

This was a funding application we wrote on behalf of CARE Turkey, for a programme of microcredit loans for Syrian and Turkish women, as well as community building refurbishment, Turkish language training, engagement with men and bringing Turkish and Syrian communities together.

It began as a concept just for Reyhanlı, Hatay, where the refugee population is higher than the number of Turkish people living in the town, but the funder PRM asked if we could expand it further.

The application won CARE Turkey \$4m to run the project, which began in 2019.

We have attached a short newspaper article from Turkish national news source The Daily Sabah, which reports on the initiative.

Gap Analysis

CARE's analysis: During the first quarter of PRM phase II funded action, CARE Turkey conducted an assessment to fully understand the employment gaps in our target areas, the needs of our potential clients, and other actors working in the region. Based on our research and analysis of the market, the number of technical vocational trainings provided, and lack of formal employment opportunities for Syrians in the region, we consider we must focus on women's economic empowerment initiatives, rather than technical vocational trainings alone.

In the proposed project, CARE will reach Syrian and vulnerable Turkish women with microcredit loans and training to support clients building self-confidence and ability to influence economic decision making, with the support and expertise of the Turkish Grameen Microfinance Program (TGMP).

PricewaterhouseCoopers (PwC) estimates that the majority of the billion women who will enter the workforce by 2020 will do so through entrepreneurial work, making female entrepreneurship a vital way to support women's economic empowerment.¹ Some of the key constraints to female entrepreneurship, however, include lack of skills and knowledge, limited control over economic resources and earnings, lower productivity in sectors that women typically engage in, and lack of access to credit and financial services.² These challenges are often heightened in refugee and other complex responses.³

Background: Turkey has the largest number of Syrian refugees of any country: more than 3,644,000 men, women, and children had been registered by the Turkish government as of 7 February 2019.⁴ This is roughly 4.4% of the estimated 82,003,882⁵ total population of Turkey. Of these 3.6m people, just 142,676 (3.9%) live in official refugee camps. The rest of the refugee population (96.1%; 3,501,666 people), live in Turkey's urban areas.⁶

¹ <https://www.strategyand.pwc.com/third-billion>

² https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_329356.pdf

³ <https://www.unhcr.org/3fc47f78d.pdf>

⁴ <https://data2.unhcr.org/en/situations/syria/location/113>

⁵ <http://www.tuik.gov.tr/UstMenu.do?metod=temelist>.

⁶ http://www.goc.gov.tr/icerik6/temporary-protection_915_1024_4748_icerik

The refugees are not distributed evenly across the country, however. Ten of Turkey's 81 provinces host 2,858,946 – more than 78% – of the registered refugees. Hatay, Turkey's southernmost province which borders Syria on two sides, hosts the third highest number (447,884 people). Presently, the refugee population in Hatay is over a quarter (27.82%) of the Turkish population (1,609,856 people)⁷. Of these 447,884 men, women and children, more than 16,000 (3.7%) live in shelters. The rest – 96.3% – live within Hatay's urban areas and must pay for food, water, clothing and shelter.⁸

The situation is even more challenging in individual towns within the province. In Reyhanlı, the total Turkish population – 98,534 people (49,008 women)⁹ – is outnumbered by the 125,000¹⁰ Syrian refugees live in the town, placing extraordinary pressure both on the employment market and on services, for Turkish and Syrian people alike. This pressure, in turn, risks increasing competition, tension, and resentment between Turkish people and the Syrians who have recently arrived.

This presents significant challenges in structural and organisational terms, but also because of Turkey – and particularly its southern region's – economic situation. Though Turkey is ranked as one of the world's top 20 in terms of GDP,¹¹ its economy has suffered in the last five years from rising inflation, rising unemployment and a fall in the value of its currency, the Turkish Lira (TL).

The Lira suffered a series of slips in value internationally in 2018, reaching a low of 6.5TL per US\$ in September 2018. It has since (as of 18 February 2019) risen to 5.3TL to the dollar, but this is significantly lower than in February 2018, when a dollar was worth 3.78TL. In 2018, Turkey's inflation rate peaked at 25%, and was 20.3% in December 2018.¹² Unemployment is now at 11.6% compared with 10.9% in June 2018.¹³

In the south of Turkey, unemployment is higher and in Reyhanlı's province of Hatay, the rate is 13.5%, making it even harder for refugee workers to find jobs. Simultaneously goods including food, water, and clothing have increased significantly in price. But a high unemployment rate is not the only challenge facing Syrians in their efforts to raise money: many people have struggled to secure work permits to be allowed to legally work in Turkey.

From 2011-2017, just 41,919 work permits were issued by the Turkish government to Syrian refugees. Only 2% of Syrians of working age in Turkey had been granted official legal documents needed to work.¹⁴

CARE carried out assessments to understand the employment gaps within in our target areas, the needs of our potential clients, and other actors implementing in the region. These assessments included focus group discussions, interviews with stakeholders, surveys, and gender analysis in a survey of 575 men and women in the Southeast of Turkey.

⁷ http://www.goc.gov.tr/icerik6/temporary-protection_915_1024_4748_icerik

⁸ http://www.goc.gov.tr/icerik6/temporary-protection_915_1024_4748_icerik

⁹ <http://www.reyhanli.gov.tr/nufus>

¹⁰ <https://www.tobb.org.tr/Sayfalar/Eng/Detay.php?rid=22613&lst=MansetListesi>

¹¹ <https://www.imf.org/external/datamapper/NGDPD@WEO/OEMDC/ADVEC/WEOWORLD>

¹² <https://www.ft.com/content/443d9462-f6c9-11e8-8b7c-6fa24bd5409c>

¹³ http://www.tuik.gov.tr/PreTabloArama.do?metod=search&araType=hb_x

¹⁴ <https://www.asylumineurope.org/reports/country/turkey/access-labour-market-0>

Key informant interviews were carried out at the community level, and revealed the results of this are damaging for all, but most particularly women. In an exceptionally difficult job market, Syrian men and women looking for work are forced into casual labour, often in extremely difficult working conditions, including long working hours, exploitation of workers and for extremely low wages.

This is often exacerbated by the fact that Syrian and Turkish people speak different languages, and as a result many Syrians cannot find secure, stable, and regular employment even if they are qualified for it in other ways.

For women in a conservative society, a further complication is that while Syrian people's economic situation means they must work to contribute to the family income and help provide food, water and clothing for the family, traditional gender roles mean that there is still an expectation that they will also do all the household work, such as looking after children, cooking and cleaning the family home. This puts further pressure on them to carry out 'piecemeal' day labour – again, difficult jobs, in difficult circumstances, for low wages.

There is significant evidence across the world that faced with such challenges and barriers to their ability to earn enough income to meet their basic needs, some refugees feel forced to resort to negative coping mechanisms such as early marriage, child labour and reduction of meals.

This is taking place in southern Turkey.¹⁵ CARE's field team has documented numerous gaps in access to services (education, health, legal), financial security, protection risks (child labour, sexual and GBV) and to sufficient current information for the refugee population.

From key informant interviews, CARE has found that in Hatay province, only one NGO (DRC) is providing livelihoods training, and while that technical training is useful in terms of upskilling people to help them enter the job market, it does not address the employment and financial challenges or the protection, cultural and other risks outlined above.

The challenges facing Syrian and Turkish women in Reyhanlı are clear – a stagnating and by some markers shrinking economy, as well as a series of challenges and obstacles to entering the employment market, or to gaining decent wages even if one can do so. Our response, based on our research and analysis, is focused on the economic empowerment of these women, working with TGMP to improve their economic and social situation.

We will outline below the ways in which, through the proposed project, CARE will promote the economic empowerment and security of Syrian and vulnerable Turkish women with microcredit loans and training to support clients building self-confidence and ability to influence economic decision making.

We will also detail the other components of the programme: Turkish language lessons, protection information and guidance, and the repair and improvement of communal buildings. But here, we also wanted to note why we have chosen to work with TGMP on the microcredit side of the project.

¹⁵ <https://www.unfpa.org/news/turkey-refugee-child-marriages-drive-adolescent-pregnancies-underground>

TGMP entered Turkey in 2003, at a time when, like now, unemployment was rising in the country, and 20% of the population lived below the poverty line.¹⁶

In less than a decade, the bank – which specialises in loans to vulnerable women to help them set up small businesses – had reached more than 60,000 women, from 94 TGMP branches.¹⁷ It is now present in 67 of Turkey’s 81 provinces.¹⁸ In a 2009 study, 74% of women who had taken a TGMP loan said that as a result, they had become the major economic decision maker in their household.

Even more – 79% - said that their socio-economic status had risen.¹⁹ Our programme will take this success, achieved under challenging economic circumstances, and build upon it with CARE-specific expertise and innovation.

3. Profile of the Target Population:

The project will be implemented, among other areas, in Reyhanlı, in the province of Hatay, in southern Turkey. Its primary beneficiaries will be women in Reyhanlı whose population is, as noted above, composed of 125,000 Syrian refugees and 98,534²⁰ Turkish citizens.

During the two-year project, 2,000 (80% Syrian, 20% Turkish) women aged 18 and older (1,000 each year) will receive microcredit loans, as well as training, to set up and run their own businesses and earn income for their households. Indirect beneficiaries of these activities will include the families of the women involved, who will benefit from the extra money their businesses deliver, as well as the extra benefits in terms of time with family members and at home.

On the basis of five people per household on average, this would mean a combined direct and indirect beneficiary number of roughly 11,200 people.²¹

Economically empowered women with a strong sense of community can also be an important part of increasing social cohesion and reducing tensions within households.

Creating economic opportunity for women allows them to pass on values of trust and community identity to their children, laying the foundation for the development of a more resilient and stable community.²²

Because the money made by the businesses will be spent in the local community, there is a clear sense in which everyone in Reyhanlı will benefit from this programme’s successes. The

¹⁶ <http://acikerisim.istanbul.edu.tr/bitstream/handle/123456789/30941/48094.pdf?sequence=1&isAllowed=y>

¹⁷ <https://www.sciypress.com/ILSHS.7.55>

¹⁸ <http://www.hurriyetdailynews.com/opinion/gila-benmayor/how-are-microcredits-doing-in-turkey--95545>

¹⁹ <http://acikerisim.istanbul.edu.tr/bitstream/handle/123456789/30941/48094.pdf?sequence=1&isAllowed=y>

²⁰ <http://www.reyhanli.gov.tr/nufus>

²¹ Hatay’s [average household size for Turkish people](#) is 3.9, [1,600 direct and indirect Turkish beneficiaries](#). The [average household size for Syrians](#) is 5.8, meaning 9,600 direct and indirect Syrian beneficiaries. In total, 11,200 direct and indirect beneficiaries.

²² <https://www.chemonics.com/blog/womens-economic-empowerment-beyond-the-obvious-benefits/>

programme will also aim to increase social cohesion between Syrian and Turkish populations within the community by encouraging refugees and host community members to work together side by side.

Over time, economic empowerment for both Syrian and Turkish women has been shown to contribute to improved governance and social cohesion as well as economic growth, both important ingredients for a smooth transition from reconstruction to development.²³

The programme contains two other major elements which we anticipate will also reach a very large number of beneficiaries.

These are protection information and advice, which will be open to anyone who is invited by the women taking part in the programme (a group not limited to members of the women's families) and the repair and improvement of community buildings – specifically those used for women's activities and services.

Rehabilitation of community buildings could reach and benefit an estimated 106,425 people – equivalent to the roughly 49.5% of Reyhanlı's population which is female.

Indirectly, the benefits may reach all 223,000 Reyhanlı inhabitants, through information campaigns (on topics including child labour, health, child marriage, and gender-based violence) which may impact more than just those who attend the sessions individually, as well as through referrals of men to DRC for vocational trainings in Hatay.

CARE chose Reyhanlı to be part of this programme in response to the constraints and gaps in services available in the town. Although it hosts more refugees than its original native population, no international NGOs are currently providing services there, while the population suffers from high levels of unemployment and significant economic challenges.

Many of the refugees do not have work permits, which are not necessary for running a home-based business in Turkey, and which force many into insecure, sometimes dangerous, irregular day labour at low rates of income. Lack of Turkish language skills also contributes to forcing women into this kind of employment. Turkish women, too, are impacted by the low levels of employment, high inflation and low wages, and are also expected to carry out 'traditional gendered' household tasks while earning money to help their families survive.

The combination of lack of money and lack of opportunity plus a population which has more than doubled due to the Syrian conflict, can lead to people making desperate choices including sending children to work or to be married, and to 'competition' spilling into mistrust, divided communities and even violence.

CARE will select beneficiaries for the microcredit and business training element of the programme through a short application process, to be filled out by interested women candidates.

The selection process will be based on an eight-point criteria set by TGMP and CARE, including a lower age limit of 18, that each group of five women must not contain more than one woman from any family, and that each micro-entrepreneur in a group should live in the

²³ [Women's Economic Empowerment in Conflict and Post-conflict Countries.](#) (2009) SIDA

same neighbourhood as one another – neighbourhoods where more vulnerable Syrian and Turkish women live.

CARE will ‘advertise’ the scheme to encourage applications through neighbourhood outreach – our teams speaking to people they feel might benefit from taking part, and local community groups – and potentially also through the Turkish International Labour Organisation (ILO). Applications will be able to be made online and in person, as we recognise that some potential beneficiaries may not have internet access.

The Turkish language training component of the programme will be a matter of women ‘self-selecting’ – that is, CARE will offer the training, in the knowledge some of the women (including, we anticipate, all 400 Turkish women in Reyhanlı) will not require or want it.

CARE has set an initial target of engaging 50% of the women per year in language courses, so 1,000 out of 2,000 across the programme in Reyhanlı, but this may be as high as 80 % (1,600 women in Reyhanlı) should there be demand.

All 2,000 women taking part in the programme in Reyhanlı will be able to attend the protection information and advice sessions.

Men will also be invited and encouraged to attend. The extra attendees will be chosen and invited by the women, though CARE will ensure that at some sessions, including those on child marriage, male members of the women’s families are in attendance.

The building repair and improvement activities of the programme will involve working closely with the local municipality to choose the appropriate buildings (three per year) on which to work. CARE will set criteria for the choices, including the main requirement that they are being or will be used to host activities and services for women.

When designing the repair activities women and community stakeholders will be consulted to ensure the spaces are responsive to their needs.

4. Project Description:

“The truth is that refugees around the world lead complex and diverse economic lives. They are consumers, producers, buyers, sellers, borrowers, lenders and entrepreneurs. Faced with new markets, regulatory contexts and social networks, they are often highly innovative, coming up with creative ways to support themselves.”

Alexander Betts and Paul Collier, authors of *Refuge: Transforming a Broken Refugee System*²⁴

In this two-year programme, separate from the PRM-funded project CARE is already operating elsewhere in South-eastern Turkey, CARE will work with cooperation from Grameen Bank to provide microcredit loans and business advice and training to 2,000 women (1,000 in year one, 1,000 in year two) in Reyhanlı, so they can set up businesses which they will operate and run from their homes.

The loans will be of 1,000TL - 1,500TL which will be used as ‘seed-funding’ to help the women set up a home-based business. The project will also include the repair and

²⁴ <https://reliefweb.int/report/turkey/another-side-story-market-assessment-syrian-smes-turkey>

improvement of 56 buildings (three major projects in year one, three in year two, plus smaller upgrades for 25 buildings in each year) for use by groups and services focused on women, as well as CARE's full 15-session protection outreach course, offering protection advice and information, and Turkish language classes.

CARE has developed this programme to directly meet the needs of Syrian and Turkish women – and by extension their families (and the wider Reyhanlı community). Refugees are often being regarded as a 'burden' to the community, while CARE and others observe that there is the potential for them to use their capacities, enabling them to contribute important, lasting and positive differences through their ideas, attitudes and work.

Once again, women's economic empowerment is shown to be a major driver of these positive impacts,²⁵ and our programme is designed to deliver those benefits to these women, their families, and their wider community.

Through these activities we seek to assist women in overcoming: unfair pay for work which is in some cases dangerous and in many others physically demanding; family poverty caused by inability to find any work or work which pays well; as well as to: enable them to meet other demands placed upon them including household tasks; help Syrian women to learn Turkish; help all women to learn more about business and the law; enable women without work permits to find gainful activity which pays fairly and well; improve services to women; increase understanding of how to prevent and react to child labour, child marriage and gender-based violence (GBV); help foster greater cooperation and more fairly divide roles between women and men within their families; create bonds, respect and friendships between Syrian and Turkish residents of Reyhanlı.

At the end of the project, the women who have participated will either be running home-based businesses, or, should they choose to re-enter the wider job market, do so with more confidence, increased skills and increased knowledge of their worth and capabilities, which will help them negotiate and receive secure employment with better wages.

Microfinance Loans to Improve Livelihoods: Each year, 1,000 women – (80% Syrian, 20% Turkish) will be grouped into teams of five: though each individual will receive a separate loan, and run her own business, this support group model is designed and used by TGMP, part of the international Grameen Bank, to help ensure each woman helps the others to succeed, and regards the success of the five businesses, rather than just her own, as a success for herself and for all.

This system has been used by Grameen since 2008. It explains: 'This is for the members to find comfort and moral aid in times of hardship, and quickly find out when a member is having trouble'.²⁶ Under this system, women help one another with loan repayments, each covering if another is unable to pay (repayments are set at approximately 25TL each week).

Each group of five women will receive 3-5 Grameen Bank trainings (delivered by staff hired and paid by CARE) focusing on microcredit and entrepreneurship, giving them the tools – and the cash – they need to make their business ideas a success. Those ideas include (but

²⁵ <https://insights.careinternational.org.uk/publications/care-s-women-s-economic-empowerment-strategy-download>

²⁶ <http://lup.lub.lu.se/luur/download?func=downloadFile&recordOid=1346758&fileOid=2435223>

are not limited to) handicrafts such as jewellery-making and -selling; fabric work, including making and selling clothing; cookery, such as bread, tomato puree, or chili jam manufacture and sale; ingredient, cooking items or clothing trading.

These examples of potential businesses are part of a list of 230 compiled by Grameen and have been assessed to fit the Reyhanli context.

During CARE's market assessment carried out in December 2018 in Southern Turkey, as well as during focus group discussions in the region, female participants chose home-based businesses as the type of livelihood activities they would like to engage in, in part because of the conservative nature of Turkish society, and mobility issues caused by social tensions.

Building on TGMP's 15 years' experience in Turkey, and understanding of what makes a successful home based business in Turkey, CARE and TGMP will work with Syrian women to support and identify the businesses which work best for them.

They will be supplied with a list of options, but the decisions will ultimately be made by the female microcredit entrepreneurs. Women will work to make their own idea succeed by using the loan to buy equipment or materials to get them started, and the training to help them make it deliver income for themselves and their families.

The women will also be part of a larger group, of 30 people, also comprised of 80% Syrian women and 20% Turkish women.

They will hold weekly meetings, each one at a member of the group's home, where the women can talk about their experiences and challenges as well as how they overcame them.

This will additionally help to build friendships and common bonds between the participants, increase social cohesion, and enable women to bring their children if necessary. It is also an opportunity to support each other's businesses and showcase their work.

It is at these meetings that CARE will deliver Agency Building Training on topics such as self-confidence in the workplace and negotiation; our full 15 session Protection Outreach package, including on gender-based violence, child marriage, child labour and health; and sessions with lawyers and doctors to talk about employment law or specific health matters.

CARE will also invite successful Turkish women who have participated in microfinance and have successful businesses begun with TGMP seed funding, as well as Syrian women in Reyhanlı who have successful businesses, to make presentations to the groups.

In coordination with the microfinance initiatives, CARE will offer Turkish language courses to at least 500 women per year in Reyhanlı. This will enable microfinance entrepreneurs the ability to interact more effectively with the business community in Hatay. By strengthening women's Turkish language ability, it will also reduce their social isolation, and increase their ability to access services in the community.

Engaging Men and Boys: CARE's approach in Hatay will also include working with men and boys and will focus on accountability seeking to support the transformation of power relations between women, girls, and other vulnerable communities.

Although our focus is on women in Reyhanlı, CARE understands men also have a large part to play in the success of families, in their own happiness and that of their wives and children.

When work with men does not link with gender equality work, it can lose its gender transformative aspects and runs the risk of slipping into reflections that focus only on men's constraints in society.

In the same vein, by keeping the focus on power relationships and on gender norms, men can be better positioned to be allies.

CARE will engage men and boys of the community, specifically targeting the spouses of the micro-entrepreneurs, by hosting meetings with the community to present the project and the key elements of microfinance.

CARE will ensure they attend sessions on protection, including child marriage and gender-based violence, and work to make sure they know what the microcredit programme is, how it works, and its aims. CARE will refer any men who are interested to other projects such as technical livelihoods training. CARE will also provide Protection Outreach modules to men and boys in the community, as well as selected other sessions.

Improvements to Community Buildings: Finally, CARE will work with the local municipality to carry out six large-scale building repair and improvement projects (three in each year) and smaller repair activities on a further 50 smaller buildings (25 in each year).

These repairs will be carried out by contractors, chosen by CARE's standard procurement process,²⁷ on buildings owned and/or used by providers of services and space to women in Reyhanlı.

Given the influx of Syrian community members in Reyhanlı, community resources have been stretched to accommodate the 50% increase in their population.

CARE aims to support in rehabilitating and investing in community services which support women such as community centres, parks, and women's centres. With collaboration and consultation with local authorities, CARE will upgrade community facilities which will support Syrian and Turkish women in vulnerable neighbourhoods, to help make sure women's groups and activities can take place in safe, pleasant surroundings, and the wider promotion of these events and services so Syrian and Turkish women can come together for their mutual benefit.

CARE sees this as an opportunity to build relationships between Turkish and Syrian women, to reduce tensions and foster longer term connections. This will engage the municipality in the importance of such activities and services, as well as potentially benefitting all women and girls in Reyhanlı.

With funding from PRM, CARE has been implementing shelter activities in South-eastern Turkey since 2017, with great success. As with our current PRM-funded programme, we will implement a one neighbourhood approach in Reyhanlı, in which the town will be regarded as a shared space for all of its inhabitants, and prioritise refurbishments, repair and improvements on this basis.

At the beginning of the project, CARE, in consultation with key stakeholders, will focus on specific neighbourhoods in Reyhanlı, where more vulnerable Syrian communities have

²⁷ <https://www.careemergencytoolkit.org/programme-support/16-procurement/6-the-procurement-sourcing-and-acquisition-process/>

settled. CARE will work with local authorities as well as engage women and other vulnerable groups (disabled, elderly) specifically to identify appropriate locations.

If multiple locations are identified by local authorities, Syrian and Turkish women located in the communities will aid in the selection of the most pressing needs.

4a. Project Description, Gender Analysis: Refugees in Turkey face a number of challenges including lack of access to information, language barriers, and obstacles to registration, all of which create barriers to accessing essential services such as health and education, as well as livelihood opportunities.

This is compounded by social tensions between host community members and Syrian communities.²⁸

Poverty is prevalent among Syrian refugees living in the Southeast of Turkey, due to a lack of access to a regular income, poor wages in the informal sector, and the high costs of living which has been exacerbated by the spike in prices due to the economic downturn.

CARE has found that as a result of this poverty, Syrian families continue to resort to negative coping mechanisms, such as reducing the quality and quantity of food consumption, living in substandard housing, and reducing expenditure on health and education, which have an especially detrimental impact on the well-being of children, people with disabilities, the elderly and women. Other negative coping mechanisms adopted by the Syrian community in the Southeast of Turkey include child labour, and early marriage.

Syrian refugees – particularly women – living outside of refugee camps continue to suffer from isolation. Rising social tensions make many feel unsafe or insecure. This sense of isolation, and lack of integration into Turkish society is felt more by women than anyone else, as women are perceived as carriers of their families' honour.

The language barrier is a major obstacle that stands in the way of Syrians integrating, as well as accessing rights and services.

In a study conducted by ASAM and UN Women in 2018,²⁹ 70% of Syrian women respondents spoke no Turkish. This has an immediate effect on their access to services and employment.

One notable similarity between Syria and southern Turkey is that in each culture, 'traditional' or 'conservative' ideas about gender roles are common (though not enforced by law in either place).

As a result, men are expected to 'provide for' their families by working, while women are expected to focus to a far greater extent on working on 'household tasks' including caring for children and managing household budgets. Boys and girls, seeing this (and to a lesser extent being told about it) expect to perpetuate it, growing up to fulfil these roles.

²⁸ Regional Refugee and Resilience Plan (3RP). (2018). [Regional Refugee and Resilience Plan 2018-2019 – Turkey](#).

²⁹ ASAM and UN Women. (2018) *Needs Assessment of Syrian Women and Girls Under Temporary Protection Status in Turkey*

This does not mean Syrian and southern Turkish men oppose the idea of women – in most cases including their own wives – having a job, but it does mean that they expect women will be able to go to work outside the house, and still perform the ‘traditional’ tasks within it. In Reyhanlı, as elsewhere in the world, where families need more money than can be made by one family member, this places women in an extremely difficult position.

CARE undertook a gender analysis of the Southeast region which included individual surveys of 575 people (299 or 52% women). 80% of respondents stated that women or girls were ‘the most vulnerable’ people in society.

In the same survey, 49% of female respondents said that they were working to support their families, and just 33% said that they received any other form of income, such as help from an NGO.

There are clear imbalances which result from this, both in and outside of the household. Within the household, there is an expectation that women will not work unless it is necessary, and even then will carry out all tasks within the home as well. Tied to this are feelings of shame held by men if their partners are seen to work – especially if they do not have a job – and under situations of stress, this often contributes to episodes of GBV.³⁰

Outside the home, the tradition of women not working leads not only to low female participation in the workforce,^{31, 32} but also to women being refused work on the basis of their sex, or offered significantly less money than male equivalents, as well as in some cases being harassed or made to feel at risk of harassment or attack.

CARE, by focusing on women, and giving them a different way to earn money, is tackling these issues head on. It is empowering women to run their own businesses and equipping them with the tools they will need should they decide to re-enter the employment market as an employee in future.

It will also give them – and their families – new insight into their own worth, their own position and their entitlement to rights and expectations, including in their relationships. Though we cannot fully transform all cultural perceptions that women ‘should’ perform household tasks, or that women should be paid less than men, this programme will make it far easier for women to perform the tasks they are expected to and run a successful business, while simultaneously engaging women, girls, men and boys to rethink their perceptions, and work out ways in which gender roles within the family can be changed, and tasks inside and outside of the home can be shared by all.³³

As previously noted, GBV protection outreach training – including training women how to engage men on the issue of violence, and helping both men and women prevent and respond to gender-based violence – will be an integral part of the programme, and CARE will run sessions for both men and women, and then for mixed groups, on the subject.

³⁰ <https://www.care.org/work/womens-empowerment/violence-against-women/guidance-gender-based-violence-gbv-monitoring-and>

³¹ https://www.ilo.org/wcmsp5/groups/public/@europe/@ro-geneva/@ilo-ankara/documents/publication/wcms_626679.pdf

³² <https://biruni.tuik.gov.tr/bolgeselistatistik/degiskenlerUzerindenSorgula.do>

³³ <https://www.care.org/work/womens-empowerment/violence-against-women/guidance-gender-based-violence-gbv-monitoring-and>

Engaging Men: Finally, CARE will not ‘leave men behind’ with – or leave men feeling that they are being left behind by – this programme.

CARE will operate on a Family First basis, holding community meetings with men to explain what the program is, its aims and how it will work. CARE will not ask permission from men to run the program, or allow their family members to take part, but we will not allow a situation to develop in which they draw negative conclusions because CARE has failed to communicate openly with them about the programme, or ‘left them in the dark’.

We will use tried and tested approaches to engaging men and boys in women’s economic empowerment activities, including sessions based on our ‘Journeys for Transformation: A training manual for engaging men as allies in women’s economic empowerment’. With support from the Women’s Economic Empowerment (WEE) hub, located in the MENA region, CARE will ensure that this and other approaches are adapted to ensure we provide culturally-appropriate sessions to the spouses of the microcredit entrepreneurs.³⁴

CARE will also run protection outreach sessions for men and boys on child labour, safe motherhood, child marriage and family planning.

As noted previously, we do wish and will make sure that men take part in elements of this programme, particularly those related to protection, and that should men express an interest, CARE will refer them to other programmes such as technical livelihoods training.

CARE will also focus on synchronising approaches to ensure the intentional intersection of gender-transformative efforts reaching both men and boys and women and girls of all sexual orientations and gender identities. The approaches engage people in challenging harmful and restrictive constructions of masculinity and femininity that drive gender-related vulnerabilities and inequalities.³⁵

Engaging other vulnerable groups: We will engage with vulnerable groups such as disabled and LGBTQ people. We will work with organisations currently operating in Hatay, to ensure referrals from these groups to the microfinance programme. CARE's programme will be as inclusive as possible.

We acknowledge seniors may not want to engage in livelihood interventions, but we will refer them to other organisations providing basic needs support. We would also note that all buildings improved, repaired or refurbished by us will be made accessible for people with mobility difficulties and other disabilities.

³⁴ <http://www.care.org/sites/default/files/documents/Rwanda%20Journey%27s%20of%20Transformation.pdf>

³⁵ <https://www.k4health.org/toolkits/igwg-gender>

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Microfinance empowers Syrian, Turkish women

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A joint project by a local nonprofit group and the international relief organization Care, helps Syrian refugee women and Turkish women set up their own businesses.

Some 589 Syrian and 199 Turkish women benefited from the microfinance opportunities provided in Gaziantep, Hatay, Kilis and Şanlıurfa provinces, which host a high population of refugees from war-torn Syria.

The Turkish Foundation for Waste Reduction (TİSVA) and Care International joined forces to reach out to women with business ideas and within six months, helped women with access to microloans, between TL 500 and TL 1,500. Overall, loans amounting to TL 860,000 were handed out to women engaged in small businesses. Most beneficiaries work at home, cooking meals for other businesses and preparing jams. One woman in Şanlıurfa converted one room of her house into a hairdressing shop. Others produced handicrafts like prayer beads while some chose to invest in dressmaking or selling ice cream.

Michelle Nunn, president of Care, was recently in Turkey to meet Interior Minister Süleyman Soylu and Mehmet Güllüoğlu, head of the Disaster and Emergency Management Authority (AFAD) which oversees humanitarian work for Syrian refugees. Nunn says Turkey took a greater share in responsibility on behalf of the international community in the Syrian crisis and they owed gratitude to Turkey for its leadership in humanitarian aid. Nunn said their work for refugee and local women was based on the Grameen model. Grameen Bank, a microcredit or microfinance organization conceived by Bangladeshi Nobel laureate Muhammad Yunus, supplies loans to entrepreneurs who cannot afford setting up businesses on their own. It focuses on helping poor, disadvantaged communities around the world and the program's Turkey branch concentrates on women from low-income families. It offers unconditional loans to women based on mutual trust. Launched in Turkey 16 years ago, the microfinance model ultimately aims to turn entrepreneurs into taxpayers with significant profits.

Nunn says microloans made inspiring economic and social changes in women's lives and helped them become economically independent. She says that it also strengthens solidarity between Turkish and Syrian women and boost their self-confidence, to make economic decisions by themselves. She points out that Turkish and Syrian women hold weekly meetings to exchange ideas and this contributes to social harmony.

Professor Aziz Akgül, chairman of TİSVA, said they wanted to reach out to more women. "We plan to reach out to 900 women by the end of September and more than half of them will be Syrian women. Our cooperation with Care International will also be extended to other cities like Mardin, Istanbul and Adana. If those succeed, we will spread the project to other cities as well," he says.

Akgül noted that "mutual trust" was key in giving out loans for free payoffs and said repayment rates were "100 percent."

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Basketball
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War On Terror
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Health
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Travel
Food
Fashion
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Religion
History

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Mid-East
Balkans
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Americas
Asia Pacific
Africa
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İslamophobia

Arts

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