customs as a form of collective survival and memory, but the enclosed spaces within which they live also limit their exposure to alternative trends. Marriage thus remains an expected and desired stepping stone in a young Palestinian's life, even if the when it is slightly delayed for educational and career purposes.

The centrality of marriage in Palestinian culture was confirmed by our focus group discussions, which also showed us that advancements in education and female labour do not replace the social emphasis on the marriage institution. Furthermore, our data also confirms that family and kinship networks still play a pivotal role in marriage arrangements and decisions.

It can be argued that problems inherent within marriage and divorce practices in Palestinian society contribute to the social exclusion of divorced/widowed women. To explain marriage and divorce practices, we resorted to 'patriarchy' as conceptual framework and 'poverty' as material condition. The two combined shape the predicament of divorced/widowed women before, during, and after marriage.

Below, we outline observations on the disadvantages women face upon entering and exiting the marriage institution. These are by no means consistent across all divorce and marriage cases but are rather presented as a qualitative indication of the hardships women *may* face, as recounted to by our research participants.

### The Right to Choose a Spouse

**Observation 1:** Daughters have no power to negotiate the terms of their marriage, which is most often dictated by the father figure in agreement with male acquaintances, close or distant relatives.

*"During the engagement, the groom acted in a way I didn't like so I told my father and mother that I don't want to marry him, so hell broke loose and their excuse was that they couldn't afford for me to leave him now that the contract had been signed, so I bitterly accepted and kept quiet" (Suad, widow, Beddawi)*

<sup>8</sup> El Saadani, S.M. "Divorce in the Arab Region: Current Levels, Trends and Features. 2006 Available online at: <http://www.infostat.sk/vdc/epc2006/papers/epc2006s60046.pdf> (last accessed 14 September 2014)

### The Right to Housing and Property

**Observation 2:** Upon marriage, women have little knowledge of their legal rights in a marriage contract, such as their ability to negotiate the condition of a separate house.

The pressure of living with a husband's family often leads to marital conflict and abuse of the wife who dares to object. The capacity to lead an independent married life is debilitated by the severe poverty conditions of most households, whereby demanding a separate house from the husband's family is simply untenable given the family income. After divorce or the passing of a husband, the woman has no claim over the marriage house and is particularly vulnerable if the husband's family dislike her.

*"My family-in-law refused to give me the house, they gave us a garage instead. My husband and I started preparing our own house and remained 4 years in this torture with little money and many problems, especially from his family and his sister who lived with us and caused a problem every time my husband took me out" (Salma, widow, Beddawi)*

The Norwegian Refugee Council (NRC) has embarked on a project related to the housing, land, and property rights of Palestinian women in the camps (a.k.a. HLP rights). According to an assessment published in 2013: "the home is seen as belonging collectively to the family and a woman's claim to a home is dependent upon her marital status and whether or not she has children".<sup>9</sup> The report reveals that the most vulnerable are divorced women and those whose parents have deceased. Elderly widows and unmarried daughters are generally more well off when it comes to housing and inheritance claims than divorced women. Housing and inheritance are quite critical issues as they are determinants of how dependent a woman is, and often exacerbate the situation of marginalization that comes with divorce or widowhood.

The same applies when it comes to the divorced/widowed women's family house. According to Abdo, the socio-cultural norms found among Palestinian refugee communities today can be traced to the contextual realities of agrarian life of Palestinian families, and issues of land ownership and inheritance.<sup>10</sup> In other words, Palestinian women were never on equal footing with men despite the hard work they exerted in terms of labour on the land. Abdo elaborates that even when Palestinian women began to consolidate cultural and social capital through education and venturing beyond old barriers, the idea that the father's house remains within the family and not inherited by the women remained.

<sup>9</sup> Norwegian Refugee Council (NRC) "No Place Like Home: An Assessment of the Housing, Land and Property Rights of Palestinian Refugee Women in Camps and Gatherings in Lebanon" 2013 available online at: [http://www.flyktninghjelpen.no/arch/img.aspx?file\\_id=9166459&ext=.pdf](http://www.flyktninghjelpen.no/arch/img.aspx?file_id=9166459&ext=.pdf) (last accessed: 14 September 2014)

<sup>10</sup> Abdo, N. "Engendering Compensation: Making Refugee Women Count!" March 2000. Available online at: [http://prn.mcgill.ca/research/papers/abdo\\_06.htm](http://prn.mcgill.ca/research/papers/abdo_06.htm) (last accessed: 14 September 2014)

### The Right to Divorce

**Observation 3:** Women do not challenge the Sharia law, but they resent the customary manners through which husbands and families manoeuvre out of legal obligations towards the women in cases of divorce, child custody, dowry, nafaqa etc.

According to Sharia law, women's rights in marriage are protected through such stipulations as the right to self-initiated divorce, *Kholo'u*, the dowry and the obligation of the husband to financially support his divorcee, *Nafaqa*. Being Sunni Muslims, Palestinian refugee women need to go to the nearest Lebanese religious court to process their case, which in itself is often an emotionally overwhelming and socially embarrassing process. Many women hesitate in filing for divorce for fear of social stigma. Also, what often ends up happening is that men practice various forms of pressure to rid themselves of financial obligations, usually by insisting that the wife relinquish her rights before he accepts to divorce. By the time a woman reaches the stage of divorce, she most likely has accumulated a great deal of emotional and psychological anguish (sometimes even physical if there is domestic violence involved), which pushes her to sacrifice her rights in return for a swift and quiet ordeal. Meanwhile, back home, the patriarchal figure in the family, usually supported by the mother, are hardly ever in support of divorce and will sometimes go against their daughter's best interest in order to avoid a tainted reputation or a renege promise to the husband's family.

### The Right to Return to the Family Home

**Observation 4:** The family remains the backbone of the women in the marriage, which helps to explain their importance in instances of divorce and widowhood; and justifies their claims to power over the choices of the woman after her marriage.

Return to the family home after marriage is both a right and an obligation. The family's authority endures throughout a woman's life and while it is available to her as shelter after marriage, it can also be a source of abuse.

Palestinian families often cohabit in the same living space, and due to high reproductive rates there are often siblings that are still living in the parents' home when/if the divorced/widowed woman returns. This creates added pressure and at times causes the parents to reject their widowed/divorced daughter or her children's return. In cases where a family rejects her daughter's children, there is no place to go but rent alone at the expense of associations that are willing to help.

Sometimes when a divorced/widowed woman does move back home, brothers when of age perpetuate the patriarchal authority of the male figure, and restrict the movement, employment, and visibility of their divorced/widowed sisters. Brothers or brothers-in-law feel responsible for protecting and spending money on their divorced/widowed sister as an alternative to her working; her self-sufficiency or struggle would shed a negative light on their sense of responsibility.

*"Because I am a widow my children prohibit me from going out of the house alone so I am not subjected to harassment". (Samia, widow, Rashidiyya)*

## The Right to Protection

### Domestic Abuse:

Like Lebanese women, Palestinian refugee women are not protected by any laws against domestic violence. Several NGOs within camps have been working on a case-by-case counselling, support, as well as general advocacy to combat the phenomenon, but the vulnerability is pervasive. In case of divorced women who were subjected to domestic violence, there is no service or support, and so women are left having to deal with economic hardship, social exclusion, and a new form of dependency, while quietly enduring the impact of domestic violence on their emotional and psychological health.

### Sexual Harassment:

Very few participants mentioned sexual harassment as an impediment to their entry into the labour market. Yet it was repeatedly referred to in focus groups as the reason why families prevent divorced/widowed women from working. It is also used to describe strange men's perceptions towards divorced women: as easy prey to sexual exploitation. With or without tangible evidence of its occurrence, sexual harassment seems to be a socially constructed spectre attached to the presence of women in public.

### Structural Violence:

This form of violence is less visible and the victim is not always unaware that she is one. Systemic forms of discrimination and exclusion of the target group due to nationality, gender, class, and social status is arguably a form of structural violence exerted to varying degrees by the Lebanese state, the social and religious hierarchies within the camps, families, and the wider society.

## In Numbers

No registries or disaggregated data exist for divorced/widowed women in Palestinian refugee camps. There are no statistics to confirm the divorce rate in Palestinian refugee camps, although anecdotal evidence suggests that it may be on the rise, particularly in light of the pressures of chronic poverty and unemployment. To understand the prevalence of divorce in the absence of statistics, the best one can do is take a comparative approach. In the Gaza Strip, statistics from Palestinian courts in 2012 show that the divorce rate reached 17.1%.<sup>11</sup> Meanwhile in Lebanon, the divorce rate in 2010 was 14%, and marriages in general were reported to be on the decline since 2007.<sup>12</sup>

Available data from UNRWA is limited to the 15,000 “Special Hardship Cases” of families assisted through its relief program. Within this group, 13.6% of females between the ages of 16 and 24 are divorced in comparison with 6.7% in the 25-35 years age group.

As for numbers of widowed, UNRWA’s regional research suggests that for every 10 widowed women, there is only one widowed man.<sup>13</sup> Women marry much younger and therefore are more prone to outliving their spouses. UNRWA’s regional statistics also show that between 70 and 80% of female-heads of households are widows.<sup>14</sup> Furthermore, 2010 statistics show that 3,601 widows were served as part of the Special Hardship Cases program, along with 1,545 widows registered as ‘families’ as opposed to ‘persons’.<sup>15</sup>

For the purpose of this report, Tatwir’s field team conducted a door-to-door mapping of divorced/widowed/never-married women within five Palestinian refugee camps and came up with the following figures as a sampling frame in the absence of official lists:

	Never Married	Divorced	Widowed
Beddawi	n/a	74	221
Nahr El Bared	38	35	70
Rashidiyya	63	29	43
Ain El Helwe	28	110	325
Bourj El Shemali	n/a	13	12
Total	129	261	671

<sup>11</sup> Palestine Religious Judicial Court, Gaza. Vital Statistics Report 2012 Available online at:

<http://www.ljc.gov.ps/images/stories/pdf/statsic%202013.pdf> (Last accessed 14 September 2014)

<sup>12</sup> Information International “Marriage and Divorce in Lebanon: 33,780 marriages and 4,828 divorces”

Available online at: <http://www.information-international.com/info/index.php/the-monthly/articles/780-marriage-and-divorce-in-lebanon-33780-marriages-and-4828-divorces> (Last accessed 14 September 2014)

<sup>13</sup> Lapeyre, F. et al. “The Living Conditions of the Palestinian Refugees Registered with UNRWA in Jordan, Lebanon, the Syrian Arab Republic, the Gaza Strip and the West Bank: A Synthesis Report” UNRWA 2011 Available online at:

<http://graduateinstitute.ch/files/live/sites/iheid/files/sites/admininst/shared/iheid/800/bocco/UNRWA-FinalSynthesisReport2007.pdf> (Last accessed 14 September 2014) p.72

<sup>14</sup> Ibid.

<sup>15</sup> UNRWA 2010 <http://www.unrwa.org/userfiles/2011120434013.pdf>

### Stakeholder Mapping

Tatwir identified and contacted several organisations and service providers to obtain statistics on the target group as well as interview appointments to bolster the report's data collection. Not all organisations were collaborative as some refused to participate despite several contact attempts. The organisations with which we conducted interviews include:

Organisation	Camp
Women's Union	Ain El Helwe
Islamic Welfare Association	Ain El Helwe
Najdeh Association	Ain El Helwe
Women's Union	Burj El Shamali
Najdeh Association	Burj El Shemali
Bayt Atfal Al Sumood (informal)	Burj El Shemali
Islamic Welfare Association	Burj El Shemali
Women's Union	Rashidiyye
Women's Union	Beddawi
Najdeh Association	Beddawi
CBRA	Beddawi
Social Support Association	Nahr El Bared
Najdeh Association	Nahr El Bared
UNRWA, women's program	Nahr El Bared

- **UNRWA**

Essentially, the Lebanese government is the primary duty bearer towards divorced/widowed women but considering it does not fulfil this role, UNRWA is the secondary agency responsible for the rights of Palestinian refugees. UNRWA does not operate programs that target widowed/divorced women per se. Instead, it provides some of them with assistance through the "hardship cases" program and its more general women's program.

UNRWA work on providing women services related to health, education, and livelihood. In its 2010-2015 strategy, UNRWA declared its commitment in maintaining and improving basic services to the most vulnerable portions of the Palestinian population, including female-headed households.<sup>16</sup> Assessment criteria were tested to identify those in dire need of assistance within a safety net programme, and these criteria are also meant to reflect a gender mainstreaming policy adopted in 2007. This policy seeks to target women and girls for empowerment, participation, and access to services. More equity in employment of women is also sought, and enhancing capacity for gender analysis, in addition to disaggregating data on gender indicators among other targets.<sup>17</sup> The gender focal point system was also introduced as a result of the revision of the gender policy in 2007; which is a starting point for tackling exclusion problems.<sup>18</sup> Divorced/widowed women are also recipients of the conventional services provided by UNRWA from health, to relief and social services, micro finance and micro enterprise.

UNRWA informed Tatwir that divorced women are among the 15% of the very vulnerable families that benefit from the "Special Hardship" assistance. Assistance in this case is usually in the form of bulk food items every couple of months, or cash for food assistance that amounts to an average of 30USD per person.

<sup>16</sup> UNRWA Medium Term Strategy 2010-2015 Available online at: <http://www.unrwa.org/userfiles/201003317746.pdf> (last accessed 14 September 2014)

<sup>17</sup> Ibid.

<sup>18</sup> Australian Multilateral Assessment (UNRWA) March 2012. Available online at: <http://aid.dfat.gov.au/partner/Documents/unrwa-assessment.pdf> (last accessed 14 September 2014)

- **The General Union of Palestinian Women**

The General Union of Palestinian Women (GUPW) are specialised in livelihood and education and utilise a women-targeted approach. The number of women that benefitted from their services at the date of interviewing them (July 2014) were:

Camp	Number of Beneficiaries	Category
Ain El Helwe	150	Mostly widowed, never married
Bourj El Shemali	43	Widowed, divorced, never married
Rashidiyyah	83	Widowed, divorced, never married
Beddawi	150	All women (divorced, widowed unknown)

The organisation offers micro-credit of 3000 USD to help women set up and develop small businesses. The micro-enterprise program targets all women and not just widowed/divorced/never married women. The General Union also organised and implemented health awareness workshops and seminars that target vulnerable women. In the case of particularly vulnerable divorced/widowed women, the organisation provides mental health counselling as well as legal assistance.

For very vulnerable families, food assistance is sometimes provided, particularly on occasions such as religious feasts. They facilitate a sponsorship program for very vulnerable families.

Some short-term courses and vocational trainings are offered such as a computer-usage training in Burj El Shemali.

The GUPW are also partners in the Tatreez project with Najdeh Association and Cives Mundi.

- **The Islamic Relief Organisation**

The organisation assists widowed women via a sponsorship system for orphans. Their services reach 243 registered widowed women in Ain El Helwe camp, of whom 17 are employed in various vocations. In Burj El Shemali and Rashidiyyah, they reach 155 women.

On a monthly basis, the organisation presents livelihood in kind assistance to widow-headed households with children less than 18 years of age. The quantity of assistance depends on the number of orphans, in addition to variations around religious feasts, and at times presents direct cash assistance.

The Organisation also provides micro credit and micro enterprise assistance to working widows to support income generation for the family and decrease dependence. Vocational trainings are held for widows in crafts such as embroidery, arts and crafts, chocolate production and decoration. The Islamic Relief Organisation seeks to expand this service further.

- **Association Najdeh**

Also provide services but are more specialized and targeted when it comes to specific human rights issues such as the right to work and combating domestic violence. Specifically, they run the micro enterprise Tatreez project for women as well as a national network of vocational schools.

In Ain El Helwe, 37 widowed/divorced women benefit from various services as follows:

Program	Number of Beneficiaries	Types of Activities
Combatting violence against women	6 widowed, 6 divorced	Participation in awareness raising sessions
Education and psycho-social support	3 widowed, 4 divorced	In-kind assistance & awareness raising sessions
Mother and Child	2 widowed	Tuition fees reduction
Vocational Training	2 divorced	Enrolment coverage in institutes
Social Affairs	4 widowed, 3 divorced	In-kind assistance; student support
Health	5 widowed, 2 divorced	In-kind assistance; health fees

We were not able to collect the same level of detail in other camps as representatives of the organisation said divorced/widowed women benefit from their general programs targeting all women. In Beddawi, the same services from Ain El Helwe are offered to 10 divorced and 5 widowed women.

Najdeh Association operates 12 vocational training centres that target both men and women across the country. In addition to its micro-enterprise support program, the Association is well known for the Al Badia, embroidery project, which generates income for 77 female participants. Its embroidery workshops are found in Ain El Helwe and Rashidiyya camps and are linked to stores that sell their products in Beirut and on an international level.

- **Bayt Atfal Al Sumood**

Provide \$20 assistance per orphan or widowed as a general approach in their assistance programs. Widowed women are also given the opportunity to assist and participate in the activities organised by the organisation. Whereas in Ain El Helwe representative did not share specific numbers, in Burj El Shemali, we were informed that 64 women benefit from assistance as “special social cases”, of which there are 9 widowed. In addition to monthly assistance to orphans, the organisation engages women in reproductive health and family well-being awareness sessions as well as recreational activities and seminars.

Most other organisations target Palestinian refugee women in general, and there is no evidence of a systematic programming based on the divorced/widowed women target group. Additional organisations include:

- **The Association for the Development of Palestinian Camps (INAASH):** In addition to educational services, INAASH is specialized in the revival and preservation of traditional Palestinian embroidery, and employs over 400 women in the Palestinian camps, among whom are divorced and widowed women.
- **Palestinian Arab Women League:** Have a micro credit and income generation through embroidery project
- **Women’s Health and Welfare Organization:** Have home care services and target elderly women.
- **Popular Aid for Relief and Development (PARD):** Work on domestic violence and human rights.
- **Norwegian People’s Aid:** Run a gender program

We collected all the numbers of women served by UNRWA and five NGOs we surveyed as part of the Stakeholder Mapping and the results are displayed below. We have no way of identifying the breakdown of these figures into divorced/widowed status.

Agency	Number of Women Beneficiaries (July 2014)
UNRWA’s Special Hardship Cases	2,250 (divorced) 3,601 (widows registered as persons) 1,545 (widows registered as families)
General Union for Palestinian Women	426 (all women)
Islamic Relief	398
Bayt Atfal Al Sumood	64 (all women) 9 (widows)
Inaash	400 (all women)
TOTAL	8,684

### Analysis: The Civil Society Landscape

We can surmise from our mapping exercise that there is no central pool of information or disaggregated statistics for divorced/widowed women. Even UNRWA does not possess a separate registry for widowed/divorced women, and instead target them within the more general group of ‘vulnerable households’, women-headed households, or special social cases. This dearth of information makes targeting more difficult, and does not reflect the specific needs of women. Although local organisations may have better detection capacity due to their proximity to beneficiaries, they do not have the systematic documentation, assessment, and case management capacity.

Non-UNRWA services are primarily provided by local civil society organisations with the support of international NGOs. The existence of local welfare networks and associations can be traced back to the 1970s and 1980s, when the Palestinian resistance movement boomed and counteracted the culture of dependency on foreign aid that had dominated refugee society.<sup>19</sup> During these war-ridden years, women had started emerging into the public and economic spheres for the first time, albeit out of necessity as most men were fighters. In general, women entered the sectors of nursing, teaching, and relief, which formed the antecedent of today’s ‘feminized’ forms of labour. Moreover, Palestinian refugee women were politically active and formed a visible cadre of the PLO. It was then that the Palestinian refugee society first recognised the need for female labour. The historical participation of women in both the resistance movement and as war-time income earners means that the culture of women’s participation is not entirely absent from the collective memory.

Local organisations today are not merely service-providers but at times can also be direct employers of divorced/widowed women. Some focus group participants for example mentioned they volunteered for local women’s associations, where they found a sense of relief and purpose in addition a symbolic financial reward. The emphasis on education and skills-building in the programs of many local NGOs shows a positive trend towards dealing with women as empowered subjects as opposed to only passive recipients. The predominance of awareness raising and training could be attributed to the project-based approach of local-international donor partnerships; and much of the advocacy and campaigning is influenced by programming set by international donors and Northern NGOs.

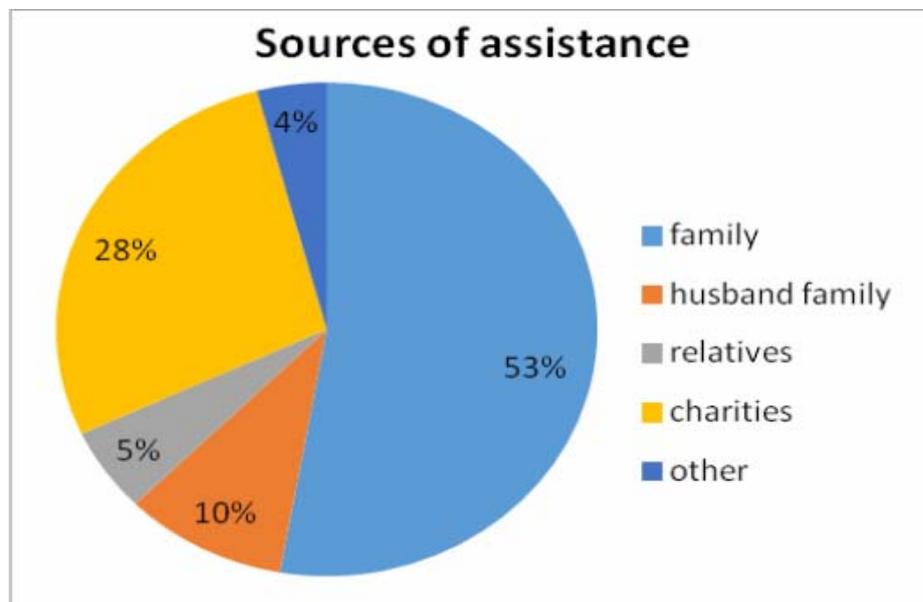
In many instances, there tends to be blurred boundaries between local civil society organisations and the community they serve, which is a double-edged sword. On one hand, our fieldwork showed that assistance programs are most effective when they emerge organically rather than in response to funding and are entrenched in the community. On the other, local associations tend to reflect and reproduce many of the social dynamics that contributed to the social exclusion of widowed/divorced women in the first place. For example, mediation in cases of divorce often relies on the intervention of local religious leaders, who may or may not be gender-sensitive. Awareness raising sessions that seek to promote ‘family well-being’ may also perpetuate patriarchal values that disadvantage divorced women. Furthermore, employees within these organisations are mostly locals and are thus part of the social networks that divorced/widowed women may be shunned by.

<sup>19</sup> Peteet, J. *Landscape of Hope and Despair: Palestinian Refugee Camps* University of Pennsylvania Press 2005 available online at: <http://goo.gl/zY3TCI> (last accessed 14 September 2014)

## LIVELIHOOD OUTSIDE OF MARRIAGE.

*“My life is now more difficult because the children are with me; they used to be with their father and my life was easier. Now I live on the Nafaqa my ex-husband pays and charity from the good-hearted people”. (Salwa, divorced, Ain El Helwe)*

Widowed women rely heavily on orphan-sponsorship networks, which are typical in the Islamic culture and within the close-knit Palestinian community. For example, each orphan may receive a sum of around \$20 per month, while in some cases the children’s school fees or other expenses are also covered. Around religious holidays, widows and their orphans receive more in-kind and financial assistance, channelled through the Zakat, or Islamic alms-giving channels. Meanwhile, there are no programs that support the specific needs of divorced women. Both factions benefit from services targeting women in general, such as UNRWA’s 9 women’s centres or the various vocational training and awareness raising efforts by local NGOs. (Please refer to ‘Services and Stakeholders’ section for further information)



Divorced/widowed women depend on their immediate family for livelihood, followed by associations, husband’s family, and some have private channels of support. Only the most vulnerable of them receive assistance from UNRWA when their case is detected. Even those that worked noted that the salary was not enough to support their family’s needs, neither was the assistance they receive.

## Services and Stakeholders

UNRWA's statistics show that 52% of single-headed households receive UNRWA assistance, which as outlined in the section below (stakeholder mapping), consists of in-kind, cash, and other forms of assistance. Meanwhile, 73% of cash assistance for food comes from informal sources including family and local NGOs, according to UNRWA in 2011.<sup>20</sup> They do not specify these sources but note that they include extended family members, local NGOs, and community-based charities. The report also indicates that cash assistance for food from UNRWA amounts to an average of 30 USD, but could increase up to 50USD when from other sources like NGOs.

Reports corroborate that the poorest divorced or widowed women often live with families or extended families, and are thus not categorised as female heads of households.<sup>21</sup> This has grave implications on services and detection of vulnerable cases, as the 'female headed households' approach to vulnerability assessment misses out a large portion of the divorced/widowed group. Whereby it is more likely that a widowed woman continues to reside with her children in the home of her late husband, divorced women seldom retain ownership of the marriage house, particularly if they shared it with the extended family of their ex-husband.

Below we present a stakeholder mapping, with a description of services provided by selected NGOs to widowed/divorced women. Overall, our mapping confirmed the absence of clear registries of divorced/widowed women, and the absence of services tailored to divorced women in specific. The majority of services are provided to women in general, with divorced/widowed being among the beneficiaries. Services that are available range from health seminars to micro credit and micro enterprise, monthly in kind assistance, sponsorship of orphans, and direct cash transfers. Some organisations implement vocational training programs within the scope of 'feminized' or craft-based labour sectors. We highlight a clear gap in the provision of mental health services to divorced/widowed women, and the absence of a detection and referral mechanism for cases of divorced/widowed women that were or are abused or exploited.

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<sup>20</sup> Lapeyre, F. et al. "The Living Conditions of the Palestinian Refugees Registered with UNRWA in Jordan, Lebanon, the Syrian Arab Republic, the Gaza Strip and the West Bank: A Synthesis Report" UNRWA 2011 Available online at: <http://graduateinstitute.ch/files/live/sites/iheid/files/sites/admininst/shared/doc-professors/UNRWA-FinalSynthesisReport2007.pdf>(Last accessed 14 September 2014)

<sup>21</sup> Ibid.

## FEMALE LABOUR AND BARRIERS TO ECONOMIC AUTONOMY.

In this section, we explore divorced/widowed women's economic participation, as an alternative to dependency. Previous sections explained how the target group find themselves dependent on family, male kin, and associations for livelihood after marriage. Now we turn our attention to opportunities and challenges for economic autonomy of divorced/widowed women.

In general, employment among Palestinian refugee women is very low, amounting to only 13% compared with 65% for men.<sup>22</sup> Figures also show that only 10% of married women work.<sup>23</sup> The majority of Palestinian women expect their husbands to be the primary if not sole provider for the family. For example, during the focus groups discussions, divorced participants chastised their ex-husbands for not having been achievement-driven and for being lazy and not taking responsibility. This demonstrates the extent to which patriarchal values and gender role divisions are internalised, even by members of society that have been most hurt by them.

*"I never worked before but because of the current situation and after the death of my husband and because of my responsibility towards my children I was forced to work"*  
(Khadija, widow, Ain El Helwe)

Nonetheless, widowed/divorced women find themselves bereft of a source of income after marriage and are thus obliged to act against the tide of social expectations. In this sense, they are unique amongst the female population. Whereas widowed women may benefit from more assistance through orphanage sponsorship services (see section above), divorced women often have no choice but to seek employment, particularly if their families are unable to support them. In fact, studies confirm that divorced women have the highest rate of economic activity among the female refugee population.<sup>24</sup>

Below, we present survey and focus group data as follows:

- Description of findings on the economic participation of divorced/widowed women
- Analysis
  - Barriers to entry and challenges within the labour market
  - The informal economy

<sup>22</sup> Hanafi, S.; Chaaban, J.; Seyfert, K. "Social Exclusion of Palestinian refugees in Lebanon: Reflections on the Mechanism that Cement their Persistent Poverty" p.15. Refugee Survey Quarterly (2012) 31 (1) : 34-53

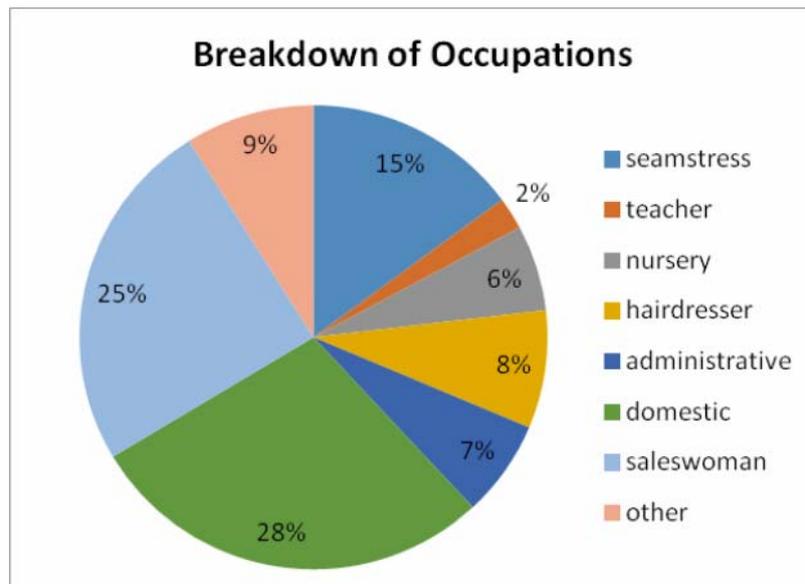
<sup>23</sup> ILO "Palestinian Employment in Lebanon: Facts and Challenges, Labour Force Survey among Palestinian Refugees living in camps and gatherings in Lebanon". 27 February 2014 Available online at: [http://www.ilo.org/beirut/publications/WCMS\\_236502/lang--en/index.htm](http://www.ilo.org/beirut/publications/WCMS_236502/lang--en/index.htm) (last accessed 14 September 2014)

<sup>24</sup> Ibid.

## Findings on Economic Participation

### Types of Work

In the survey, we asked women who are currently or previously employed what types of jobs they occupied and found the following:



The majority of widowed/divorced women work in menial jobs, the highest being sales and domestic cleaning. Craft-based occupations like seamstress or hair dresser are also very common. Arguably, these occupations are socially accepted as they are ‘feminized’ forms of labour. NGOs and UNRWA support micro-credit projects and vocational training in traditional craft-based professions, including embroidery, cooking, decoration, jewellery-making etc., which also helps to explain why they are so common.

Generally, the most vulnerable widowed/divorced women are those that are not educated and do not have skills to enter the labour market. Our sample consisted mostly of women in the age group 40 and above, followed by the age group 30-40, and 20-30. For older women, opportunities for education and professionalization may have already passed, which means their economic activities are restricted to unskilled, low-salary work. This kind of work is tedious, time and physically-consuming, and has little personal or financial reward. Only 2% of our sample occupied a teaching position, which reflects the low educational levels of our sample. Most of our sample had left education at an elementary level, with a few exceptions. Society-wide, marriage is a common reason for a woman to cease her studies or employment.

### Social Capital

Exclusion of divorced/widowed women is not limited to the types of jobs accessible to them, but also to the kinds of relations they can have. Social capital is known to increase opportunities for economic participation, and it generally opens up opportunities for manoeuvring and bettering one’s social and economic status. Some may go as far as saying that without it, it is very difficult to find work opportunities in the current economic system. Divorced/widowed women have a triple disadvantage in this area: as Palestinian refugees they are restricted to camps and discriminated against by Lebanese; as women, their social interaction is limited for cultural reasons; finally, as ‘socially exceptional’ cases, they may be shunned by society and hidden from the public eye. This is particularly true in the case of divorced women who are repudiated by family or community members.

Most of the women we spoke to during the focus groups complained of the dearth of job opportunities, and the discrimination they face from Lebanese and men within the camps. Some women mentioned that it is easier for a widow to find a job because society sympathises with her and it is a duty to help widows.

*“I’ve never worked in my life and I am not looking for a job because I think it is hard for a Palestinian woman to find work because of her nationality. Also, work requires a Wasta that would help a woman find an opportunity”. (Nadia, divorced, Burj El Shemali)*

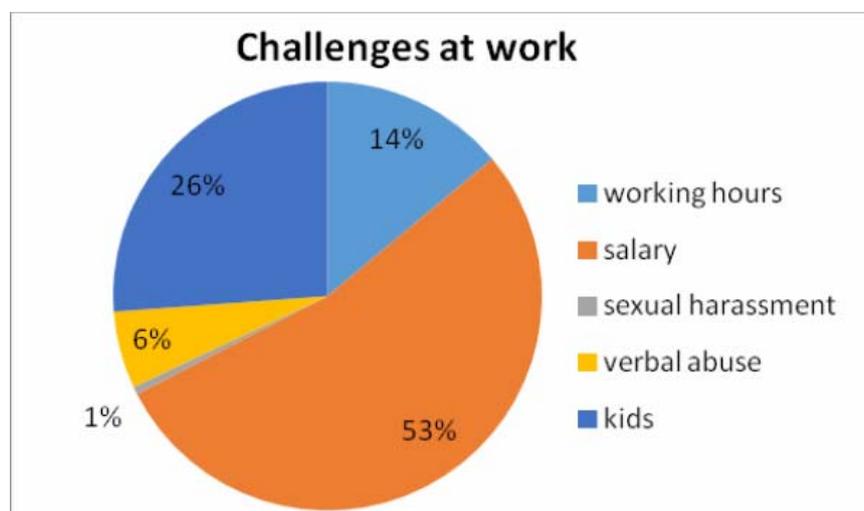
The majority of the women relied on family and kinship networks to find employment.

*“After my divorce I need to work to support myself, my sister-in-law helped me to find a job in the General Union of Women. Job opportunities are generally available, those who search will find”. (Dalal, Divorced, Ain El Helwe)*

Therefore, one can see how the main or only source of social capital for divorced/widowed women is family and a family’s network, and aspect that can be both beneficial and problematic. On the one end, kinship and solidarity networks within camps provide the woman with localised social capital. On the other end, this localised network can be the very reason a woman cannot find a job if family and kin disapprove of her work and presence in public. (Refer to “The Informal Economy” section below for more analysis).

### Terms of Employment

In terms of working hours, 36.5% work in part-time jobs, 42% in full time, while the remaining work in seasonal or temporary jobs. During the focus groups, several women complained about the long working hours they endure for very little salary, in addition to the difficulty of findings jobs with convenient work hours.



In addition to working hours, distance of work from home is another key challenge. Most women work in camps, and unemployed women looking for jobs are mostly searching within camps as well. Only few mentioned that they are desperate enough that they would venture into the neighbouring city looking for job opportunities. Ultimately, working outside the camp is privy to the permission of the family, and venturing in that direction may jeopardise families’ tacit acceptance of female labour.

*“People don’t like it if we worked outside the camp, while in the camp it is difficult for us to work because of people’s judgment”. (Kawthar, divorced, Ain El Helwe)*

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69% of working women reach work by foot, 30% by taxi, and only 1% by public transport (i.e. bus). We can see that most jobs are within walking distance to a woman's home. Controlling the mobility of a female is a typical characteristic of patriarchal societies, so working within the bounds of society's gaze is a necessity as it guarantees they are monitored. Like social capital, working in close proximity to the home is therefore a double-edged sword.

Sanaa, a widow in Rashidiyye, brought our attention to another feature of employment that poses a challenge for divorced/widowed women. Working at her brother's store, she said there is nobody to complain to should she face a problem with her work. Being employed through family networks further entrenches society's control over the divorced/widowed woman and limits her opportunities for negotiation or resistance within the workplace. At the same time however, women feel safer working with family members since they form a source of protection against what is perceived as a threat of sexual harassment or exploitation. Zalfa for example feels safer working with family:

*"I work in agriculture and embroidery, we face discrimination because men get paid higher for the same job. I leave my children with my sister because one of my sons is mentally disabled. I don't face problems at work because my employer is my sister's husband". (Zalfa, widow, Rashidiyye)*

## Health

A notable trend in the field discussions was that women hesitantly conveyed their needs for psychological support and care. In the in depth interviews, we found traces of serious mental illnesses or disorders among women who have undergone a tough period of divorce or a husband's death, but do not receive any support from family or associations. The psychological anguish that these women endure during what is usually a prolonged feud with a husband or his family after his death, is in fact worsened by further abuse on a family and social level. Increased poverty as well as the need to repeatedly move houses or even entire camps places both physical and psychological strain on the mother. Anxiety and extreme worry characterise their experiences at work especially if they have children that they leave at home or with family.

Only 12% of employed survey respondents said they receive health insurance at work. Meanwhile, 43.5% of 131 respondents believed that their work is hazardous to their health. This can be explained by looking at the extent to which women work in physically-demanding jobs such as domestic cleaning. They travel long distances and are expected to fulfil their obligations at home and care for children. Many widowed women mentioned being "too old" to re-enter the job market but do not have a choice, rest is not an option.

Health is a major concern in cases of social exclusion yet it is quite overlooked in service provision. According to the literature, "positive social contact is essential for psychological and physiological health. People who feel socially alienated or rejected are susceptible to a host of behavioural, emotional, and physical problems, suggesting that human beings may possess a fundamental need to belong".<sup>25</sup> Furthermore, surveys of Palestinian women showed higher reported incidence of psychological disorders than men, and that women have lower self-rated health scores and higher reported incidence of chronic health problems than men.<sup>26</sup>

<sup>25</sup> Kurzban, R.; Leary, M.R. "Evolutionary Origins of Stigmatization: The Functions of Social Exclusion". Psychological Bulletin 2001, Vol. 127, No. 2, 187-208 Available online at:

<https://wesfiles.wesleyan.edu/courses/PSYC-309-clwilkins/week2/Kurzban.Leary.2001.pdf>

<sup>26</sup> Khawaja, M.; Mowafi, M. "Types of Cultural Capital and Self-rated Health among Disadvantaged Women in Outer Beirut, Lebanon" Scand J Public Health 2007; 35(5); 475-480 Available online at: <http://www.ncbi.nlm.nih.gov/pubmed/17852992> (Last accessed: 14 September 2014)

## Analysis

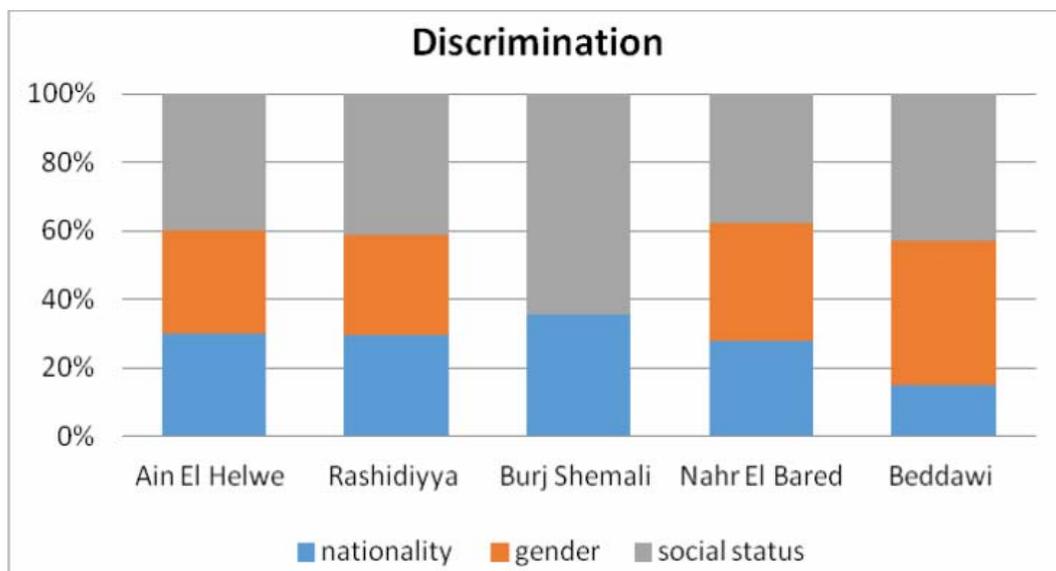
### Barriers to Entry and Challenges in the Labour Market

In our focus group discussions, personal interviews, and questionnaire, we asked our participants what they believe are the most significant challenges facing divorced/widowed women's entry into the labour market. Responses were shaped by both personal experience as well as overall impressions and observations of society.

Barriers to entry into the labour market for divorced/widowed women can be grouped into the following inter-linked categories:

#### Unfavourable labour market conditions:

- Dearth of job opportunities
- Need for *Wasta*/connection to find a job
- Competition by Syrian refugees
- Discrimination by Lebanese during hiring
- Very low salaries
- Physical demands of menial labour
- Restriction of movement outside the camps
- Dearth of part-time jobs
- dearth of female-friendly work environment



#### Shortcomings in female empowerment/ personal attributes

- early school dropout/ no educational background
- early marriage
- no skill/craft
- no previous work experience
- health conditions
- Self-imposed restriction of movement outside camps

### Cultural attitudes

- sexual harassment
- stigma of divorce
- need to work in female-friendly jobs & work environment (e.g. segregation)
- social attitudes towards female labour
- need for permission of family
- monitoring of family members

### Work/household balance

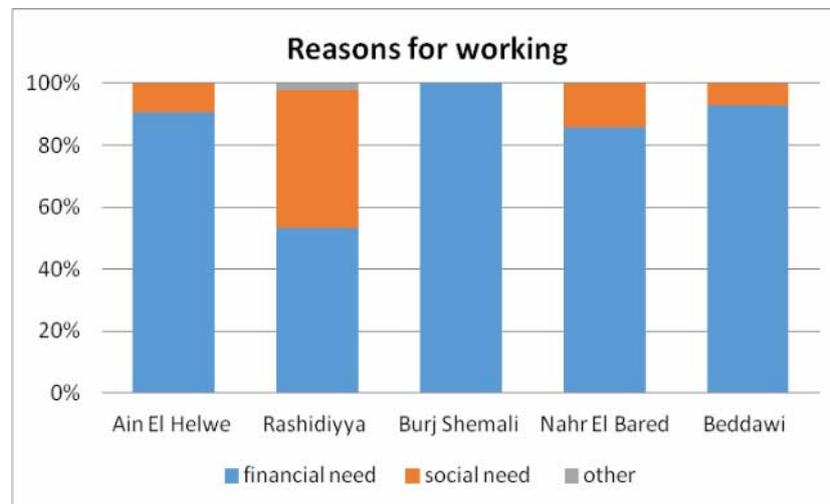
- custody of children is with mother
- presence of young children at home
- presence of elderly at home
- health condition of children
- distance of work opportunities from home
- unfavourable working hours
- physical strain of work

### Attitudes towards Work

Next, we analysed our data for meanings that women attribute to work in order to understand their personal motivations and how they define their identities within society. Participants gave the following reasons for a woman to work:

- so the family can have multiple sources of income
- “because I love it and I feel productive and learn new skills”
- “work is part of who I am”
- it is an emotional and psychological release
- personality development
- sense of pride; not willing to be only a ‘charity-case’
- taboo of asking for money (i.e. begging)
- to fill financial need
- because of deteriorating economic situation
- as a form of partnership with a man in marriage
- to spend money on children and household
- to improve living standards for family
- because men’s work is volatile and unpredictable
- as risk readiness, should marriage break down or husband pass away

On a personal level, the vast majority of focus group participants mentioned that if it wasn’t for dire need, they would prefer to stay home with children and not work. Most of the women expected husbands to provide for them, and some defined and entered into marriage for this very reason. At the same time, because the economic conditions of families within camps is so dire, it seems that there is a general acceptance in society that a woman also needs to help her husband by working. Families are usually unable to support themselves with only one source of income, and furthermore, the structure of labour market for men is volatile as men are constantly wavering in and out of jobs, which are usually short term. Therefore, the structure of the labour market has pushed women, and society in general, to accept female labour as necessary and desirable.



In a state of poverty, work does not always equal empowerment and self-fulfilment, which are essentially privileged notions. Evidence of perception of work as a ‘self-fulfilment’ was only noted among a few young, educated participants who work in professional jobs. For this reason we conclude that the status “employed” or income-generator does not necessarily mean empowerment or well-being for the divorced/widowed woman, particularly when the woman is employed in unskilled, menial sectors. Employed women may be participating in the economic lives of their communities and supporting themselves and their children to a certain extent, but while working they face a whole new set of challenges including physical exhaustion, inability to fulfil household obligations, and the strain that comes with working a lot for very little.

Therefore, an important aspect to keep in mind is how divorced/widowed women define work and its importance. While customary Western-influenced literature on empowerment may emphasize the personal fulfilment and drive for autonomy and independence, Palestinian refugee women’s sense of purpose is very much anchored in the family, and in taking care of the household. In turn, this motivation influences their desire and efforts to find jobs and become economically independent.

### The Informal Economy

Given divorced/widowed women’s low economic participation, and the fact that many of the unemployed women we interviewed/surveyed are not even looking for jobs, we ask ourselves the question, how can they possibly be surviving? In order to understand the economic survival of widowed/divorced women, we cannot restrict ourselves to the study of the formal economy (i.e. labour force participation). We also cannot look only at formal assistance flows, because as we know, coverage is not universal. Instead, it is the phenomenon of intra-family support, characteristic of informal economic relations in Palestinian camps, which balances out the misfortunes of social exclusion.

Although we do not have exact data on the percentage of the informal economy in Palestinian refugee camps, we do know that in 2011, the International Monetary Fund (IMF) estimated that the informal economy contributes 30% of the GDP of Lebanon as a whole.<sup>27</sup> Palestinian refugees have historically been notably active in the informal economy, although there are no specific figures on their share of the labour force. According to the International Labour Organization (ILO), “there are also small businesses that are run and managed by

<sup>27</sup>Daily Star, “IMF: Lebanon’s Informal Economy 30 per cent of GDP” 2 November 2011. Available on: <http://www.dailystar.com.lb/Business/Lebanon/2011/Nov-02/152829-imf-lebanons-informal-economy-30-percent-of-gdp.ashx> (last accessed: December 2014)

# From Exclusion to Empowerment

## Divorced and Widowed Women in Palestinian Refugee Camps

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Palestinians inside and on the fringes of camps and gatherings. These directly contribute to Lebanon's GDP through supporting the growth of the informal economy".<sup>28</sup>

The informal economy in Palestinian refugee camps is just as important as the formal one, if not more. Family assistance networks span immediate family members, extended family, affluent individuals (private support) and in the case of our participants, late or ex-husbands' family. Nowhere is the dynamic of intra-family support more evident than in the exceptional circumstances of divorce or widowhood, where altruistic economic support systems along with patriarchal considerations combine to create the safety net for the woman and her children.

In the formal economy, women's 'care' work or domestic labour does not have an economic value. In the informal economy, women and their extended families exchange 'in-kind' assistance in the form of household care. Most of the employed women leave their children with families when they go to work. Similarly, the unemployed of them perform household labour in exchange for assistance given by brothers, fathers, or brothers-in-law. A 2003 study on intra-family support confirmed that female-headed households are more likely to receive and exchange 'care', an in-kind type of support as opposed to just financial assistance.<sup>29</sup> This is an important aspect to keep in mind when dealing with unemployed divorced/widowed women, since unemployment does not mean that the woman is not performing labour. Our interviewees explained to us that on average, women who perform house labour and are supported by brother or other male kin usually receive an average of 100USD a month as 'pocket-money', separate from food and house expenses. If the woman is divorced or widowed with children, she could receive up to 200USD per month as additional support for her children's expenses. One divorced focus group participant in Rashidiyyeh told us that she supports her elderly mother in the home, while her brothers who live and work abroad send remittances to the both of them. She herself does not receive pocket-money, rather the assistance is considered to be for the household in general.

It is also important to mention that divorced/widowed women do not benefit from the informal economy the same way as everybody else. Studies have shown that it is more likely that educated, employed individuals engage in familial support than the non-educated, thereby leaving the unemployed and excluded more vulnerable because they receive less support. "While familial exchange is evident and varied, it only involves those who can reciprocate, leaving the disadvantaged with little option but to seek assistance from formal sources".<sup>30</sup> The implications of this on widowed/divorce women are significant since it shows that the family-based safety net they fall into after marriage is not perfect, and in fact could be inherently discriminatory. Uneducated divorced/widowed women who are not searching for jobs and have young children cannot become economic actors that can 'return the favour' to assistants, and hence they become a burden on the family. We saw evidence of this in our fieldwork, as some divorced/widowed women's families could not afford to support them, and in some cases, they were rejected from returning to the family home. This means that the assistance coming from associations and formal welfare sources are crucial albeit insufficient.

*Uneducated divorced/widowed women who are not searching for jobs and have young children cannot become economic actors that can 'return the favour' to assistants, and hence they become a burden on the family.*

<sup>28</sup> International Labour Organization (ILO), "Policy Brief: The work of Palestinian refugees in Lebanon is a right and a common interest" Available on: [http://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms\\_248434.pdf](http://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_248434.pdf) (last accessed December 2014)

<sup>29</sup> Khawaja, M.; Blome-Jacobsen, L. "Familial relations and labour market outcomes: the Palestinian refugees in Lebanon" 2003. Social Science Research, Volume 32, Issue 4, December 2003. 579-602.

<sup>30</sup> Ibid. p.59

# THE SOCIAL CONDITIONS OF EXCLUSION.

*“There is no escape neither from my family nor from my late husband’s family, neither of them will let me work, and all of this because of extremism, my dad is extremely conservative and doesn’t trust women at all, and my mom is divorced from my dad but neither allow me any trips outside the house even if urgent unless one of them is with me”*  
(Samah, widow, Ain El Helwe)

After having discussed the economic aspects of their lives, we now move on to the social features of widowed/divorced women’s exclusion.

Widowed/divorced do not only suffer from economic exclusion and worsened poverty as a result of their predicament, but they also experience social forms of deprivation. Poverty, limited job opportunities, reliance on assistance etc. are more or less defining features of the lives of all Palestinian refugees. What is distinct about the experience of widowed/divorced women is that in addition to this predicament, they are consciously deprived of the social relations that would allow them to transcend their problems. According to theorists, social exclusion is not just about poverty but about “deprivation in the form of exclusion from social interaction, such as appearing in public freely, or- more generally- taking part in the life of the community”.<sup>31</sup>

Social exclusion encompasses various forms of victimisation, including exclusion from employment opportunities, livelihood, education, citizenship, respect etc. At its core, social exclusion is a ‘non-status’ imbued with stigma. Social stigma can be defined as the composite of negative attitudes and stereotypes held by society towards a certain ‘social category’. Theoretically, what is known as the ‘stigmatization hypothesis’ holds that “people who break traditional norms, experience sanctions from the people around them”.<sup>32</sup> These sanctions or negative attitudes serve to eliminate the social existence of the stigmatized, denying him/her the innate need to belong and positively interact with other members of society.

One finding that may seem rather evident but has quite significant implications is the fact that widowed and divorced women do not share the same experiences of exclusion. Although both find themselves in situations of dependency post-marriage, their respective categories carry very different cultural and social connotations. The key difference between the two categories is that while widowed women are perceived as the ‘mothers of orphans’, and hence worthy of assistance and sympathy, divorced women have no place in society and hence are shunned by it.

Although both widowed and divorced women may feel helpless in the face of dire economic conditions, the divorced women has to withstand additional feelings of shame for voluntarily breaking down the most essential of social institutions, marriage. Whereas the widow is the victim of unfortunate circumstance, the divorced woman is perceived as deviant and will be apportioned blame even if she was herself a victim within the marriage.

<sup>31</sup> Sen, A. “Social Exclusion: Concept, Application, and Scrutiny” Social Development Papers No. 1 Office of Environment and Social Development. Asian Development Bank. June 2000. Available online at:

[http://housingforall.org/Social\\_exclusion.pdf](http://housingforall.org/Social_exclusion.pdf)

<sup>32</sup> Ibid

## Patriarchy and Gender

*“Society has no mercy on us”.  
(Salwa, divorced, Beddawi)*

Some have described Palestinian refugee camps as “moral communities”, where control of women and gender relations is a crucial part of maintaining a cohesive collective identity. Space is therefore heavily moralised, which plays out in practice as a severe restriction of movement and visibility of women, particularly those considered ‘deviant’ such as divorced.<sup>33</sup> According to Holt, Palestinian refugee communities address their collective vulnerability in two ways: “on the one hand, by protecting women against the dangers from outside and the other by protecting the honour and modesty of women through surveillance within a tightly controlled environment”.<sup>34</sup> Control over women and collective Palestinian identity are therefore interlinked; womanhood and feminine honour and dignity are reflections of an honourable and dignified society. Outside the predictable family structure which in essence is an extension of society, honour and dignity are in peril- hence the gravity of the breakdown of marriage.

## The Unfavourable Environment

*“It is hard for a divorced woman to move around because they say she like shattered glass, she needs to remain trapped. The camp traps her even more”. (Member of Popular Committee, Burj El Shemali)*

Because the environmental context plays a key role in shaping social relations, we have identified key components of the camp environment that perpetuate or worsen the condition of divorced/widowed women:

### The Built Environment:

Overcrowded neighbourhoods, narrow alleyways and an open door policy means that families are not afforded privacy, and secrets do not fare well for divorced/widowed women. The centrality of family and the extended family in Palestinian social life means frequent visitations and in many cases co-habitation of several households in one house. Within this environment, mobility of women in general is highly restricted, and more so in the case of widowed/divorced women. Family members, males and females alike, fear what “others will say” about their daughters, and a case of divorce or widowhood is a hefty topic of discussion over coffee and tea. Families therefore have an added incentive to ‘hide’ their daughter’s scandal not only socially but also physically. The built environment in this way *both reflects and reproduces* socio cultural practices within Palestinian society. Meanwhile, agency through mobility and interaction by the divorced/widowed women is highly restricted because literally, she has nowhere else to go.

<sup>33</sup> Holt, M. “The Wives and Mothers of Heroes: Evolving Identities of Palestinian Refugees in Lebanon”. The Journal of Development Studies. Vol. 43, Issue 2, 2007. p. 250

<sup>34</sup> Ibid

### Security and Protection

Palestinian refugee camps in Lebanon are quite a dangerous place to roam in. The security situation in Lebanon as a whole has deteriorated in recent years, particularly in light of the Syrian crisis and the Syrian refugee influx and the camps are no exception. Ain El Helwe camp for example is heavily armed and notorious for sporadic outbreaks of gunfights. The streets are visibly a masculine space, and quite unfavourable for a single, divorced, or widowed female to linger on.

Similarly, Nahr El Bared camp in the North as well as its neighbouring Beddawi camp have hosted various terrorist cells, the former having been destroyed in 2007 as a result of the faceoff between one such faction and the Lebanese army.

Upon our visits to some of the camps, we found the living spaces of some divorced/widowed women to be greatly unprotected; the environment seemed hostile and sometimes women would only have a blanket as a door. Considering divorced women are viewed as easy targets for sexual harassment, there are grave protection concerns regarding their living space and subjection to day to day threats. Sexual harassment of females has been reported to be on the rise in all communities in Lebanon including Palestinian refugee camps.<sup>35</sup> With a male figure being the prime source of protection for his household and female relatives, the existence of a divorced/widowed women as a single mother, living, working, and moving through the camps alone is out of the question for many families, and for the women themselves.

### Early Marriage

Early marriage is a well-known problem in Palestinian refugee camps, and it has been reported to be on the rise in recent years as a result of economic and security conditions, as well as the rise of fundamentalism within camps. A survey conducted in 2009 showed that almost half of 17-year old girls that were interviewed for the study were already married. The study also suggests a correlation between level of education and early marriage.<sup>36</sup>

In our discussions with widowed/divorced women in the camps, we found marriage to be a form of escape from an oppressive household for many of them. Most of them were married young, and had dropped out of school at the elementary level. Their marriages were arranged by the father or mother, in many cases as a way of relieving an economic burden and protecting their daughter from perceived threats to her 'honour'. Some of the women we spoke to told us that even though they disliked their husbands or were not happy with the conditions of their marriage, they agreed in order to escape an abusive situation at home such as constant fights between parents or physical abuse by the father. Throughout the literature, we find evidence of increased domestic violence and abuse as a result of economic pressures and unemployment, which is consistent with the life stories we collected from some research participants.

<sup>35</sup> Baassiri, R. "Child Rights Situation Analysis Lebanon". Save the Children Sweden 2011 Available online at: <http://resourcecentre.savethechildren.se/library/child-rights-situation-analysis-lebanon-report-commissioned-save-children-sweden>

<sup>36</sup> Mahdawi, D. "Stolen Lives: Lebanon suffers problem of child brides" The Daily Star 10 November 2009. Available online at: <http://www.dailystar.com.lb/News/Lebanon-News/2009/Nov-10/54846-stolen-lives-lebanon-suffers-problem-of-child-brides.ashx#axzz3DP5mtgU7> (Last accessed 14 September 2014)

## CONCLUSION INDIVIDUAL AGENCY AND SOCIAL CHANGE.

In light of the above-described exclusion conditions, we ask ourselves what are the prospects for divorced/widowed women's emancipation? How do they cope with their personal, family, and communal deprivation and do they ever practice agency to transform their lives?

### Self-Perception is the First Step

While some of it is caused by environmental factors specific to the refugee camps, a portion of the exclusion is also caused or at least perpetuated by self-perception. Women internalise the stereotypes and social values that discriminate against them and so end up limiting their own agency.

Stigma is not a one-way road; it is produced by society, and reified by the individual's view of him/herself. Social stigma is successful when it engenders in the victim feelings of shame, embarrassment, and helplessness. Although we have argued above that divorced women may have it worse than their widowed counterparts, this does not mean that widowed women are safe from the negative pangs of social exclusion. In fact, seen from another perspective, widowed women might actually be much more helpless than divorced women. Society solidifies the idea that they are *victims* of circumstance and in need of assistance and pity. In turn, this perception is internalised by the widowed woman, which creates a negative impact on her ability to realise or even aspire for autonomy and empowerment. Some would suggest that constraints are higher on widowed women, who are expected to dedicate their lives to taking care of the children and the household, in addition to mourning and loyalty to their husbands.

Meanwhile, divorced women may have less responsibility in cases where the father takes custody of the children, which is the case under Islamic law for children over 7 years of age. Based on the women we met and spoke to during field research, we find that although being divorced is tangibly a very uncomfortable, dark experience, it does, or at least can, engender in the woman a sense of defiance and empowerment. In defence of her innocence and social relevance, a divorced woman challenges predominant norms at least indirectly. The women we interviewed struggled to prove society wrong. They often repeated "some members of society are still thick-minded and prevent divorced/widowed women from working, but they don't know that a woman works to support herself and her children". It is at this level, the level of self-perception and agency, where we found in the responses of our research participants evidence of resistance, and hints of opportunities for change.

## Poverty Trumps Patriarchy

*“When I started working, some of my family opposed, I stood in their face and said: whoever is not happy can go ahead and support me if he wishes”.*  
(Salwa, divorced, Ain El Helwe)

Salwa’s family is too poor to support her after her divorce, and too poor to forbid her from working. Nonetheless, the fact that most of our research participants openly support women’s education and labour meant that there is a window of opportunity. Our fieldwork shows that among divorced/widowed women, there are signs that identity and culture are being negotiated, accommodated, but also resisted to a certain extent. Women know that education is a weapon, and they know that female labour is a lot more stable these days than men’s labour. In the face of need and necessity, the ability of the patriarchy to resist female participation is greatly weakened. The ability of women and Palestinian society in general to develop and entrench more favourable attitudes and practices in women’s labour and independence may in fact be encouraged as opposed to oppressed by the political and economic context of the camps in Lebanon. Therefore, we conclude that poverty at times plays a bigger role than patriarchy and culture, since in the face of economic need, society will overlook their concerns with women’s work.

*“The majority of society is now in support of female labour and the reason is need and society’s inability to take responsibility for the woman” (Sonya, divorced, Ain El Helwe)*

If we look at the figures of women’s employment, we will find that when women are employed, they usually occupy better positions and are better educated than their male counterparts. Most of them work in professional fields like health and education as well as civil society and social work. These educated and talented women may be opening the way for cultural acceptance of female labour, but the impact will take generations to trickle down since not all women are fortunate enough to be talented, intelligent, and educated. But as studies have confirmed, educational attainment has a much higher impact on women’s lives than men, and that in itself is a positive starting point.

## Stuck in the Middle

Our key finding is that the divorced/widowed women we spoke to tend to hold contradictory opinions about women's emancipation. For example, in one response, a woman may support female labour in all kinds of professions, then turn to say that the work environment should preferably be gender segregated. We noted many such contradictions in the data which brings us to the conclusion that there is a currently a dichotomy between thought patterns and practice in Palestinian refugee society.

This dichotomy can be explained by looking at the social and cultural evolution of Palestinians in exile. Palestinian refugee communities are stuck somewhere in the middle, between a traditional culture they brought with them from Palestine in 1948 and a liberalising Lebanese surrounding. At the same time however, significant changes have taken place within Palestinian refugee society as a result of consistent exposure to the international aid community. Over the decades, Palestinian refugee society has been exposed to an array of aid and institutionalised interventions that aimed to transform the collective identity and consciousness of the refugee population. Once such systematic intervention is the work on the CEDAW and gender mainstreaming, led mainly by UN and international agencies, and filtered down through aid-driven projects to local NGOs. The impact of women's rights efforts have been quite uneven and scattered, reflected the uneven development and modernisation of Palestinian refugee culture over the past half century.

The focus group discussions revealed that most women recognise the benefit of education but at the same time reject the idea of delayed marriages. Marriage within the early 20s bracket was a cross-cutting expectation, and many of the women noted that "we are different, in Lebanese society they are getting married later". This suggests that marriage, reproduction, and family life are considered distinguishing features of Palestinian society and an adhesive force integral to the Palestinian identity. Even the women in the focus groups that have suffered the most from the institution of marriage would were not willing to suggest or even imagine an alternative to it.

Nonetheless, we noted an encouraging trend among women, namely the conviction that education is a "weapon in a woman's hand". This is a local phrase that was repeated to us on several occasions; it signifies that education guarantees that a woman can stand on her own two feet should her marriage fail one day. Education may not interfere with the desire and need to be married and have children, but it is seen as an 'insurance scheme' worth investing in for a future that may turn bleak.

## The Conditions of Change

Things cannot change as a result of an intervention in one problematic area. Emancipation of divorced/widowed women ultimately needs a long term multi-dimensional investment. Civil society, UNRWA, and the official authorities each have a role to play. In the table below, we illustrate how multi-dimensional a divorced/widowed woman's road to emancipation can be. The left-most column represents structural or environmental conditions that need to exist, while the three categories of family, husband, and personal represent the main stakeholders. Such a matrix can be developed to include an array of stakeholders and influential in a divorced/widowed woman's life. We therefore recommend that this kind of micro-scale assessment approach be adopted by civil society actors in their work with divorced/widowed women.

	Family	Husband	Personal
<b>Improved female student retention &amp; higher and vocational education</b>	At least one member is supportive	Has children's custody	Views work as self-fulfilling
<b>Specialized &amp; targeted legal and health counselling</b>	Conditional acceptance of female labour but not outright rejection	Deceased/does not interfere	Embraces role of breadwinner
<b>More relief complemented with more income generation support</b>	Authority is practices as 'protective monitoring' as opposed to 'preventive oppression'	Civil during and after divorce	Takes initiative to counteract social pressure
<b>Formal and informal mechanisms for protection from GBV</b>	needs-driven acceptance of female labour	His family does not interfere/ resent wife	Is aware of legal and social rights and the actors where she can ask for assistance
<b>More &amp; better work opportunities for Palestinian refugees</b>	No family feuds	Masculinity/ position of power is not threatened by wife/ex-wife	Children are older, supportive, or live with father
<b>Security and political conditions in camp stable/improved</b>	Do not wish to remarry their daughter (e.g. because she is beautiful, young, and still eligible)	Fulfils legal responsibilities of divorce (financial assistance; house...)	Educated/has skill or craft

Ultimately, transcendence from social exclusion depends on a combination of personal assets, favourable social conditions, and improved structural conditions. For agency to be harnessed, the divorced/widowed woman needs to have access to three key assets:

1. A critical consciousness: She does not fully internalise unjust social values
2. Alternatives: Her education, skills, and social capital ultimately provide her with alternatives to dependence and subservience.
3. No environmental blocks: improvements in the structural conditions such as access to the labour market for Palestinian refugees.

# RECOMMENDATIONS.

## UNRWA

- We recommend that UNRWA conducts a detailed demographic survey to confirm numbers of widowed and divorced women as the first step towards a more inclusive targeted approach.
- We recommend that UNRWA specifies a widowed/divorced women category in their developmental and relief programs, in order to assist these women in accessing the labour market and to provide tailored livelihood opportunities.
- To streamline mental health and GBV protection services for widowed/divorced women in current services and programs.
- To collaborate with local civil society on the detection and documentation of vulnerable cases of divorced/widowed women, particularly to share expertise on case management and in turn, benefit from the close contact and rapid response that local, community-based organizations may have.
- To consider appointing a qualified staff member in each camp tasked with programming, monitoring, evaluating and following up on services and relief to divorced/widowed women in specific. This staff member would also coordinate, lead, or engage in a referral system with local NGOs.
- To enhance or allocate additional funds to services that provide income generating opportunities to divorced/widowed women, as a sub-program within existing frameworks.
- To introduce a program for legal, health, and psycho-social assistance to women undergoing divorce, after divorce, or widowhood. A team of psychologists should be trained and tasked with detection of mental health problems as a result of divorce/widowhood and resultant social and economic marginalization.
- Revise employment policies and procedures to consider feasible measures of positive discrimination for divorced/widowed women within UNRWA's facilities, programs, and network of employers.
- In the provision of services and direct financial assistance, consider differences in cost of living in each camp, noting that rent and services are more readily available or at a lower cost in camps in the North (Beddawi) in comparison with bigger, urban camps like Ain El Helwe.

## Civil Society Organisations

- To design and implement tailored programs for livelihood and income generation for divorced/widowed women in addition but not limited to direct financial assistance where needed.
- To devise assessment criteria that are specific to the situation of widowed/divorced women, in order to more effectively detect most vulnerable cases including criteria advised
- To mainstream divorced/widowed women assessment approach in women-targeted programs by introducing unified indicators that reflect the economic, social, and psychological hardships that divorced/widowed women face. These criteria would be used in home visits, poverty assessments for relief, needs assessments within the project cycle, as well as within monitoring, evaluation, and impact measurement.

- To set a target or quota for the participation of widowed/divorced women in all relevant programs such as trainings, workshops, income generation, micro-credit etc. Within project planning and proposal writing, consider including a criteria explaining how a project that targets Palestinian refugee women would also benefit divorced/widowed women.
- To revise education, work, and female empowerment training or awareness raising material to make it more relevant to the local culture. Engage with educators, religious leaders, lawyers, journalists and relevant cultural figures to come up with messages that reconcile society's attitude towards marriage and family with women's rights within and outside of marriage, whilst tackling misconceptions about the value of women's work, autonomy, and emancipation. To implement advocacy efforts along with Lebanese organisations for the improvement of the Personal Affairs laws and court practices in order to correct discriminatory practices and ensure protection of women's rights
- To consider designing projects or interventions that target girls that are prone to dropping out of school or early marriage, to raise awareness on the importance of education for financial and future security. Involve women that have been divorced/widowed in outreach and community awareness raising efforts.
- In the provision of services and direct financial assistance, consider differences in cost of living in each camp, noting that rent and services are more readily available or at a lower cost in camps in the North (Beddawi) in comparison with bigger, urban camps like Ain El Helwe.

### Vocational Training Institutes and Programs

- To adopt targeted programming for divorced/widowed women in order to encourage their participation and acquisition of skills that will allow them to access the labour market in skilled, semi-skilled, and unskilled positions that respect workers' rights, safeguard health and safety, and ensure fair wage.
- To appoint staff members that are responsible for continuous outreach and engagement with the employer community in order to be aware of market opportunities, and map employers that are 'friendly' to the cause and women's employment and protection

### Local Authorities, Popular Committees, and Syndicates

- To enhance enforcement of employee protection laws and procedures, mainly fair wage, protection from exploitation and gender-based violence.
- To circulate memoranda to employers, unions, and relevant groups that outline a policy of endorsement for the employment of women, with mention of divorced/widowed women and policies for their protection from harassment, exploitation, and marginalization.
- To establish a local complaints mechanism for female employees that encounter problems or discrimination at the work place, and assign persons of authority who are sensitized to women's rights to investigate and follow up on complaints in a confidential and sound manner, employing mediation where necessary.
- For syndicate groups, draft and circulate policies and recommendations on the enhancement of women's employment, and the protection of female employees from gender-based violence and exploitation. Recommendations can also include the implementation of a quota for divorced/widowed women.

### Women

- To safeguard health and well-being on the job, particularly within vocations that require physical exertion or coming into contact with hazardous materials.
- To be aware of the complaints mechanisms available should need arise, and for employees to ensure a contract safeguards employee rights
- To seek legal, health, and psychological assistance from local organizations in cases where divorce, widowhood, or subsequent employment generates a negative impact on well-being.
- To pursue education and continuous learning opportunities that enhance skills and employability from local organizations and UNRWA
- To reach out and collaborate with women of similar social and marital predicaments with whom an informal support network can be formed for such purposes as sharing experiences, providing moral support, advice, or even child day care assistance for women that work shifts, part time, or seasonally
- For divorced/widowed women that have been able to overcome hardship and gain financial autonomy, to consider volunteering with NGOs that work with divorced/widowed women to share advice, best practices, and act as mentors to newly divorced/widowed women, as well as younger women that are about to be married.

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Among the different results expected from the project implementation, these two documents presented below, are part of the result #2 Alternatives for conciliation between house and work of Palestinian Female workers in the 3 camps are proposed:

- Study of the situation of Divorced, Widowed and separated Palestinian women in the Palestinian refugee camps in Ein El Helwe, Nahr El Bared and Rashidieh.
- Good practices guide for the socio-economic empowerment of Divorced, Widowed and separated Palestinian women in the Palestinian refugee camps.

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An overview of the Awareness Campaign

These documents are part of the awareness campaign "From exclusion to Empowerment " which aim was to assess the current situation of Widowed, Divorced and Separated Palestinian women living in the above mentioned refugee camps and provide to the different associations currently functioning with enough background information and tools in order to improve and facilitate their access to work.

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