



**STORIES FROM  
THE CREATIVE ECONOMY:**  
Making the Case for Refugee  
Artisan Enterprise



THE ASPEN INSTITUTE  
**ARTISAN**  
ALLIANCE

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Photos by: Indego Africa (Brittany Barb), RefuSHE and Jordan River

The background of the page is a light pink color with a pattern of overlapping, semi-transparent geometric shapes in various shades of pink, creating a modern and abstract design.

**STORIES FROM  
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Artisan Enterprise

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## About Stories from the Creative Economy

**Artisan business is an often-overlooked driver of economic growth, especially in developing nations.** Second only to agriculture, the artisan sector provides employment for millions of women around the world, while at the same time preserving traditional techniques and culture.

The world's refugee population is exploding. **Today there are 68 million refugees whose average length of time as a refugee is 20 years.** Refugees have a special status and cannot generally assume formal wage employment in their host country, reliant instead on humanitarian assistance. Many refugees live for decades without the dignity of productive employment and the ability to earn an income for their families.

The Artisan Alliance has travelled across the globe, conducting field visits to learn more about the social and economic impact artisan work has on refugees. **In this set of case studies, the Artisan Alliance explores Indego Africa, RefuSHE, and the Jordan River Foundation, three diverse social enterprises working with refugee artisans in Africa and the Middle East.** During these field visits, the Artisan Alliance surveyed program participants, conducted in-depth interviews, and documented the insights of relevant stakeholders from the public and private sphere.

While each story is unique, we found many common threads that tie together to create successes working with refugees in the artisan sector. *Local staff, the teaching of transferrable skills, psychosocial support, and business and financial literacy training all play a role in the creation of a successful artisan refugee and social enterprise.*

After the conclusion of extensive research and field visits, the Artisan Alliance is proud to present this set of case studies: *Stories from the Creative Economy: Making the Case for Refugee Artisan Enterprise.* It is our hope that these studies build the knowledge base on refugee artisan business and provide actionable new ideas for supporters, investors, and our participating artisan enterprise stakeholders.

**Thank you for joining us on this journey!**



**Peggy Clark, Director**  
The Artisan Alliance





# The Artisan Alliance

The Artisan Alliance, an initiative of the Aspen Global Innovators Group at the Aspen Institute, is committed to supporting and strengthening artisan enterprise around the world.

Established in 2012, the Artisan Alliance platform provides networking opportunities for isolated artisan organizations, innovative financing programs and targeted technical assistance to grow artisan businesses, and

special events to showcase the global artisan community<sup>1</sup>. Envisioning “a world in which artisans are fully integrated into global commerce and where increasing revenues flow to artisan producers and communities in need of economic opportunity,”<sup>2</sup> the Artisan Alliance has over 180 members and counting who work in about 124 countries and collectively reach upwards of 100,000 artisans.

## What does the Artisan Alliance do?



### Innovative Financing

Noting a lack of financing available to artisan businesses, the Artisan Alliance has forged strategic partnerships to provide assistance to artisans around the developing world through innovative financing. Through a partnership with Kiva, the Artisan Alliance provides artisan businesses with **loans of up to \$20,000 USD for raw materials, training, equipment, market access, and much more; all at 0% interest**. So far, over 20,000 artisans have been supported through this partnership. Additionally, small grants have been provided to four artisan businesses through a partnership between the Artisan Alliance and the TreadRight Foundation, keeping traditional crafts and cultures alive in Peru, Italy, Greece, and Laos. The Artisan Alliance works with its growing network of members and partners to respond to the needs of artisan businesses globally.



### Technical Assistance

The Artisan Alliance is committed to providing accessible training to artisan enterprises, so they are able to reach their full potential. The Artisan Innovation Workshop, designed in partnership with the U.S. Department of State's Office of Global Women's Issues, offers the opportunity for both artisan businesses and organizations that support them to better understand the artisan value chain and challenges facing artisan business. **Participants in the workshop build business insights, use an empathy lens, and discover solutions to the challenges their businesses face**. The Artisan Alliance also provides a digital learning platform for members to cultivate their business skills and a monthly digital learning series.



## Special Events

The Artisan Alliance hosts special events so that partners and members are able to collaborate and share their best practices. These events create opportunities for cross-sector and cross-country learning.



## Member Network

The Artisan Alliance has created an expansive member network that fosters knowledge sharing and peer learning.

## The Artisan Sector

The artisan sector is the second largest employer in the developing world. Generating over \$34 billion each year,<sup>3</sup> the artisan sector keeps traditional arts and handicrafts alive, while providing a much-needed source of employment to countless individuals around the world. Due to the nature of artisan businesses, they are often able to grow and thrive in difficult situations, making them an optimal source of employment for refugees and vulnerable groups. The portability of artisan work allows women to work at home and in refugee camps, giving vulnerable individuals a chance to generate meaningful income that will greatly impact their lives.

Although the size of the global market for creative goods more than doubled in 2015,<sup>4</sup> sustainable employment for all artisans across the sector, especially refugee artisans, is still not guaranteed. Makers often must rely on alternate sources of income to meet their daily needs and the needs of their families. With the potential to provide stable, sustainable employment to millions around the world, it is necessary to explore the ways in which we can cultivate support for the artisan sector and the makers relying on it to sustain their livelihoods.

***The artisan sector is the second largest employer in the developing world.***

A close-up photograph of a young Black woman with short, dark hair, smiling warmly at the camera. She is wearing a vibrant yellow and black patterned top. In her arms, she holds a large stack of woven baskets, each with a distinct pink and black pattern. The background is softly blurred, showing other people in a similar setting, suggesting a market or a community gathering. The overall mood is positive and hopeful.

# STORIES FROM THE CREATIVE ECONOMY: REFUGEES

# STORIES FROM THE CREATIVE ECONOMY: REFUGEES

Over 68.5 million people are displaced in our world today. 85% of the world's displaced population is hosted in a developing country.<sup>5</sup> On average, those displaced will spend 20 years away from their homes and communities. After leaving everything behind as they flee war, violence, and persecution, the refugee population has the opportunity to participate in meaningful work that has an impact that is far greater than simply reestablishing economic stability. Many refugees hail from communities with longstanding craft traditions and possess unique skills that have been cultivated over many generations. Artisan enterprises are able to support refugees' efforts to rebuild their lives with dignity by incorporating their traditional skills into local and regional value chains, building social cohesion between refugees and their host communities, and supporting refugees as they claim their rights.



Over **68.5 million** people are displaced in our world today.

## Why Focus on Africa and the Middle East?

Both Africa and the Middle East are currently experiencing a crisis with the highest numbers of refugees and displaced people in the world. Africa is host to 65.6 million displaced people. In the Middle East, the Syrian Civil War has caused upheaval, with 5.6 million Syrians fleeing to nearby Jordan, Lebanon, and Turkey to escape the violence. With their daily lives disrupted, many of these refugees are unable to continue working in their chosen professions or are limited in their capacity to work by the laws of their host nations. It is therefore critical to provide mechanisms of support that will enable these refugees to generate sustainable income and establish stable lives in their host nations.



Currently, there are **65.6 million** displaced people in Africa. The Syrian Civil War made almost **6 million** people refugees.

## Employing Refugees Through Artisan Enterprise

**Supporting refugees through artisan enterprise is not just about creating jobs.** In addition to providing fair wages, social enterprises must provide safe working conditions, protect relationships with the host community by not replacing local workers or products, and provide necessary training to beneficiaries. The UNHCR Livelihoods Program has set standards that social enterprises should follow when working with refugee artisans, and it works in partnership with organizations like Indego Africa to improve market access for refugees.

Aside from the livelihood benefits of employing refugees in artisan enterprises, **the therapeutic effect of creating items by hand is valuable as refugees recover from the trauma they have faced and the upheaval in their lives.** In a study conducted by German researcher S.C. Koch, homesickness was found to be the “most important aspect of experienced stress in the host country.”<sup>6</sup> As refugees are suspended in a state of limbo, not knowing when or if they may return home, this level of stress and feeling of loss can manifest in many forms, even in physical illness, if not dealt with appropriately. The creative arts provide a “temporary home” or safe place for refugees, the creative process becomes a means for storytelling, and “active creation...can be the means of experiencing resources, self-efficacy and resilience.”<sup>7</sup> Crafting items by hand allows refugees the chance to create something beautiful and pleasing in a relaxed way. In addition, the communication between artisans as they create builds a new community and sense of solidarity that can begin to feel like “home.”<sup>8</sup>



**Homesickness was found to be the “most important aspect of experienced stress in the host country” for refugees.**

# ECONOMIC INCLUSION FOR REFUGEES: INDEGO AFRICA IN RWANDA



case

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Indego Africa





## RWANDA

**Can something as simple as a basket change a life?** Indego Africa, an organization partnering with rural artisans and refugee artisans in Rwanda and Ghana, may have the answer. Indego Africa realized there were many artisans with incredible talent and skill but limited market access. By developing a cohesive, high quality product line and providing access to international markets, Indego Africa is able to cultivate economic inclusivity and enable their artisan partners to earn a sustainable source of income. Since Indego Africa's inception over a decade ago in 2007, the organization has grown to over 1,200 artisan partners across Ghana and Rwanda. Deeply rooted in a mission of providing the resources necessary for their artisan partners to achieve economic independence, **Indego Africa invests 100% of their profits in the education of their artisan partners.**



*Indego Africa  
has over  
**1,200** artisan  
partners across  
Ghana and  
Rwanda.*

Once a nation in turmoil itself, having experienced a tragic genocide, Rwanda now is host to refugees from numerous other countries in Africa. In Rwanda, Indego Africa's Economic Inclusion for Refugees program operates primarily in Mahama Refugee Camp, populated by a majority of Burundi refugees, and has begun to operate in Kigeme Refugee Camp, which is comprised of Congolese refugees. Since the Economic Inclusion for Refugees program began in 2016, the refugee artisans partnering with Indego Africa have been able to elevate their earnings above the international poverty line and increase their access, and the access of their families, to education, healthcare, and other resources for themselves and their families.

Indego Africa's Economic Inclusion for Refugees Program concentrates on "addressing the unique livelihood and financial challenges refugee women face."<sup>9</sup> Through this program, Indego Africa provides female refugees in Mahama and Kigeme Camps with vocational and business training and the same access to the market all of Indego Africa's artisan partners receive. Women participating in the program learn transferrable skills they will be able to use when they are no longer refugees to create long-term economic security for themselves and their families, whether they remain in Rwanda or are able to return home to Burundi and the Democratic Republic of Congo. As part of the support Indego Africa provides, there is also assistance for each cooperative to obtain a bank account in Rwanda, bringing the artisan partners into the banked population.

Currently, the majority of activity for Indego Africa's Economic Inclusion for Refugees program takes place at Mahama Camp with over 100 artisans participating in two cooperatives, Akeza and Umuco. A new cooperative of 50 artisans, Igisubizo, has also recently started in Kigeme Camp, where the women began their training with Indego Africa at the start of 2019. Indego Africa has also partnered with UN Women to secure space in the new Women and Girl's Opportunity Center at Kigeme Camp in order to provide training and working space for the program.



**Indego Africa's  
Economic Inclusion  
for Refugees  
Program partners  
with over 150  
Burundian and  
Congoese women  
in Mahama and  
Kigeme Refugee  
Camps.**





## About Rwanda

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**Rwanda, “the land of 1,000 hills,”** is where Indego Africa carries out its Economic Inclusion for Refugees program. **Located in East Africa, Rwanda maintains a population entirely composed of Banyarwanda, a group unified culturally and linguistically.** Within the Banyarwanda, there are three subgroups, the Hutu, Tutsi, and Twa. The majority of Rwanda’s population is young, with the majority of Rwandans aged under 65 (42.6% of Rwandans are under 15, while 54.7% are between the ages of 15 and 65).<sup>10</sup> Considered a “low income” country, the majority of Rwandans earn less than \$995 a year. (GGGR 2018)

From 1959 until 1994, Rwanda experienced ethnic-based violence with tragic consequences. In 1994, the violence turned to genocide against the Tutsis. As a result, many Rwandans became refugees in nations across Africa and the rest of the world. With the establishment of the Government of National Unity, the genocide against Tutsis ceased; however, considerable measures needed to be taken to reinstate security and reestablish peace in Rwanda. With the aim of supporting social cohesion and unity, the Rwandan Government has worked toward reconciliation among Rwandans and combating genocide ideology.

The Rwandan Government worked to restore peace and stability quickly. As a result, there was a voluntary repatriation of about 3.4 million Rwandan refugees from 1994 until 2013.<sup>11</sup> UNHCR issued a cessation clause in June of 2013 that added additional repatriating Rwandans to the millions that had already returned home. The Rwandan Government was required to increase their efforts to ensure a smooth reintegration process for returning refugees.

## How Does Indego Africa’s Business Model Work?

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Tapping into the cooperative structure that permeates Rwanda and promotes inclusive, sustainable development and economic transformation, Indego Africa trains and employs their artisan partners as members of a group. The Government of Rwanda has a National Cooperative Policy that provides the legislation necessary for cooperatives to grow and be integral parts of the economy. **Artisans partnering with Indego Africa** gather together to form their own cooperatives, naming them, and choosing their own leadership. The artisans are responsible for raising the money to register their cooperative, making it fully their own. Each cooperative is trained by Indego Africa to produce products designed by the organization’s Design Director. Indego Africa’s product line is a carefully designed and curated collection, based on traditional craft skills but unique in aesthetic and changing by season to meet the tastes of the international market. Each product produced for sale to Indego Africa by artisan partners must meet strict quality control standards for export to the international market.



**Indego Africa’s partners receive about 40% of the wholesale price of the goods they produce, as opposed to other makers producing for retail, who make only 5-10%.**

Indego Africa runs a global supply chain from Rwanda to New York City. After purchasing made-to-order products from its partner cooperatives, Indego Africa takes possession of the inventory, bears the commercial risk, pays to ship the products 7,000 miles via air cargo, and then markets and sells the products through wholesale and e-commerce distribution channels, including its own website. Notable retailers that carry Indego Africa products include Anthropologie, Urban Outfitters, and Madewell.

Artisan cooperatives partnering with Indego Africa are able to make a higher income due to Indego Africa's international market access and commitment to paying fair wages. Indego Africa's partners receive about 40% of the wholesale price of the goods they produce, as opposed to other makers producing for retail, who make only 5-10%.<sup>12</sup> In addition to selling their goods at local markets, women partnering with Indego Africa are also able to make a much higher profit than if they sold their goods in local markets. One artisan recalled being offered only 1,000 RWF for a plateau she had woven at a local market, about USD \$1.10.





*We provide our partners with fair, steady wages that honor the time and skill that go into making each and every product by hand. Price per unit is agreed upon between our artisan partners and production teams when a purchase order (PO) is placed, taking into account the cost of materials and the number of days it takes to make each product. Our production teams deliver the PO's to each artisan group in-person, reviewing design, color, quantity, price per unit, and deadlines. The PO is then signed by both parties, and Indego pays the cooperative 50% upfront. By paying our artisan partners for half the order in advance of work, Indego is providing them with key working capital and helping to protect them from cash flow issues and non-payment risk so that they can more easily meet larger orders and support themselves. When the products are ready, our production teams return to the cooperatives to conduct quality control and pay the co-ops the remaining 50% of the order before shipping the products to New York.*

**Shelby Quackenbush, Development and Communications Manager for Indego Africa, detailing the purchase process from artisan partner cooperatives**



Indego Africa's local staff are instrumental in facilitating the order process. From the Indego Africa office in Rwanda's capital, Kigali, the team logs long hours on the road visiting cooperatives across rural Rwanda and in Mahama and Kigeme Camps. Chantal Musabimana, Production Manager for Indego Africa, spends most of her days with the artisan partners, delivering raw materials, performing quality control, and placing orders. In Indego Africa's Rwandan production office, Chantal assures that all finishing work is complete for each product. She makes sure specialty handles are attached to bags, and that every detail is complete before preparing the products for shipment to Indego Africa's New York office where a small sales team works to market the products, conduct customer service, and fulfill retail and wholesale orders across the globe.

## Training Programs

Key to Indego Africa's model are the training programs offered to artisan partners. Spanning diverse topics such as leadership, technology, business, and vocational training, these programs create a comprehensive model in which artisan partners build their skills.

Specialty workshops are also conducted based on feedback Indego Africa receives from its artisan partners. These opportunities open a space for a new group of female entrepreneurs and leaders to grow and initiate change within their communities.

Indego Africa starts new artisan partners with Vocational and Business Training programs that are conducted simultaneously. These programs are designed to give unemployed women an opportunity to enter the artisan workforce. The Vocational Training program teaches new artisans the traditional skills and techniques necessary for them to join a cooperative or start their own artisan business. The Vocational Training program partners the trainees with experienced artisan mentors and instructors as they begin working with Indego Africa. The Business Training program runs concurrently and allows new artisans to study business fundamentals for a set period of time every week. By the time artisan partners complete their initial training, they have learned the craft techniques and business skills necessary to work in their cooperatives.



## Saving Money in Rwanda

The Igiceri (coin) Program emerged in 2015 as a group graduating from Indego Africa's Leadership Academy realized they had to take responsibility for saving money for the future. From a humble beginning of just 100 coins, and each woman investing just one coin a day toward savings, the account has grown over a period of three years to over 8 million Rwandan Francs (almost \$9,000 USD). For many of the women, who are artisans in rural Rwandan cooperatives, it was their first experience saving money, and they recalled that the bank regarded their initial account's opening deposit as very small.

The women in the Igiceri Program told the Artisan Alliance that "we do our best, our objective is [to save] 30 million [RWF] and beyond." Each woman who participates in the program has access to funds for loans to grow or start her own business. The Igiceri Program's 60 members attend regular meetings with Indego Africa local staff to discuss their account and ways to save and manage the group's funds. To date, members of the program have started their own businesses in breeding and selling livestock, making clothing, starting small shops, and more.

## Who Does Indego Africa Partner with?

**Indego Africa's Economic Inclusion for Refugees program currently partners with artisans from Burundi and the Democratic Republic of Congo who are living in Mahama and Kigeme Refugee Camps in Rwanda.** Rwanda is host to over 149,000 refugees, with 47.6% coming from Burundi (about 70,322) and 52% from the Democratic Republic of Congo (about 76,796).<sup>13</sup> Of the refugees living in Rwanda, 95% share a common socio-cultural background with Rwandans, speaking the same language (Kinyarwanda) and sharing many cultural norms.<sup>14</sup> MINEMA, the Ministry in Charge of Emergency Management, works alongside international actors such as UN-HCR and WFP to provide support to refugees. Almost all refugees in Rwanda reside in the six main refugee camps: Mahama, Kigeme, Mugombwa, Kiziba, Gihembe, and Nyabiheke.<sup>15</sup> Several reception and transit stations also exist throughout the country, near the borders, and in connection with UNHCR offices; they provide initial services to incoming refugees.



**Rwanda hosts over 149,000 refugees. The majority are from Burundi and the Democratic Republic of Congo.**

### Burundi Crisis

The Burundian Civil War, a result of long-standing ethnic tensions, lasted from 1993-2005 and resulted in the death of around 300,000 people. The country now has a population of just under 12 million. At the conclusion of the Civil War, both Hutus and Tutsis were guaranteed equal representation in the Burundian government. Pierre Nkurunziza, a Hutu, became president. However, after Pierre Nkurunziza announced he would run for a third presidential term in 2015, protests and violence broke out in Burundi. The act of Nkurunziza running for another term strained the ethnic tensions that had been delicately balanced since the end of the Burundian Civil War. After an attempted coup d'état, the Burundian Government declared that the protesters were terrorists. By May of 2015, over 400,000 people had fled the country. Currently, UNHCR estimates that there are 428,000 Burundi refugees in neighboring countries, including Rwanda.<sup>16</sup>


### Democratic Republic of Congo Crisis

Unrest in the Democratic Republic of Congo (DRC) has resulted in the displacement of 4.5 million Congolese. 541,000 Congolese are refugees as a result of the violence.<sup>17</sup> A Civil War raged in the Democratic Republic of Congo until 2003; however, violence has continued to persist, and many Congolese are still subject to murder, sexual violence, mutilation, and unjustified arrest and detention. To add to the chaos, the Democratic Republic of Congo is also hosting refugees from South Sudan, Burundi, and the Central African Republic.

## Rwandan Refugee Law

The Government of Rwanda is a signatory to the 1951 Refugee Convention, the 1967 Additional Protocol, and the 1969 Organization of African Unity Refugee Convention which maintains policies to protect the rights of refugee. The commitment of the Government of Rwanda to protect the rights of refugees is present under the Rwandan Refugee Law. The Law provides various rights to refugees in Rwanda, such as, “the right to work, to freedom of movement and to access documentation such as refugee identity cards, birth and death certificates, marriage and education certificates.”<sup>18</sup> **Under the Rwandan Refugee Law, refugees are permitted to own property and enter into contracts.** However, refugees are not permitted to participate in agricultural activities, as this economic sector provides employment to many Rwandans. Because of this, any economic inclusion policies enacted by the government emphasize non-agricultural livelihoods.

Rwanda’s economic inclusion strategy for refugees is designed to “focus on the lowest hanging fruits” as it is impossible for this policy to be implemented equally across all camps at the same time due to a lack of resources. The Rwandan government, through MINEMA and in partnership with UNHCR, hopes to have “all refugees able to fulfill their productive potential by 2020.”<sup>19</sup> To do so, MINEMA is promoting three pillars: self-employment, employment, and an enabling environment. Through strategic partnerships, such as the partnerships with Indego Africa, Inkomoko Entrepreneur Development, Inyenyeri, and Gardens for Health, MINE-MA and UNHCR envision refugees in Rwanda as contributors to economic development.<sup>20</sup>



*Rwandan law provides refugees with “the right to work, to freedom of movement and to access documentation such as refugee identity cards, birth and death certificates, marriage and education certificates.”*

## Challenges Faced by Refugees in Rwanda

Refugees in Rwanda face many challenges, despite the efforts of the Rwandan Government, the work of international organizations, and the laws enacted for their benefit. Unfortunately, there is a lack of funding to properly administer all of UNHCR’s programs in Rwanda for refugees. The programs for Burundi and Congolese refugees in Rwanda are underfunded by 91% and 92% respectively.<sup>21</sup> As a result of underfunding, there are many challenges present in the refugee camps. Some early childhood development (ECD) centers for school-aged children have been left unfinished and others are badly in need of renovation in order to provide permanent classrooms for school-age children. Access to healthcare remains a challenge for many Burundian students who are enrolled in schools outside the refugee camps.

**Although the Government of Rwanda actively promotes economic inclusion for refugees, refugees still have limited or no access to capital loans, farming activities, and technical and vocational training.** As many refugees in Rwanda lack formal education and there is an existing limitation on refugees working in agriculture, refugee incomes remain low in comparison to Rwandans.<sup>22</sup> The majority of refugees currently in Rwanda have backgrounds in subsistence farming and other traditional skills that are in over-supply<sup>23</sup> in the nation, further exacerbating the difficulty of refugees finding gainful, sustainable employment.



## Status of Women in Rwanda

Rwanda is ranked number six among the top ten nations in the world to be a woman, according to the 2018 Global Gender Gap Report. A record 61.3% of Rwanda's parliament is female, and women are encouraged and supported in their pursuit of education and employment. The nation holds the number one spot for women's labor force participation (88%) and number of women in parliament, and it has high female enrollment in primary (94.3%) and secondary education (29.9%).<sup>24</sup>



Rwanda is ranked  
number **6**  
among the top  
**10** nations in the  
world to be  
a woman.

The status of women in Rwanda has an impact on refugees. One Congolese refugee woman at Kigeme Camp told the Artisan Alliance, "I used to wait at home for my husband and relied on him to provide for me. Now I am able to bring something to the family myself. I realize I have that capability."

## Women's Economic Participation in East Africa

Rwanda is located in East Africa, where 80% of women participate in the labor force, the highest on the continent.<sup>25</sup> However, occupational and sectoral segregation, large wage gaps, access to finance, and legal barriers often leave women vulnerable and stuck in low

wage work.<sup>26</sup> Marginalized women, especially refugee women and impoverished women, according to the United Nations Economic Commission on Africa, would reap the most benefit from a loan or access to capital.<sup>27</sup> However, "humanitarian settings and fragile contexts are particularly difficult economic environments for women because of the persistent overlap between gender inequality, resource accessibility, poverty, and legal status."<sup>28</sup>

**80%** of women  
in East Africa  
participate in the  
labor force, the  
highest percentage  
on the continent.

Female entrepreneurship is considered to be the major short-term policy tool for improving women's economic opportunities, given the difficult labor market conditions in Africa.<sup>29</sup> When organizations like Indego Africa provide support for female entrepreneurs through training and market access, "women's capital – human, financial and physical – endowments increase along with their access to and benefits from economic opportunities leading to improved agency and voice."<sup>30</sup> Economic participation yields greater agency for women in the private sphere, giving them more voice in decisions within the home and a voice in the public sphere, increasing their participation in civil society.<sup>31</sup> Since women often reinvest the majority of their income in their households, the impact of increasing women's economic participation reverberates far out into the community.





# OBSERVATIONS FROM THE FIELD

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Indego Africa

## Mahama Camp

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**Established in 2015, Mahama is Rwanda's newest and largest refugee camp, hosting roughly one third of Rwanda's refugee population.** Located in Kirehe District of Rwanda's Eastern Province, Mahama is home to over 58,000 Burundian refugees<sup>32</sup> and is often referred to as the "13<sup>th</sup> sector" in the district due to its size. Sprawling out over a gentle slope, with small uniform homes arranged around dusty streets, Mahama truly is a de-facto city with two health centers, a school, a massive new playground, and a new center for vocational training, Maison Shalom's Mahama Elite Center. The Camp guestbook is littered with famous names, models, actors, and ambassadors; however, the distance of Mahama from the nearest Rwandan community leaves the Camp isolated and almost hidden.

UNHCR representatives described the economic environment of Mahama Camp and recent changes. As the Camp has transitioned to a system of cash-based assistance, rather than providing food relief and other needs, the dynamics at Mahama have changed. Now, there are more choices, but also a larger need to earn an income. There is a free market in the Camp where refugees resell items purchased from the host community or products they have made. Finances have become a source of conflict, especially within families. In the past, refugees have resorted to stealing resources, such as firewood and other items, and even prostitution in exchange for items they need.

Indego Africa's partner cooperatives, Akeza and Umuco, have their workspaces nestled deep in the camp. There is a new Women's Opportunity Center building and another workspace structure that the two cooperatives occupy on a daily basis as they weave their plateaus, baskets, and bags. In February, the weather in Rwanda is hot. There isn't any air conditioning, but windows and doors are wide open, letting a gentle breeze flow in to stir the air and the sisal and sweetgrass with which the artisans are working. The workspaces are kept tidy, with areas for material storage and clean, woven mats on the floor. The artisans remove their shoes to keep their workspaces clean, and a few small children have joined

their mothers, either sleeping or playing quietly alongside them while they work. The atmosphere is peaceful, with only the rhythmic sounds of weaving and quiet conversation disturbing the quiet.

**Akeza Kararonderwa Burundi, or "Akeza," means "you must search to find the beauty in life," while Umuco, means "culture."** The products both Akeza and Umuco cooperatives are creating preserve traditional Rwandan craft techniques. The women weave using sisal, sweetgrass, banana leaves, and other natural materials. Imirasire, a different Indego Africa cooperative of Rwandan women, is particularly talented at making the dye used to color the natural fibers, and they often sell their dyes to Akeza Cooperative. The artisans of Akeza and Umuco invite us to see the projects they are working on, to touch fibers, and to feel the heft of a constructed plateau. Their pride in the products they are creating is tangible and so is the pride in being able to provide extra for their families. One of the partners we speak with says her family "used to suffer from food insecurity, but not anymore." Her eyes sparkle, "Now, I'm able to find those things we were missing."



## Kigeme Camp

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Older than Mahama Camp, Kigeme Camp was established in 2012 and is located in Nyamagabe district of Rwanda's Southern Province. The Camp is situated on a pair of hills so steep that one feels as though they may tumble off the side. Due to the complicated terrain, the camp is at serious risk of land and mudslides. Unlike Mahama Camp, many of the homes are in disrepair as no one expected the homes to be used for so long. **At the apex of the Camp, in sharp contrast to the rest of the aging facilities, there is a new Women's Opportunity Center being constructed as well as a center for survivors of sex and gender-based violence (SGBV).** The Women's Opportunity Center opened on World Refugee Day (June 20<sup>th</sup>, 2019), and the women of Igisubizo Cooperative had a mid-year graduation ceremony. The women officially moved into a new workspace located in the Center after the graduation. The Artisan Alliance visited Indego Africa's

new cooperative, Igisubizo ("solution"). The women were in their eighth week of Vocational and Business Training and were eager to show us the progress they had made. Many of the women had not done any weaving before. They received their very first purchase order during the Artisan Alliance's visit, on February 5, 2019, for 259,000 RWF (\$305 USD). Prior to joining Igisubizo, only 72% of the women were earning any income at an average of 5,695 RWF (\$6.70 USD) per month.<sup>33</sup>

Unlike at Mahama Camp, Kigeme Camp residents have easy access to a local host community. MINEMA and UNHCR strive to integrate the refugees into the host community as much as possible, with students attending school together and many Congolese refugees seeking employment outside the Camp. The integration with the host community is essential, as there is little promise for imminent return to the Democratic Republic of Congo due to continued insecurity.



A woman with dark skin and hair pulled back is smiling as she works on a traditional loom. She is wearing a vibrant, patterned dress with geometric shapes in yellow, red, and black on a white background. The background is a light-colored brick wall. The overall scene is bright and positive.

# PROGRAM ANALYSIS

case



Indego Africa



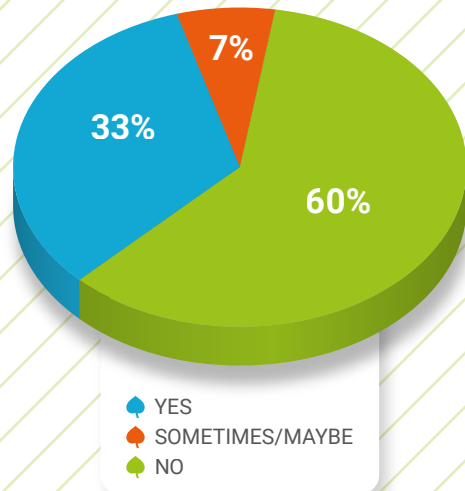
## Indego Africa's Impact on the Refugee Community

To assess the financial and psychosocial impact on refugees of partnering with Indego Africa, the Artisan Alliance anonymously surveyed a sample group of 30 artisan partners at Mahama Camp, 15 partners from Akeza Cooperative and 15 from Umuco Cooperative. The majority of respondents (60%) stated that they had no access to other work opportunities at Mahama Camp. All respondents stated that they had experienced an increase in their monthly income, quality of life, and sense of community since beginning their partnership with Indego Africa.

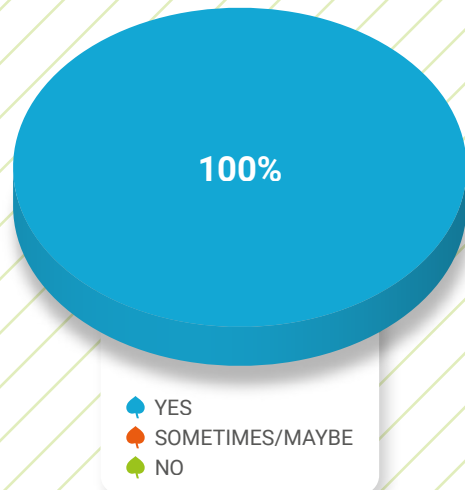
100% of the artisans stated they would repeat the partnership if given the opportunity, and that they had gained transferrable skills that they would use when they were no longer refugees. 44% of respondents reported being able to meet their financial needs. 83% of those surveyed said they made more income than other refugees at Mahama Camp. 97% of the artisan partners in Akeza and Umuco have plans to start a new business in the future and 80% believe a loan would be helpful for them to do so. **The greatest positive impact on the artisans has been psychosocial, with the women experiencing a greatly increased sense of community, solidarity, and accomplishment.**

While financial concerns continue to be on the minds of Indego Africa's refugee artisan partners, they have been reduced. The income generated by the artisans also benefits their children, spouses, family, and community. In Indego Africa's most recent impact report, the organization identified that each artisan partner had about four dependents on average. There are approximately 100 artisan partners in Akeza and Umuco cooperatives at Mahama Camp alone, making the estimated extent of Indego Africa's impact within the Camp to be 500 lives. Once the 50 members of Kigeme Camp's Igisubizo cooperative are regularly filling purchase orders for Indego Africa, an estimated 250 more lives will experience great change.

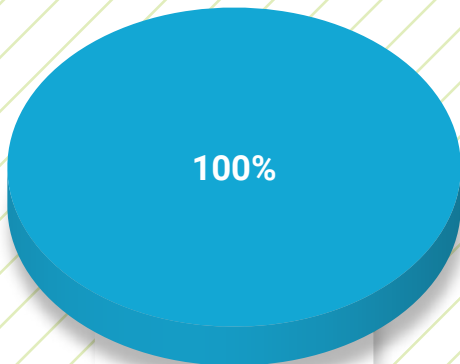
### OTHER WORK OPPORTUNITIES ARE AVAILABLE AT MAHAMA CAMP



### MONTHLY INCOME HAS INCREASED SINCE PARTNERING WITH INDEGO AFRICA

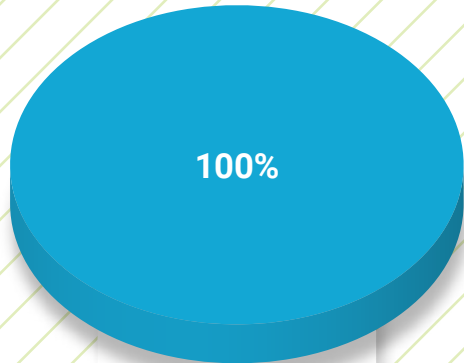


**INCREASED QUALITY OF LIFE SINCE PARTNERING WITH INDEGO AFRICA**



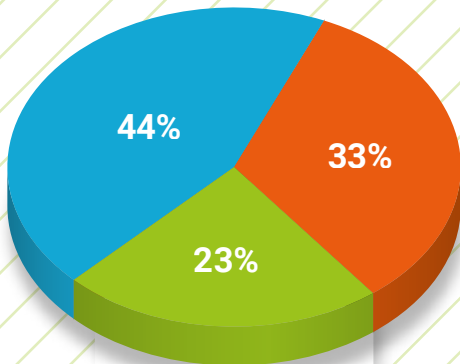
- YES
- SOMETIMES/MAYBE
- NO

**GAINED TRANSFERABLE SKILLS THROUGH PARTNERSHIP WITH INDEGO AFRICA**



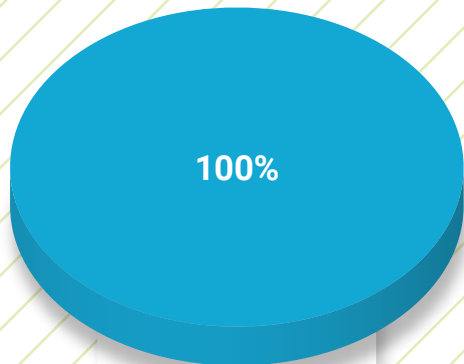
- YES
- SOMETIMES/MAYBE
- NO

**ABLE TO MEET FINANCIAL NEEDS SINCE PARTNERING WITH INDEGO AFRICA**



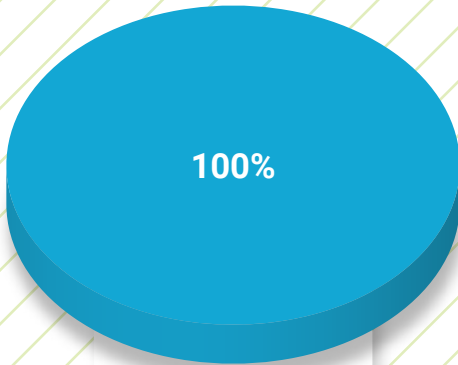
- YES
- SOMETIMES/MAYBE
- NO

**INCREASED SENSE OF COMMUNITY SINCE PARTNERING WITH INDEGO AFRICA**



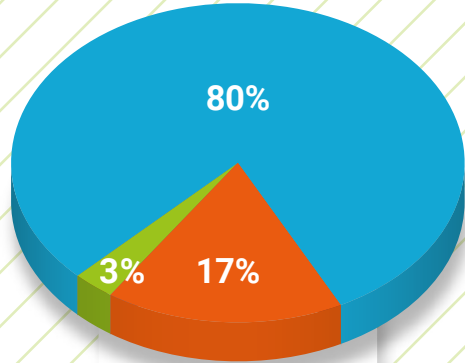
- YES
- SOMETIMES/MAYBE
- NO

**WOULD REPEAT PARTNERSHIP WITH INDEGO AFRICA**



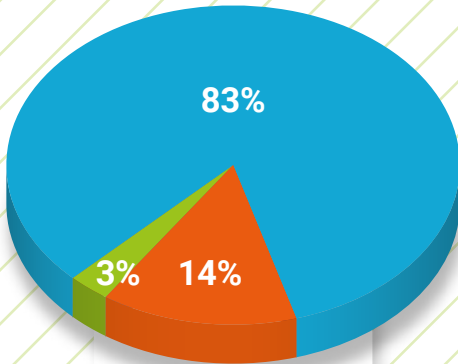
- YES
- SOMETIMES/MAYBE
- NO

**ABLE TO SAVE MONEY FOR THE FUTURE SINCE PARTNERING WITH INDEGO AFRICA**



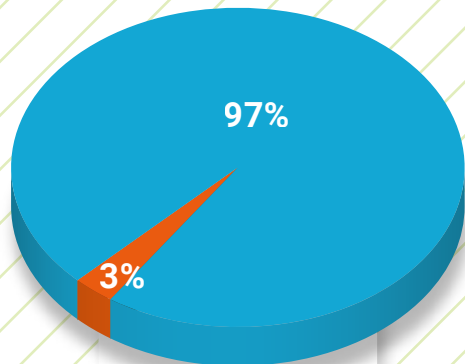
- YES
- SOMETIMES/MAYBE
- NO

**EARNING MORE THAN OTHER REFUGEES AT MAHAMA CAMP SINCE PARTNERING WITH INDEGO AFRICA**



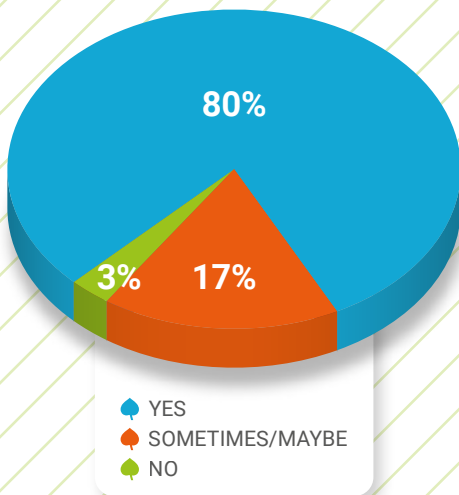
- YES
- SOMETIMES/MAYBE
- NO

**PLANNING TO START A NEW BUSINESS**



- YES
- SOMETIMES/MAYBE
- NO

## A LOAN WOULD BE HELPFUL FOR STARTING A NEW BUSINESS



During the visit to Mahama Camp, the Artisan Alliance also visited with local UNHCR staff who discussed some of the changes they have seen since Indego Africa began partnering with refugee artisans there. **UNHCR echoed the findings of the Artisan Alliance, saying that they have seen a reduction in the isolation of women who are participating in a partnership with Indego Africa as they now receive a great deal of support from local staff and their peers.** UNHCR representatives also observed reduced conflict in the artisan's households and the benefits of psychosocial support provided by working together with other women and sharing their stories.

## Defining Program Characteristics

### High Quality Standards and Access to Markets

Indego Africa's commitment to maintaining high quality standards for their products begins with their artisan training. Artisan partners are taught craft techniques with an emphasis on the quality that is expected by Indego Africa for all products that will be sold under the

organization's name. High quality standards are maintained after artisan partners have finished training by the application of a stringent quality control process. Products that do not meet the quality standards set forth by Indego Africa are not purchased from artisan partners.

Indego Africa is able to provide artisan partners with access to the international market through their e-commerce platform and relationships with high-end brick and mortar retailers. Maintaining the aforementioned high product quality allows Indego Africa's artisan partners' products to be sold successfully on the international market.

### Employ High-Quality Local Staff

Indego Africa's local staff are the cornerstone to the organization's success in Rwanda. Their instinctive understanding of local language, culture, and norms, as well as the culture of neighboring countries is invaluable in facilitating Indego Africa's daily operations. Indego Africa's local staff also have very personal stakes in the success of the organization's mission. As young professionals in Rwanda, the staff are committed to uplifting their fellow Rwandans and refugees hosted in their country through dignified, fairly paid, and highly skilled work. Through their life experience, they understand the challenges that the artisans may face and are able to provide an empathetic ear and knowledgeable support. Rwandan Country Director, Modeste Ngabonziza, said he believes in "changing mindsets" to create lasting impact, while Godwin Musonera, Finance and Administration Manager, told the Artisan Alliance, **"I wanted to change the world, so I wanted to help women."**

### Combined Training

Indego Africa's partners are provided with combined business and vocational training at the beginning of their partnership. This training allows artisan partners to hone their technical skills so they are capable of producing high quality products for sale on the international market and the business knowhow to manage their own cooperative (or, later, their own



business). The business and vocational training provides transferrable skills to artisan partners that they will be able to use to generate income when they are no longer refugees.

### Is Indego Africa’s Program in Rwanda Replicable?

**Certain elements of Indego Africa’s Economic Inclusion for Refugees Program are replicable across nations and situations, such as hiring local staff, training artisans and holding them to high quality standards, and fostering self-reliance.** However, the integration of the cooperative structure into daily life, and the role of the Rwandan Government in legislating the cooperative structure is not easily duplicated.

Indego Africa’s Economic Inclusion for Refugees Program is highly specific to the refugee situation in Rwanda and the legislative and cultural structures in the country. The Government of Rwanda’s legislation promotes the cooperative structure and the cooperatives are a normalized part of everyday life in Rwanda. The group working atmosphere allows Indego Africa to train groups of artisans and work with them in an organized way. The cooperatives are able to structure and manage themselves as a group to complete orders, working together toward common goals. Indego Africa has seen some success with new groups of young women in Ghana being willing and able to form a cooperative or cohesive artisan group.

The response of the Rwandan Government to the economic inclusion of refugees also plays a role in Indego Africa’s programming. Many of the women the Artisan Alliance spoke with are unable to continue working in agriculture due to Rwandan laws restricting the participation of refugees in the sector. Furthermore, the isolation of Mahama Refugee Camp in particular restricts the market access of refugees and their ability to work in the community. Indego Africa fills a gap for vulnerable, refugee women by providing them with a new skill set and the ability to generate income in a situation where previously they may have remained unemployed.

## Refugee Artisan Profiles

Since not all impact can be quantified through a survey, the Artisan Alliance spoke with four women in Akeza and Umuco cooperatives at length. They generously shared their stories, struggles, successes, and dreams for the future with us.



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## DELBOURGA'S STORY

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**NAME:** Delbourga

**AGE:** 34

**FAMILY:** Husband and three children

**LENGTH OF TIME AT MAHAMA CAMP:**  
4 years

*You didn't know how to weave at all and now you are training other women how to weave at Kigeme! Would you tell us what your day is like as a trainer?*

The journey started from my past experience. I know how to weave the plateau basket and many other products that I learned from Indego. First, I start with my ethical values. So, I train them, but I also inspire them to create friendship between themselves. I inspire them to love each other in hopes that they will develop as I have today.

*Is this the first time you are conducting training? What is your favorite part?*

Yes, it is the first time. I used to be a trainee and am now a trainer. I am happy to see them completing their first product. It makes me happy to be able to receive and give [back]. My goal is to help them master their skills and enable them to become trainers. I also want to share all of the knowledge I have.

*Would you tell us a little about the changes in your life since you have started your partnership with Indego? What are some of the best parts? What are some of the challenges?*


Before, I was just a woman. Of course, UNHCR was supporting us, but they were not providing everything. Before I was unable to afford basic needs but today, I feel satisfied. Sometimes, my kids fall sick and I am able to provide alternative food to eat at that time. I am happy with the changes. Compared with my life before, there are big changes.

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## GLORIOSE'S STORY

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<b>NAME:</b> Gloriose
<b>AGE:</b> 34
<b>FAMILY:</b> Husband and two children
<b>LENGTH OF TIME AT MAHAMA CAMP:</b> 3 ½ years



*Would you tell us a little bit about how you came to Rwanda and how it has been adjusting to your new life here?*

So, as you know, in Burundi there is a situation where there was no security and that is the reason the majority of people are here. We were living in fear in our home country. You can imagine how that was, we were in a situation with no security. So, we came here [Mahama Camp] and remain here until now. Before, my main job was farming. Apart from being a farmer, I had a shop where I sold different food items and drinks, like soda.

*How did you begin working with Indego Africa?*

I didn't have any weaving skills, but when I came to the Camp [Mahama] I joined a group that was teaching women to weave using the plastic thread. Then, Indego came and wanted to employ those who had weaving skills. This is how I secured this opportunity. Afterward, they [Indego] taught us how we can do more with weaving. I tried very hard, but at the beginning it was a struggle. Now, we have managed to learn everything and are the best at weaving.

I am the president of Akeza Cooperative. Now, Akeza has become a big brand name. We have learned a lot from Indego Africa and we continued to learn and teach ourselves more designs. We really trust what Indego has taught us and we believe this training contributes to our success. Now, we have the credentials to train other people to weave and are doing so. This shows how what we have learned from Indego Africa is really remarkable.

*Would you tell us a little about the changes in your life since you have started your partnership with Indego? What are some of the best parts? What are some of the challenges?*

Partnering with Indego Africa has been a great success for me, as I am no longer relying on UNHCR's support. Sometimes it was hard to get something to eat, now I am able to feed my family. Apart from that, you can see I am able to [afford] something in terms of clothing, provide for my family, and also to provide clothes and shoes for my children, and purchase items for the kitchen. These are the types of opportunities we have now, as cooperative members, that other people in the community don't have. Now, nothing is a challenge.

*If you could share anything with the world, what would it be?*

I would like people to see what Indego is doing to for us. I hope that the Artisan Alliance will highlight this and help us to further market our products and find a wider market for them. I would request that you clearly communicate what we are doing and show our work to a wide audience. I would like you to share what we have achieved so far and help us find someone to finance product diversification in the future.

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## JEANETTE'S STORY

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<b>NAME:</b> Jeanette
<b>AGE:</b> 43
<b>FAMILY:</b> Husband
<b>LENGTH OF TIME AT MAHAMA CAMP:</b> 4 years



### *How did you begin working with Indego Africa?*

Here in the camp we have villages, mine is Mahama 2. I left my village and went around a bit to find materials that were similar to palm leaves, and I started to weave. One person came to my house and saw what I was weaving and asked me if I would sell it. I said yes, and when I said yes, he asked me how much I would sell it for. I said, "5,000 RWF," and he said, "No," that he would only give me 1,000 RWF. I said, "It is not possible for me to sell my products for that little amount of money." After, I was called by ARC [American Refugee Committee] and they asked if I was able to weave. I said, "Yes, I am able to weave." They gave us plastic thread to work with. We were working in the same place where Save the Children is working from. After, they told us that we would become weavers. This is where I first started working with Indego, where I first saw Chantal and the other trainers from Indego Africa. We were selected and put on the list, then we started to weave [for Indego]. In general, they [Indego] selected six people from every village. I was lucky, because I was on the committee of my village.

### *What is your favorite product to make for Indego Africa?*

I'm in Akeza Cooperative. I normally like to weave the prototypes for Indego. We first receive a printout that shows what we should be weaving. Then, we can also teach our cooperative how to weave the product. At the moment I am weaving a very big plateau. If you are able to come to my workspace, you can see it.

*Would you tell us a little about the changes in your life since you have started your partnership with Indego? What are some of the best parts? What are some of the challenges?*

The first time I discussed this with my husband, and I told him I would like to start working as a weaver. I told him, if anything [basic necessities] are missing at home, I will be the one to find them. My husband repairs bicycles. Basically, here in the camp, they don't give us clothes or shoes. But now, I am able to buy clothes and shoes because of the money I am earning from Indego. I am thankful for this. If you are working with Indego, you are able to buy and wear complete clothes [matching sets], which is very different from other refugees.

*What are your goals for the future?*

I would love to continue doing business. As I said, my husband repairs bicycles, but it is not on a continuous basis. So, if I were to get enough capital I would go somewhere and buy different materials and tell him that he has to sell them. I would open a boutique for him. I would continue to weave. This is what I would do.

*If you could share anything with the world, what would it be?*


In regard to my life, I am thankful because I am able to earn something. I would love to thank Indego for the training. I would love them to find more women, train them and teach them to earn money. If you look at the numbers, there are only a few people in each village [at Mahama] participating in Indego's program, if we had a larger number of people it would be better.

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## SPÈS'S STORY

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<b>NAME:</b> Spès
<b>AGE:</b> 35
<b>FAMILY:</b> Husband and four children
<b>LENGTH OF TIME AT MAHAMA CAMP:</b> 3 ½ years



*Would you tell us a little bit about how you came to Rwanda and how it has been adjusting to your new life here?*

It was quite a long journey for me, coming from Burundi. We used to live in the southern province of Rwanda, but then my father became sick and we returned to Burundi to be close to him. There was a great amount of political insecurity at this time.

When we returned to Burundi, we started a bar. People used to call us spies and many people would come to our bar as customers, but then start fights and cause trouble. Once a man planted a gun in our bar and started a fight so that the police would come. When the police arrived, they accused us of being spies and wanting to kill people.

After this incident we knew we were not safe. I was pregnant and told my husband that we needed to leave the country. We fled from our home. There was a terrible situation at the border with many people trying to leave Burundi. We met a smuggler who offered to take us to Rwanda. He told us we didn't have to pay any money for our little kids, just for my husband and me. We paid 20,000 RWF [about \$23 USD] per person for him to take us across the border.

After we crossed the border, we joined the other Burundian refugees. With the assistance of UNHCR we were able to make it to this camp [Mahama]. After all of this, I was able to become a community leader. I feel some hope and at least know that in our host country [Rwanda] we are safe. After I began working with Indego Africa, I became president [of Umuco Cooperative] and now I see that life is possible here.

### *How did you begin working with Indego Africa?*

There was a communication from Indego through UNHCR, where they asked each village's [at Mahama] representatives to send 2 trainees. So, this is how I met the representative of my village. He knew me and even knew I was able to work on new skills. So, we had a conversation and he agreed he would put me on the list. So, this is how I came to join Indego. Then, I realized that we would not be learning how to weave the Burundian product. It was different from my expectations. I realized it would be difficult for me to learn the skills, but in the end, I have seen that I am able to learn the new skills quickly.

### *Is the income you receive from your partnership with Indego helping you to meet your expenses?*

It is not enough, but it is a support for my family's expenses. I can say that this work is very valuable. Before joining this cooperative, we used to have some conflict within my family. But, after I joined this cooperative, because of the valuable contribution I am giving [to my family] I feel safe and I feel proud to be a part of my family.

### *Would you tell us a little about the changes in your life since you have started your partnership with Indego? What are some of the best parts? What are some of the challenges?*

There haven't been any particular challenges, but in terms of achievement, there is quite a bit. Before I partnered with Indego Africa, it was hard to get clothes for my children, and I told you I have four children, so to have enough clothes for them to wear was hard. Before, I also used to depend on my husband. Anything I needed, I would ask him, but I also knew that he didn't have any employment opportunities. But now, I am able to solve some of the family basics, such as having alternative sources of food. Before, we used to face a shortage of food. But now, we are no longer facing that challenge, of lacking something to eat. I am also able to support my husband to some extent, I am able to give him something like 2,000 RWF to buy something he might need. Things like that. This experience [partnering with Indego] has also increased my confidence, in terms of supporting my family.

### *What are your goals for the future?*

I would like to run a business of my own to support my income. In this camp, they are now giving us cash assistance. This creates an opportunity for those who run or would like to run shops to generate income. I would like to sell food items. I will find someone who has a bicycle that can go outside the camp and bring food items for me to sell [from the town outside the camp]. I could generate income this way.

### *If you could share anything with the world, what would it be?*

I would like to share our achievements so far [of her cooperative, Umuco] and would like to communicate to the world that we would like access to a wider market to sell our products. We would like to gain a following so we can run another separate business, aside from our cooperative with Indego Africa.

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# REFUSHE IN KENYA: A HOLISTIC PROGRAM FOR REFUGEE GIRLS



case

2

RefuSHE





## KENYA

**Established in 2008 by Anne Sweeney and Talyn Good, RefuSHE (formerly Heshima Kenya) works in Nairobi, Kenya to serve the most vulnerable, unaccompanied refugee.** These girls are particularly vulnerable to exploitation and abuse, and frequently “fall through the cracks.” Girls participating in RefuSHE’s program come from all over East Africa. Currently, the largest number of girls, 65%, come from the Democratic Republic of Congo, with other beneficiaries from Burundi, Eritrea, Ethiopia, Kenya, Rwanda, Somalia, South Sudan, and Uganda. Many of the girls have not been able to access any formal assistance in Kenya and are living in extreme poverty, without adequate shelter or medical care. Often times RefuSHE’s participants have received little to no education due to conflict in their home countries.



**To date, RefuSHE has served over 3,000 young woman and their children.**

With the creation of RefuSHE, Anne and Talyn wanted to “**create a one-of-a-kind community for young, refugee women to learn, grow, and become leaders in their own right.**”<sup>34</sup> Based on a holistic program model that allows the girls to experience a sense of safety and community, RefuSHE has succeeded in nurturing over 3,000 young women (and their young children), with each core program accommodating around 250 young women at any given time, as they work toward overcoming the challenges life has given them and achieving their potential.

## About Kenya

Located on the East Coast of Africa, Kenya is bordered by Ethiopia, Somalia, Sudan, Tanzania, and Uganda. **As a result of its stability and location, Kenya is currently host to one of the largest refugee populations in the world, with nearly half a million refugees residing in the country.** The Kenyan Government continues to struggle to balance national security concerns with the need to protect vulnerable refugee populations that have come to the country fleeing conflict and violence.

Colonized by the British in the 19<sup>th</sup> century, Kenya declared independence in 1963. With over 57 million inhabitants, Kenya is one of the most populous nations in the world. Kiswahili and English are the official languages of Kenya. However, many more languages are spoken in the country, a reflection of the nation's diversity. Ethnically diverse, Kenya is composed of around 47 different communities, the largest of which are the Bantu (60%), Nilotic (30%), and Cushitic. There are also Arabs, Asians, and Europeans living in Kenya. A majority Christian country, Muslims, Hindus, and other religious groups are also represented in Kenya.



## RefuSHE's Holistic Program

**RefuSHE is constructed around a unique trauma-informed program model that serves each girl's individual needs.** When a girl first comes to RefuSHE, she undergoes an intake assessment with Case Management staff to identify her needs. If a girl is identified as a protection case, she is given a place in RefuSHE's Safe House; otherwise, program staff will assist her to find a suitable independent living arrangement. Girls are enrolled in RefuSHE's "Girls Empowerment Project" or GEP, an alternative education program. During their time at the GEP, girls have the opportunity to take a vocational training course and join RefuSHE's social enterprise, the Artisan Collective. After graduating from RefuSHE's program, if a girl has not been resettled abroad, she creates a new life for herself using the skills she has learned and the sense of confidence and self-worth she has discovered.



***RefuSHE's unique holistic program model serves each girl's individual needs.***

## Case Management

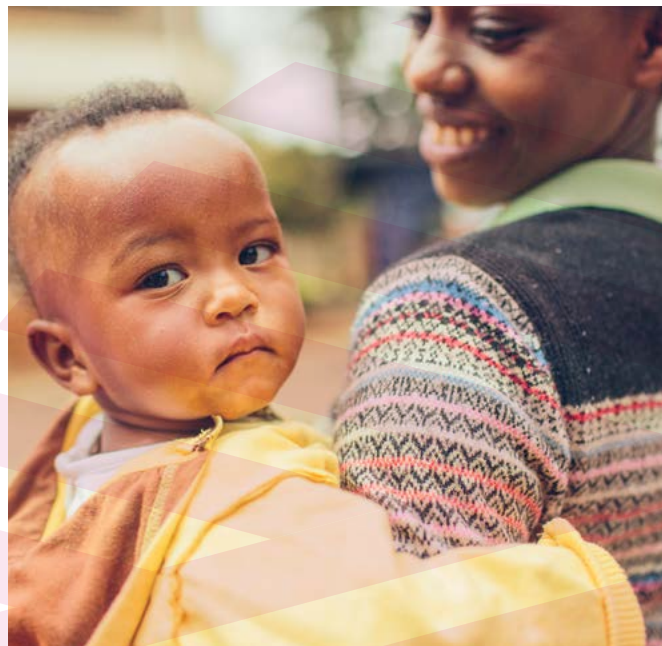
**Unaccompanied girls are susceptible to a wide range of risks, making them uniquely vulnerable.** They experience health, emotional, and protection risks other refugees do not, which is why Case Management is a critical component of the RefuSHE model. Case Management provides extensive intake assessments for all girls to determine which services they will need. Through Case Management, girls receive psychosocial counseling to address their mental health needs. Often, the girls are experiencing intense trauma and have post-traumatic stress disorder as a result of all they have been exposed to.

RefuSHE also makes sure that each girl has access to medical care by providing the funds, referrals, and transport necessary. When applicable, RefuSHE will provide translation services, as many recently-arrived girls do not speak Swahili or English. RefuSHE staff attend all appointments with the girls to ensure their safety. To make sure girls are in continually safe and secure living arrangements, those girls not residing in RefuSHE's Safe House have their homes visited regularly by Case Management staff for home assessments. Rent assistance is provided to all girls, as are monthly food baskets. The goal is to reduce the possibility that a girl will be displaced in the future.

RefuSHE provides support for girls to register their case with UNHCR and provides referrals for girls who are attempting to find their families through the American Red Cross. **RefuSHE also helps beneficiaries navigate the process of obtaining registration paperwork in Kenya with the Department of Refugee Affairs to solidify their refugee status.** In cases where a girl will be resettled or needs any form of legal aid, RefuSHE ensures the girl is given accurate information and that she is safe as she attends all necessary appointments. RefuSHE's wide partner network allows them to provide proper care and services for the myriad of challenges facing young refugee women.

## Safe House

Due to the conditions many of RefuSHE's beneficiaries have fled their home countries under, they are at high risk and require additional protection and time for recovery. RefuSHE has a one-of-a-kind Safe House in Kenya available to girls under 18. Infrequently, their Safe House will take in adolescent Kenyan girls and boys under 10 years old who face acute security concerns. RefuSHE's Safe House is formally registered by the Children's Department as a Charitable Children's Institution (CCI). About half of all girls staying at RefuSHE's Safe House have children of their own. **RefuSHE provides 24-hour staffing to the Safe House in order to care for residents, as well as 24-hour security.** Residents have a high level of case management support available to them at the Safe House, which includes counseling, life-skills classes, and medical and legal aid. Staff work to aid the healing and recovery of resident girls by providing a structured daily routine and fostering relationship-building between girls. Ultimately, the goal is for girls to successfully exit the Safe House and live in the community. Many of the girls who live on their own within this community have become roommates and are living independently in Nairobi.



## Education

### **The Girls Empowerment Project (GEP) is RefuSHE's alternative education program.**

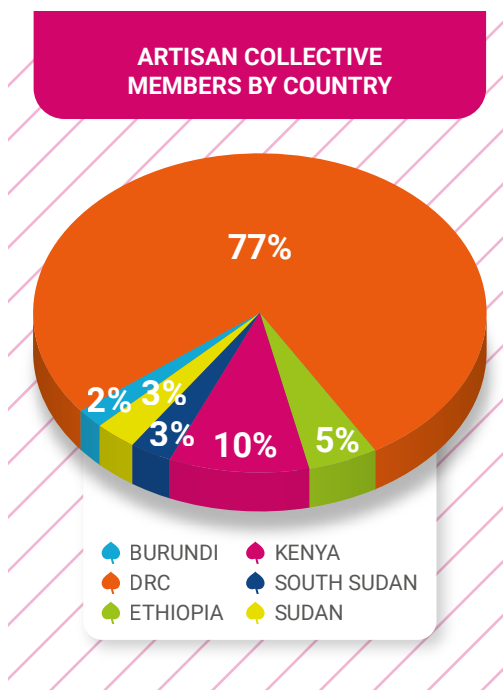
Participants are able to finish their education and achieve the Kenya Certificate for Primary Education (KCPE) while also taking classes in English and Swahili so that they are able to communicate with their new communities. Girls are offered life-skills courses on a variety of topics that cover everything from reproductive health to leadership. The goal of such courses is to provide the girls with access to resources in their new communities and equip them with the self-confidence to make their own decisions.

In addition to primary education and life-skills courses, the GEP provides all girls with 24 months of vocational training through a comprehensive tailoring program. **Girls learn essential skills such as cutting, stitching, patternmaking, and how to sew by hand and by machine.** These skills enable the girls to join RefuSHE's social enterprise, the Artisan Collective, start their own business, or work in the tailoring industry.

Since many girls in RefuSHE's program are young mothers, **the program also provides an onsite Early Childhood Development Center.** The center provides all day care for children while their mothers attend classes, vocational training, or work at the Artisan Collective workshop. Additionally, the center provides support for young mothers to develop their confidence as parents. Currently, there are over 60 infants and toddlers enrolled in the Early Childhood Development Center. RefuSHE provides girls with a small transportation stipend for their children as well, so that they are able to travel daily with their mothers to the center.

## Economic Independence

The Artisan Collective, RefuSHE's social enterprise, began with a young Somali woman named Dahabo. After enrolling in RefuSHE's program in 2009, she was then sponsored to learn resist-dyeing, an indigenous East African artform she had expressed interest in. Dahabo's training in resist-dyeing, or tie-and-dye, led her to found the Artisan Collective in 2012, a peer-driven collective that helps to foster economic independence for the young women of RefuSHE. **With a trauma-informed approach, the Artisan Collective helps girls to continue healing through the creative process and extended case management support.**



Currently, there are 40 young women in the Artisan Collective, and 23 of them are mothers. The artisans create beautiful, one-of-a-kind hand-dyed scarves and accessories for sale in Kenya and through the RefuSHE online store in the U.S. RefuSHE invests 100% of all revenue back into the organization's programs and pays stipends to Artisan Collective members.



*Of the  
**40** young  
women currently  
in the Artisan  
Collective,  
**23** are  
mothers.*

The artisans are involved in almost all aspects of production, from acquiring materials, designing, sampling, and finishing products. During their time with the Artisan Collective, each girl is given a monthly stipend that enables her to pay rent, cover her expenses, and generate savings. So far, of the 160 artisans who have participated in the Artisan Collective, over 70% have achieved economic independence.<sup>35</sup> RefuSHE sets aside a portion of each girl's monthly stipend in savings each month, so that when she exits the program, she has money to help her make the transition to living independently.

**Artisans participating in the Artisan Collective also learn entrepreneurial skills, as they build their business acumen through a focused curriculum.** RefuSHE's business curriculum begins while girls are first enrolled in the GEP and continues throughout their time at the Artisan Collective. By providing the girls with skills to manage money, conduct market research, and the ability to write and execute their own business plan, the business curriculum aids all participants of RefuSHE's program and the artisans of the Artisan Collective in making a successful exit.



***70%** of young  
women who have  
participated in  
the Artisan  
Collective have  
achieved economic  
independence.*



## Community Outreach

RefuSHE's work in Kenya doesn't end with the GEP and the Artisan Collective. **Strengthening social networks within the refugee community is fundamental to RefuSHE's holistic approach.** The organization has developed a comprehensive community outreach program providing support to the urban community where refugee girls live. The goal of the community outreach program is to strengthen local networks and build awareness of sexual and gender-based violence (SGBV) prevention. To do this, RefuSHE conducts regular workshops focused on the prevention of SGBV and information sharing about human rights. RefuSHE also provides support for local Women's Ambassador Groups (WAGs) and Junior Ambassador Groups (JAGs) that work to build a community network for refugee women, and promotes livelihood training and activities. RefuSHE has a satellite campus in Eastleigh, a predominantly Somali neighborhood in Nairobi, where many of these activities are carried out.

WAGs work to build community networks with the support of RefuSHE staff and help to provide life-skills certifications and literacy courses for refugee women in the greater community. To help foster independence, RefuSHE works to provide access to small business loans, business and financial literacy training, adult education classes, case management, and psychosocial counseling. The community outreach team regularly takes loan recipients on tours of successful businesses so that they can learn best practices. The JAGs, who are graduates of RefuSHE's Girls Empowerment Project, work to promote dialogue on SGBV, human rights, and life-skills. They also identify vulnerable cases in the community for referral to RefuSHE's programs.

## The Urban Context

Through community outreach efforts, RefuSHE has been able to gather useful data to understand the urban refugee community in Nairobi. Aware of the unique challenges urban refugees face in terms of risk, exploitation, health needs, and barriers to formal assistance, **RefuSHE has been able to better tailor their approach over time to best meet the needs of the girls the organization serves.** Unaccompanied young girls, especially in an urban setting, face their own set of risk factors, including "sexualized violence and physical abuse, marginalization and living in transient and hostile environments, domestic servitude, higher risk of depression, Post-Traumatic Stress Disorder (PTSD) and stress-related conditions, higher rates of illiteracy and less avenues for achieving self-sufficiency, higher risk of forced marriage and early pregnancy, higher risk of Female Genital Mutilation (FGM)/Female Genital Cutting (FGC) and complications as a result of surviving FGM/FGC, xenophobia, extortion, and persecution from host communities."<sup>36</sup>



*There are over  
**55,000** refugees  
currently registered  
in Kenya's urban  
centers, and  
numerous remain  
unregistered.*

With over 55,000 refugees currently registered in Nairobi and other Kenyan cities (and numerous others unregistered), **urban refugees play a huge part in the economic and social life of urban Kenya.** Unaccompanied women and girls frequently flee the refugee camps and head to urban areas as they are at a high risk for sexual and gender-based violence within the refugee camps. Girls have repeatedly said that they would face “the same trouble as back in their countries” if they were to live in refugee camps, the majority believing they would be raped or killed.<sup>37</sup> Unfortunately, the urban setting does not provide unaccompanied girls with immunity to sexual and gender-based violence or other hardships. Reports of rape, extortion by security forces, and robbery are common. Girls without registration paperwork from UNHCR are even more vulnerable.

## Who Does RefuSHE Assist?

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RefuSHE assists unaccompanied minor girls who have come to Kenya. Kenya plays host to a diverse refugee population, with **the majority of refugees hailing from Somalia (54.5%), South Sudan (24.5%), Congo (8.8%), and Ethiopia (5.9%).**<sup>38</sup> Other refugees in Kenya have come from Burundi, Eritrea, Rwanda, Sudan, and Uganda, making up 6.4% of the total number of refugees in Kenya. **At the end of April 2019, the total number of refugees residing in Kenya totaled 473, 971.**<sup>39</sup> Kenya’s central location to the ever-evolving humanitarian crises in Sub-Saharan Africa make the nation a prime destination for those fleeing conflict. Just under half of the refugees in Kenya live in Dadaab Refugee Camp (44%), while a further 40% reside at Kakuma Camp. The remaining 16% of refugees live in urban areas, primarily Nairobi.

## Democratic Republic of Congo Crisis

Unrest in the Democratic Republic of Congo (DRC) has resulted in the displacement of 4.5 million Congolese. 541,000 Congolese are refugees as a result of the violence.<sup>40</sup> A Civil War raged in the Democratic Republic of Congo until 2003; however, violence has continued to persist, and many Congolese are still subject to murder, sexual violence, mutilation, and unjustified arrest and detention. To add to the chaos, the Democratic Republic of Congo is also hosting refugees from South Sudan, Burundi, and the Central African Republic.

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## Ethiopia Crisis

Years of heightening oppression by the government through the use of brutal violence, silencing the media, economic interventions, and controversial land reforms fueled an eruption of public outrage and protests in Ethiopia that came to a head in 2014. By 2016, the Ethiopian government had declared a state of emergency holding the nation under martial law for 10 months. While the situation has since deescalated with political prisoners being freed in January of 2018 and the closure of the infamous Maekelawi detention center in Addis Ababa, thousands of Ethiopians fled the conflict, finding refuge in Kenya.<sup>41</sup>

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## Somalia Crisis

Somalia has been subjected to the repercussions of a civil war, state collapse, clan war, drought, famine, food insecurity, and the al Qaeda franchise al Shabab operating in and around Mogadishu. The terrorist group routinely stages attacks that injure and kill civilians. Somalis also regularly experience inter-clan and inter-security force violence, along with fallout from the Somali military's operations against al Shabab. Al Shabab has aggressively recruited children and the communities who are unwilling to surrender their children face dire consequences. However, most groups taking part in the Somali conflict have also committed serious abuses against children. Women and girls in Somalia are at particular risk for sexual and gender-based violence, especially by armed men.<sup>42</sup> A combination of violence and food insecurity has caused many to flee the country. In Kenya, there is a vibrant Somali community in the Eastleigh area of Nairobi.

## South Sudan Crisis

South Sudan is set to become the largest refugee and humanitarian crisis in Africa, with refugee numbers expected to reach over 3 million. Over 90% of those displaced are women and children.<sup>43</sup> Political conflict, economic trouble, and severe drought triggered the crisis in the young nation of South Sudan. The fledgling nation gained independence in 2011; however, shortly after, the Sudan People's Liberation Movement became divided, and fighting broke out on the streets of the capital, Juba. Women frequently report sexual and gender-based violence, abduction of children, and murder of their husbands. One in three South Sudanese are forcibly displaced. After Syria and Afghanistan, South Sudan is the most fled from nation in the world.



## Kenyan Refugee Law

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**Kenyan refugee law requires all refugees and asylum seekers to be registered both with the Kenyan Government and with UNHCR.** This process begins with a refugee status determination and a required appearance before the Department of Refugee Affairs (DRA). There is a great deal of confusion, as both the DRA and UNHCR register refugees and run processes in parallel.<sup>44</sup> While accelerated processing is permitted for unaccompanied minors and victims of SGBV, the burden of proof when applying for refugee status is on the applicant. For a period of time, the Kenyan Government permitted refugees to reside in urban areas and began registering individuals in Nairobi, Malindi, Mombasa, and Nakuru.<sup>45</sup>



***Terrorist attacks in Kenya have led to numerous changes in refugee law. All refugees in Kenya are required to be registered.***

In 2012, after a series of terrorist attacks, the Kenyan Government issued a directive, also known as the encampment policy, requiring all refugees in urban areas to relocate to refugee camps. This directive was later overturned by the High Court. Once again, in 2014 Kenya made changes to the Refugees Act of 2006, trying to make the encampment policy permanent. One of the changes to the law required “every person who has applied for recognition of his status as a refugee and every member of his family shall remain in the designated refugee camp until the processing of their status

is concluded.”<sup>46</sup> In 2015, this revision was also declared void. The unprecedented law would have had a severe impact on vulnerable unaccompanied minors, especially girls, given their fears of SGBV and other violence in the camps.

## Challenges Faced by Refugees in Kenya

Economic inclusion of refugees in Kenya is a tenuous subject. While technically free to participate in any form of self-employment, refugees need formal authorization in the form of a work permit to take on other forms of employment. According to Kenyan law, “every refugee and member of his family in Kenya shall, in respect of wage-earning employment, be subject to the same restrictions as are imposed on persons who are not citizens of Kenya.”<sup>47</sup> The Kenyan Government has waived the cost of the class M work permit; however, the process to obtain one is difficult and convoluted. Refugees must first find an employer willing to sponsor them for a work permit. The employer must submit an application for the refugee new hire, and then the application must be processed. In many cases, the processing takes six months or more, and some applications are rejected. During the time an application is processing, the refugee may not work for the employer and the permit must be renewed every two years. This process often keeps refugees out of the formal workforce.

## Status of Women in Kenya

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Traditional views about the roles of women restrict their ability to contribute to the Kenyan economy, especially in terms of economic growth. In 2010, the government took steps to address gender inequality in its new Constitution. Unfortunately, women in Kenya are still frequently subject to gender-based violence, with about 45% of women aged 15-49 having experienced physical or sexual violence.<sup>48</sup> Colonialism drastically reduced women’s property rights, and the issue is still a challenge today. A significant gender gap continues to exist in terms of land access, although there are equality requirements present in property and inheritance laws.

Women also have limited access to credit. In terms of political office, Kenyan women hold few positions at the national level with women accounting for only 23 out of 290 members of parliament; three out of 47 senators; and six out of 22 cabinet secretaries.<sup>49</sup> Women also do not participate at a high rate in electoral politics. In the 2017 general elections, only 8.7% of the candidates were female.

In Kenya,  
**45% of women aged 15-49 have experienced physical or sexual violence.**



## Women's Economic Participation in East Africa

Kenya is located in East Africa, where 80% of women participate in the labor force, the highest percentage on the continent.<sup>50</sup> However, given the challenges women face in participating in economic life, they require enhanced support to access economic opportunities. Often, labor markets in Africa have barriers to entry that women are unable to breach. Occupational and sectoral segregation, large wage gaps, access to finance, and legal barriers often leave women vulnerable and stuck in low wage work.<sup>51</sup> Marginalized women, especially refugee women and impoverished women, according to the United Nations Economic Commission on Africa, would reap the most benefit from a loan or access to capital.<sup>52</sup> However, "humanitarian settings and fragile contexts are particularly difficult economic environments for women because of the persistent overlap between gender inequality, resource accessibility, poverty, and legal status."<sup>53</sup>

**80% of women in East Africa participate in the labor force, the highest percentage on the continent.**



Female entrepreneurship is considered to be the major short-term policy tool for improving women's economic opportunities, given the difficult labor market conditions in Africa.<sup>54</sup> When organizations like RefuSHE provide a path to economic independence for young women, they help to increase women's capital in society. "Women's capital – human, financial and physical – endowments increase along with their access to and benefits from economic opportunities leading to improved agency and voice."<sup>55</sup> **Economic participation yields greater agency for women in the private sphere, giving them more voice in decisions within the home and a voice in the public sphere, increasing their participation in civil society.**<sup>56</sup> Since women often reinvest the majority of their income in their households, the impact of increasing women's economic participation reverberates far out into the community.



# OBSERVATIONS FROM THE FIELD

case **2** RefuSHE

**Nestled in a quiet neighborhood in Nairobi, RefuSHE's main campus is a haven for the girls participating in the Girls Empowerment Program (GEP) and the Artisan Collective.**

After passing through security, visitors are transported into a tranquil garden surrounding the program buildings. Laughter and the chatter of girls are punctuated by the sound of birds chirping and a lazy breeze blowing through the flowers and trees. Each of the classrooms used for the GEP is packed with students paying rapt attention to their teacher. The students are eager to share with the Artisan Alliance the lessons they have been working on and to demonstrate their English-speaking ability. By lunchtime, a delicious smell permeates the air. RefuSHE serves all the girls lunch daily. Music starts on the patio where the girls gather to eat their midday meal and socialize. It could be any high school, anywhere in the world – however, the numerous girls that reappear later in the day with small children remind one of the special nature of this place.

In late afternoon, the Artisan Collective's workshop is buzzing with activity. The members are working to prepare for visitors who will attend demonstrations the following day for Nairobi

Design Week. A few of the girls sit at sewing machines, finishing scarves, while others help to clean up the workshop and display a selection of scarves that will be for sale. The following day, the girls proudly give demonstrations of their tie-and-dye process for the guests gathered on campus. They deftly roll and tie the scarves, mix dye, and showcase their process. Guests from as far away as France are in attendance and ask the girls many questions about their creative process. Some of the guests photograph and videotape the demonstrations. Well-spoken and professional, the girls beam with pride.

After the demonstrations have concluded, the girls are once again gathered on the patio. Music is blasting and the girls start to dance. Group after group of girls dance to traditional music from their home countries, for the moment, they are free of stress and worry. One of the staff members, teary-eyed, says, "I love to see them like this. They are so happy and free—just girls." The normalcy of the moment is what makes it so beautiful. These girls have overcome incredible hardship and have been forced into adulthood too soon. Seeing them act their age is proof of how far they have all come since arriving at RefuSHE.



# PROGRAM ANALYSIS

case

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RefuSHE



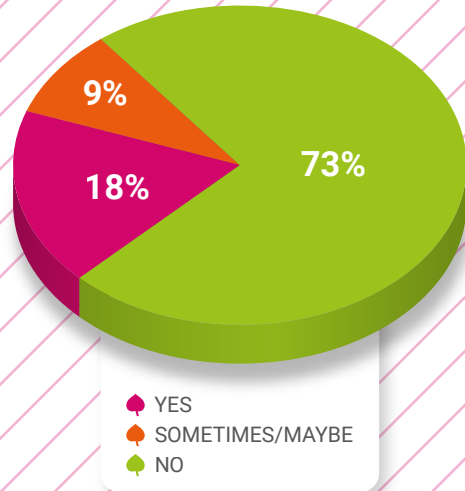
## RefuSHE's Impact on the Unaccompanied Girls of Nairobi

RefuSHE has helped thousands of young women and their children since 2008. Spending on average seven years enrolled in RefuSHE's programs, girls develop into confident young adults with the life-skills, education, vocational training, and savings needed to start independent lives, whether they resettle abroad or remain in Kenya. To assess the impact of participating in RefuSHE's holistic program, specifically their Artisan Collective, the Artisan Alliance anonymously surveyed the young women who are members of the Artisan Collective.

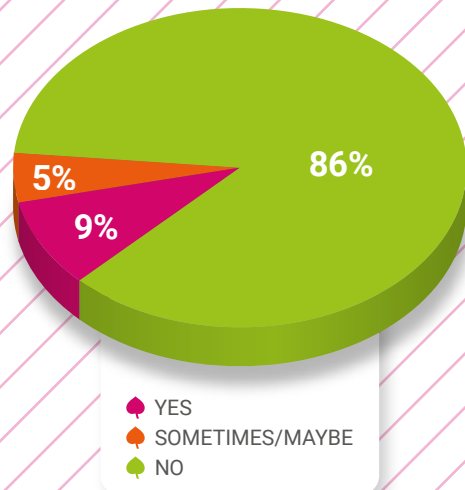
Most significantly, 82% of girls surveyed indicated that they had an improvement in the quality of their life since joining the Artisan Collective, while 91% stated they were able to save money for the future. 77% felt they would use the skills they learned at RefuSHE later in life. Another 86% of the girls felt that they earned more than other refugees in Nairobi, at least sometimes. While many of the girls expressed that they wished they made more money from their participation in the Artisan Collective, RefuSHE does invest 100% of all revenue back into the programs that support them, but as a non-employment program, the Collective must operate under the legal restrictions on income for refugees.

The benefits for girls participating in RefuSHE's programs are far beyond monetary. The psychosocial support, sense of community, and hope given to the unaccompanied girls is life-changing. Jessica, who is currently a member of the Artisan Collective, told the Artisan Alliance that she had dreamt of being a doctor before she became a refugee. Now, her dreams have changed, but she is excited to see her dream live on in her young daughter, who wishes to become a doctor when she grows up. "Now I just want to work hard to support her dream," Jessica said. Mirelle, an alumna of the program, told the Artisan Alliance, "I was hopeless, but now I believe I have really healed. Before, I couldn't tell my story without crying. I can really say I am who I am because I passed through here [RefuSHE]."

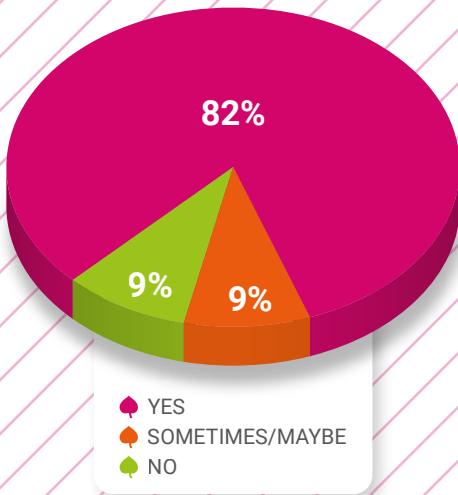
### WORK OPPORTUNITIES AVAILABLE IN NAIROBI



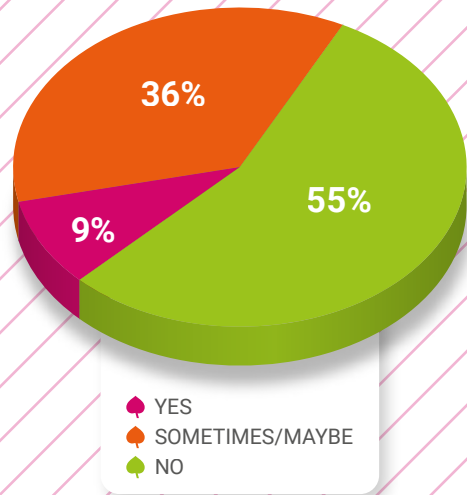
### INCREASED MONTHLY INCOME SINCE JOINING REFUSHE



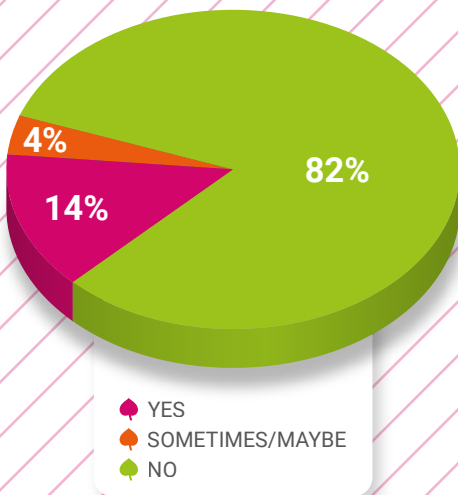
**IMPROVED QUALITY OF LIFE  
SINCE JOINING REFUSHE**



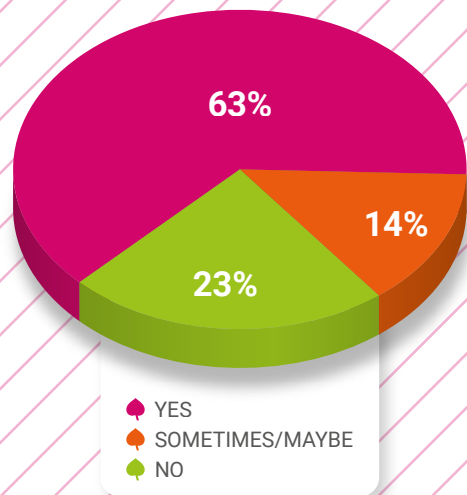
**ABLE TO AFFORD CHILD  
EDUCATION EXPENSES**



**ABLE TO MEET FINANCIAL NEEDS  
SINCE JOINING REFUSHE**

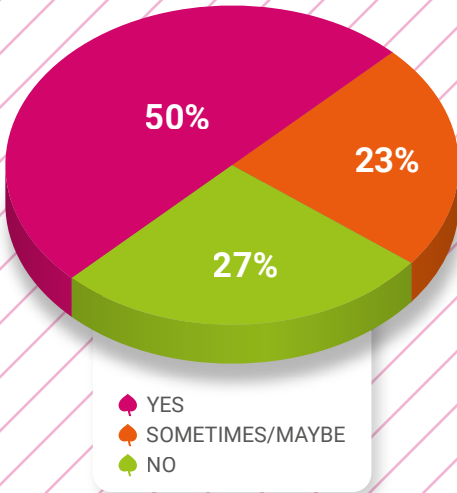


**LEARNED TRANSFERRABLE SKILLS  
THROUGH REFUSHE'S PROGRAM**

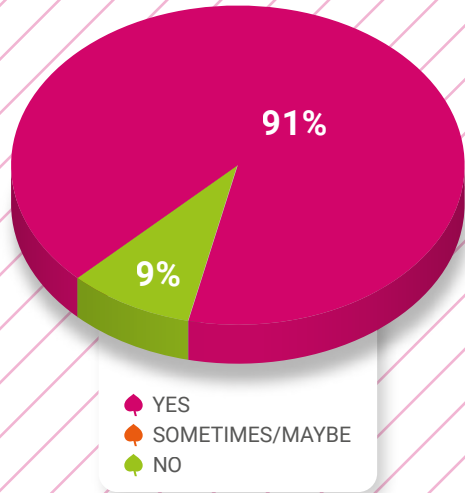




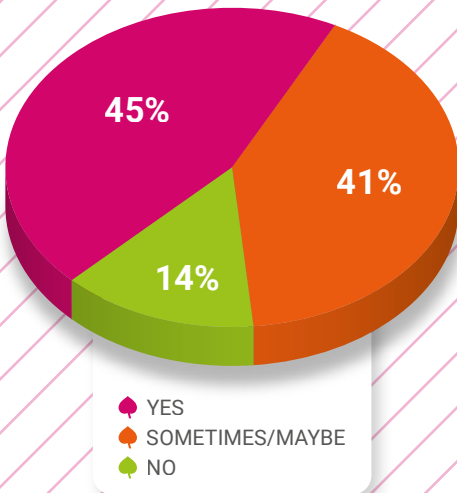
**WOULD REPEAT THE DECISION TO JOIN REFUSHE'S PROGRAM**



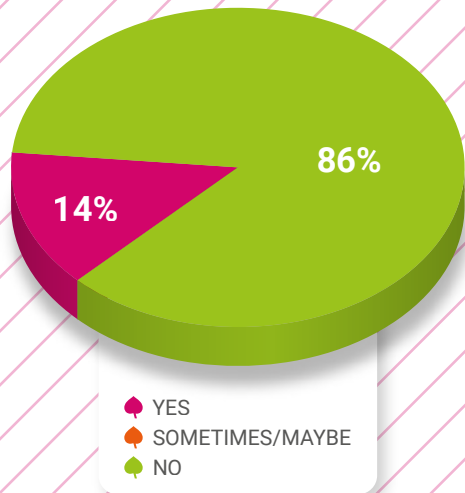
**ABLE TO SAVE MONEY FOR THE FUTURE**



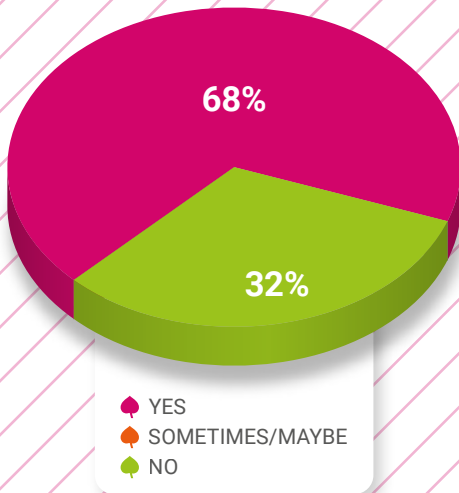
**MAKING MORE INCOME THAN OTHER REFUGEES IN NAIROBI**



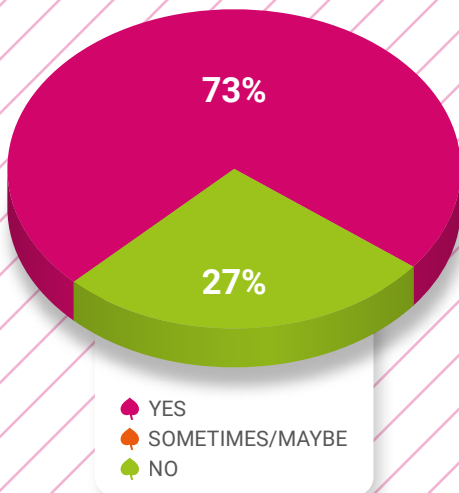
**ABLE TO INDEPENDENTLY SAVE MONEY FOR THE FUTURE**



### PLAN TO START A NEW BUSINESS



### WOULD FIND A LOAN HELPFUL TO START A NEW BUSINESS



## Defining Program Characteristics

### Employ High-Quality Local Staff

RefuSHE employs a dedicated, local Kenyan staff. RefuSHE's staff have a wide range of responsibilities, such as navigating the complex nature of the Kenyan Department of Refugee Affairs (DRA) and UNHCR, providing professional counseling, teaching accelerated education and language, and being a second family to the girls. RefuSHE's local staff are aware of cultural differences that may create challenges for the girls and are also able to help international staff negotiate local language, culture, and norms. The commitment of the staff to the well-being of the girls goes far beyond the demands of their jobs. Mirelle, a program alumna, said the staff would even check on her on the weekend, just to make sure she was okay when she was going through a particularly difficult time.

### Implement a Holistic Model

One of the keys to the high number of successful exits from RefuSHE's program is the organization's holistic program model. RefuSHE focuses on the wellbeing of the whole girl. By providing psychosocial support, protection, education, a sense of community, pertinent life-skills, and business training, RefuSHE gives girls a full range of tools to be successful after exit. A key part of RefuSHE's holistic program is teaching the girls how to become their own best advocates. **By enabling the girls with information and critical life-skills, no matter where they choose to make their lives after they exit the program, they will be well equipped to manage their lives and make decisions on their own behalf.**

## Higher Focus on Beneficiary than Business

RefuSHE is unique in that the organization does not emphasize sales volume or expanding production. Rather, the focus of RefuSHE is on what will benefit the girls enrolled in the organization's programs. **It is evident from speaking with both local and international staff that the "business aspect" of RefuSHE will always come second to uplifting each individual girl that participates in the program.**



## Is RefuSHE's Program in Kenya Replicable?

Replicating the holistic program that RefuSHE has implemented in Nairobi, Kenya, may be possible elsewhere. However, the amount of time needed to replicate the program may prove to be a challenge. RefuSHE's program in Nairobi has been built out over the years and relies on trust relationships within the community to gain referrals and provide resources.

The Kenyan Government's laws regarding refugees may make the work of RefuSHE more difficult in regard to successful exit for young women who are planning to stay in Kenya. Economic independence is challenging when work permits are hard to obtain. In this respect, should RefuSHE's program model be replicated elsewhere, the refugee laws may prove easier to work with.

In deciding whether or not to replicate RefuSHE's program, need should be assessed. The refugee population should be evaluated for unaccompanied minor girls to determine if the program is needed. The specific refugee populations in Kenya may have a higher percentage of unaccompanied minors than in the country where the program would be recreated. Available resources should also be assessed to establish whether or not replication of the program is duplicating services already provided to the refugee population.

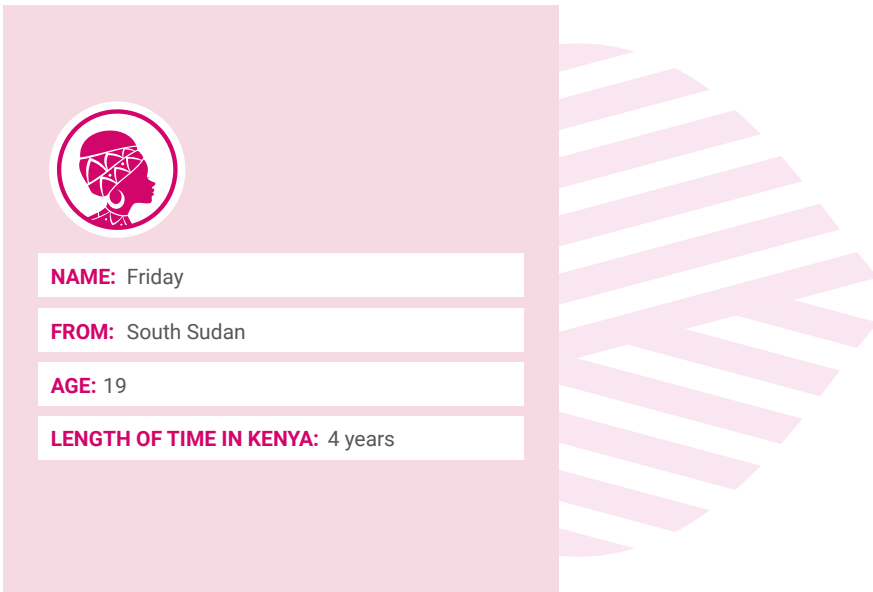
## Refugee Artisan Profiles

Since not all impact can be quantified through a survey, the Artisan Alliance spoke with four young women in the Artisan Collective at length. They generously shared their stories, struggles, successes, and dreams for the future with us.

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## FRIDAY'S STORY

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### *Would you introduce yourself to us?*

My name is Friday, I am South Sudanese and I came here in December of 2015.

### *How did you first come to Kenya? How has it been getting adjusted to life here?*

Actually, at first, life wasn't easy. When I came to Kenya, I didn't know anyone. I didn't have anyone. I had no support, so life was difficult for me.

When war broke out in South Sudan, I stayed with my sister. Actually, her husband was the one who took me to school. During the war, in about 2013, my brother-in-law was killed. At that time, I was very young. We went to a place where we could be safe from the fighting (UNMISS). In 2015, a relative forced me to get married to an old man, because no one could take me to school and I had no option. It was very hard, I was 16 years old—I was very young. When they gave me to that old man, we stayed for two weeks together. He used me like his wife. But thank God, I got help from my cousin and his friends to run away.

When I came here, I stayed with some friends. They wanted to take me back to South Sudan. Oh my God, where would I go? I didn't even know about the UN. I asked some Kenyans about the UN and I heard that they would help people having problems. My friends took me there, and the UN took me to a transit facility. I stayed there for two months and then they connected me to RefuSHE. I stayed in the Safe House for a year and a half.

### *How was it staying in the safe house and meeting the other girls?*

When I was staying in the safe house, I learned how to stay with different girls. We were very different. I was able to share my story and most of them had problems like me. At that time, I felt like my life was useless, because I was young and I didn't know what had happened to me. I saw this as something that would affect my future. I went to counseling—they counseled me. They took me back to school.

### *What was it like when you joined RefuSHE?*

[RefuSHE] helped me a lot. They took me to the hospital, gave me a lot of counseling, and gave me food. I learned how to stay with different girls. Most of my friends are Congolese and Burundians. I realize that we are different colors, but actually the same. You get to know their culture, food, behavior, what they like and don't like. I learned to love Ethiopian food.

At first, if you aren't used to living with a lot of girls, you will say to yourself, "Wow, this is a lot of noise!" Because you aren't used to it. At first, I just felt sad. I didn't love it. After a few weeks, I thought it was a wonderful place, I started to make friends. When you go somewhere where you don't have friends, you won't love it immediately, you just feel lonely and bored. You feel isolated. But, I made friends, and they welcomed me. I didn't even know how to speak Swahili, and most of the girls speak Swahili. I only knew Arabic and a little English, so it was so hard for me to communicate. I feel at home now; I have a lot of sisters. We have fun here.

### *Would you tell us about joining the Artisan Collective?*

It was good, and I had to learn some new things. When I was in tailoring, we just had to learn how to stitch, sew clothes and bags. In the Collective, I learned about dyes and how to do dyeing.

### *What are your goals for the future?*

If I continue doing some design, stitching clothes, and selling some bags, I can continue with school. I want to go to university, even if I don't study engineering, I could take an easier course, like accounting. While I'm doing my business, I can go to school.

I also changed my dream for school. I came to realize that my passion is when I empower someone and help them with their problems. That makes me happy. I want to support ladies who have been through what I have been through.

It's so traumatizing, going through a forced marriage is so difficult. It's not only in South Sudan. After I can study human rights, especially women's rights and help others. If I tell my story, then afterward, other ladies can say, "If Friday can succeed, why not me? I want to move on with my life."

### *If you could tell the world one thing, what would you say?*

I would tell especially young people: Life is a long journey. You have to be patient and work hard for what you want. Focus on what you want and you will achieve it, if you have confidence. Don't listen to people who tell you that you won't make it. It doesn't matter how old you are or how many years you've wasted—just focus on what you want. Look to your future and leave your past behind.

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## MARTHA'S STORY

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**NAME:** Martha

**FROM:** Democratic Republic of Congo

**AGE:** 20

**LENGTH OF TIME IN KENYA:** 4 years

### *Would you introduce yourself to us?*

My name is Martha, I'm from the capital of Congo. I came to Kenya in February of 2015 from the Congo. My father was a politician and he was killed by the opposition. I joined RefuSHE in August of 2015. I graduated in January of 2017 and then I joined the Artisan Collective in May.

### *What are some of the challenges and what are some of your favorite parts of being in Artisan Collective?*

Before, I didn't even speak English, just Kiswahili. I was struggling to speak with people, I didn't even know the language. Now, my English has improved and I know how to stitch and dye. I learned how to stitch here. I've enjoyed learning all the skills.

I would like it if the program added other skills, like hairdressing. This would be really good.

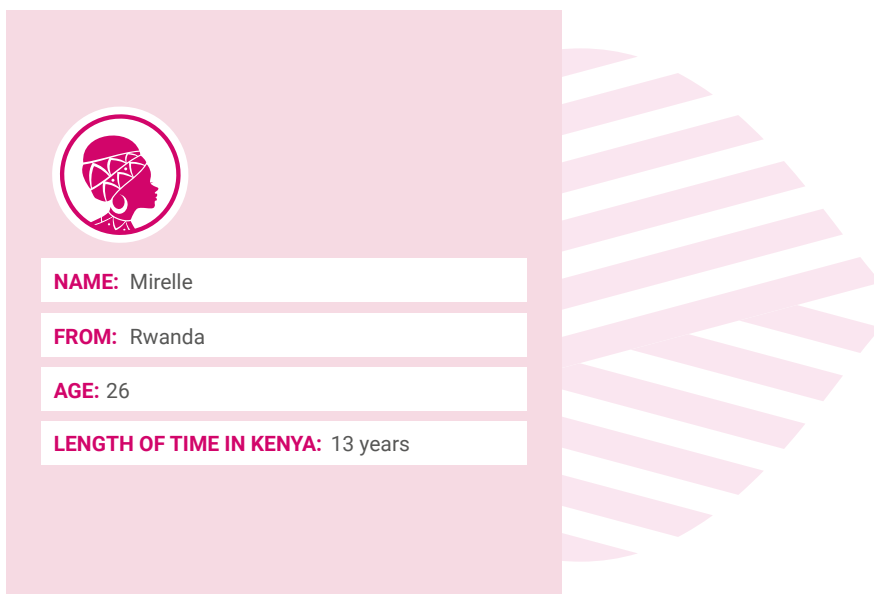
### *What are your goals for the future?*

I hope I get my certificate so that I can go to university. I want to become a surgeon. I want to do general surgery. I would like to start my own business, sewing and selling bedsheets, baby bed sheets, these sort of things.

### *If you could tell the world one thing, what would you say?*

I'm just looking forward now and thinking about my future.

## MIRELLE'S STORY



### *Would you introduce yourself to us?*

My name is Mirelle and I'm a refugee from Rwanda. I came here in 2006. Now I am 26. I have two sons. The first son—how can I say this—when I became pregnant with him, I was not willing. My second son, I am married now. I have been through a lot, and it hasn't been easy. Some years back I left RefuSHE, but I can really say I am who I am because I passed through here.

I came here when I was two months pregnant with my firstborn. It was an unwanted pregnancy. It was not my wish to be pregnant, so I was depressed. I didn't know how to avoid the baby and I was very young. I was thinking about people who went for an abortion. I was so stressed wondering how I would deal with the child. The father was very old and was not even responsible. He ran away— it's a long story. I wasn't able to accept that I was pregnant by an old man.

So when I was in [RefuSHE], I would go home and think about how to end my life because I could not deal with it. But, there were some staff, especially one woman, she would come and talk to me and tell me it is okay. She would always bring me to her office to talk, just to keep me busy. After a while, the baby was so big.

[RefuSHE] supported me with the baby, with everything. When I first had him, I didn't know how I would love him. I don't know where this love came from, but with counselling, everything fell into place. My son is six years old now. He is in school and doing very well.

I was very depressed, I had dropped out of secondary school, I had no parents to look after me, no relatives in Kenya. I felt like my life had no meaning, I was wondering how to deal with my son. I was wondering what I would do.

But, they really care here at [RefuSHE]. The staff are so clever, they will call you, even on the weekend, just to check on you and keep you busy. I am so lucky I passed through here. I can never forget.

### *What was it like when you first came to Kenya?*

I was in Kenya for almost five years before I found [RefuSHE]. Those five years were hell. I didn't know RefuSHE or the UN existed. The way that [RefuSHE] processes your documents—they help you. I was just a street girl. Where do you sleep? If I found somewhere to sleep, I was okay, but I didn't have somewhere to sleep every day. If I would meet someone and she would offer me a job to be a house girl, I would see it as an opportunity to find somewhere to sleep. Sometimes these women would be tired of me and send me away. Sometimes I would go to church and hope to find someone with a heart.

### *What happened when you went to RefuSHE?*

At RefuSHE they look at your age and see if you are capable of living outside or at the Safe House. At that time, I was pregnant, and there was a nice woman, she said she would help look after me, that I was a good girl and helped her with her laundry and children. RefuSHE brought me a mattress and bedding to her house, and they would bring food baskets. Even now I remember her and stay in touch with her. That life... I think now I really am healed, because before when I would share this story, I would just cry. Thank God.

I remember when they [Kenyan Government] refused to give me my documents. I had to go to Rwanda to get paperwork in 2017. I didn't have any other options. Especially since my son is in school, and he needed to have documents. So much has happened. I am so excited to share my story.

When I was at RefuSHE, I was a single mom. I don't know, I have this talent in me, I'm always able to think of ideas. I was working at the Artisan Collective, doing tailoring, making scarves. But I would think of other ways to make money. I would sell fruit. I would buy fruit from the local market and sell to the staff at RefuSHE. I would make sure the fruit was very clean so they would like it.

Life was very hard. Even though we were being paid a salary, transport, everything, it was still very little money. I had to think how to make more. When I would go home, I would be so happy from making extra money, I would cry. Then one day I started making eggs, and then chapati. I would make bread and mandazi. I would sell all of these things. I don't know where I got all this energy. I would wake up at five in the morning and go to the local market to buy what I needed, because people are there that early and I couldn't be late to the Artisan Collective.

### *What did you do when you exited the Artisan Collective?*

When it was time for me to exit the Collective, the staff saw that I had something in me. They were very supportive. They told me to think of an idea for a business. I was so worried; I was used to having a monthly salary and didn't want to mess with my landlord! I started a business making mandazi, and I had 12 boys working for me. Then, I came up with the idea of starting a restaurant. At first, I was bringing lunches to meetings. I would charge according to what was in the lunch.

Is there someone now who is stubborn like me in the Artisan Collective? When we would go to sell scarves, I was always the first one on the list. We wouldn't always have customers, so we would have to pass out flyers and talk to people to come buy our scarves. I was very happy. I love talking to the customers. When we would go, we would sell! I felt bad to exit the program, but I knew I was going on to other things. I left in 2016.



### *What was the best part of being at RefuSHE?*

The best part is that there are many different girls and we are able to share our ideas and stories. You realize that there are others that have bigger problems than you have, and you realize that you aren't alone.

### *What were the biggest changes when you came to RefuSHE and the Collective?*

When I came to RefuSHE, I was not talkative, I was so quiet. I felt that my problems were so big, and I would just sit underneath a tree crying all day. The staff would not allow that though. They would do everything possible to get you to smile. I learned to open my heart and share my story, share my past. Now, I am doing very well.

### *What are your goals for the future?*

Now my business is doing very well [her restaurant and catering business]. There are some challenges when people learn you are a foreigner, though. I'm focusing on making my life better. I want to hire more people. I want to go to school and then work with the UN, to help people who are like me. I know there are so many. I hope I can hire them at my restaurant. I would also like to go into social work so that I can help others.

### *If you could tell the world anything, what would you say?*

I'm hardworking, and I started from nothing. I'm not proud, or too good to do any job. I was a high school dropout, but I went back and finished. Maybe someone is having a problem similar to the one I had and can listen to my story and feel better about her future.

Please don't forget to share how important RefuSHE is. I was never accepted the way I was accepted here.

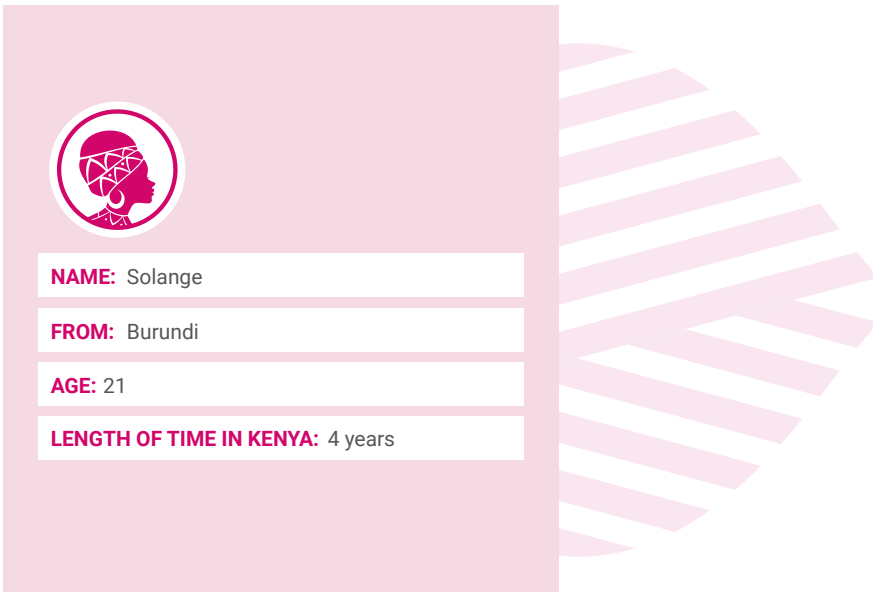
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## SOLANGE'S STORY

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### *How did you find RefuSHE? Would you tell us about the experience after you arrived at RefuSHE?*

After I came to Kenya, UNHCR found me and brought me to RefuSHE. When I first came, I didn't know anyone. I was so lonely; I was always by myself. But then, I liked being in class all the time. I joined the tailoring program and was in it for about 8 months before I graduated. I really liked it. I enjoyed patternmaking the most and learning how to stitch.

### *How was it joining the Artisan Collective?*

I joined the Collective in 2017. It has helped me a lot. I am now able to save money, so if I have an emergency, I will be okay. I also try to put some savings aside by myself too. I have to pay for rent and food, so I'm not always able to put away a lot.

### *What are some of the challenges and what are some of your favorite parts of being in the collective?*

Everything in the Collective is making me happy. I haven't had any stress since joining. My only challenge is that our stipend is small, and I've had to learn to budget. I have a baby, so I receive a small increment in addition to my stipend because I need to feed my baby as well. He is two years old.

*What were the biggest changes when you came to RefuSHE and the Collective?*

Before I came to RefuSHE, I was living with other people and it was very stressful for me. Once UNHCR found me and brought me to RefuSHE, I've been able to gain some weight, and I'm much happier. Life is much better for me, there is less stress. Now I wake up in the morning and know I have somewhere to go to work. By the end of the month I receive some money and I'm able to sort myself out, I'm able to support myself and run my own life. I don't have to depend on any one, I'm independent.

*If you could tell the world one thing, what would you say?*

I would advise people to work hard and not be lazy. Everywhere you must work, and if you can't work, you can't survive.

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# JORDAN RIVER FOUNDATION



case



Jordan River Foundation





JORDAN

**Established in 1995, the Jordan River Foundation (JRF) is chaired by Queen Rania Al Abdullah.**

A non-governmental organization, the Jordan River Foundation focuses on the social and economic development of Jordanian communities “through programs that address community empowerment, socioeconomic empowerment, poverty alleviation and child safety.”<sup>57</sup> Focusing on locally sourced solutions, the Jordan River Foundation operates throughout the country by working with Jordanians of all backgrounds as well as refugees to strengthen their communities. Built upon the values of social justice, participation, responsibility, and sustainability, the Jordan River Foundation has served thousands of Jordanians. In the period from 2017-2018 alone, the Jordan River Foundation provided training to over 180,920 people, economic empowerment to over 5,200 beneficiaries, gave protection and parenting support to over 51,000, and partnered with over 200 community-based organizations (CBOs).<sup>58</sup>

**The Jordan River Foundation works with over 30 institutional and corporate partners annually to achieve its complex mission.**

## About the Hashemite Kingdom of Jordan

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Perhaps best known as the home to Petra, the ancient capital city of the Nabateans and one of the Seven Wonders of the World, the Hashemite Kingdom of Jordan is centrally located in the Middle East, bordered by Iraq, Syria, Saudi Arabia, the West Bank, Israel, and a maritime border with Egypt. After World War I and the collapse of the Ottoman Empire, Jordan, along with Palestine, was brought under British Mandate in an area that was known as “Transjordan” in the 1920s. By 1946, Jordan had achieved independence, becoming the Hashemite Kingdom of Jordan under King Hussein, the longtime ruler. Currently, the nation is ruled by King Abdullah II and remains a constitutional monarchy.

Due to its central location, Jordan has been a destination for refugees in the region fleeing their homeland for almost 100 years. In 1967, a large influx of Palestinian refugees settled in Jordan, after Israel took control of the West Bank in the Six-Day War. Since this time, many of these refugees have become Jordanian, augmenting the large Palestinian population that has resided in the country since the British Mandate period and assimilating into Jordanian society. Today, Jordan is one of the many nations hosting those fleeing from the chaos and violence of the Syrian Civil War. It is estimated that there are 89 Syrian refugees for every 1,000 Jordanian citizens.<sup>59</sup>

## Creating Economic Opportunity: Jordan River Foundation's Business Model

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Jordan River Foundation's economic opportunity programs for women include job placement, entrepreneurship, handicrafts, and culinary arts. Both vulnerable Jordanian women and refugee women are eligible to participate in these programs that provide core capacity and life skills training, and comprehensive vocational training. Leveraging skills women already have and teaching further skills that

make them employable, Jordan River Foundation's social enterprise programs, Jordan River Designs and Al Karma Kitchen, support women seeking supplemental income.

Women participating in Jordan River Foundation's programs are recognized either as full employees of JRF or are paid for work by the piece. Women who are employed fulltime by JRF have the ability to at least earn a minimum wage, depending on their experience. Women who work by the piece are able to have greater flexibility in their work, taking on work to suit their schedule. Many of the women who work by the piece choose to do so because they can complete their work at home, which helps to overcome the challenge of finding childcare or the challenge of a family that may be otherwise opposed to a woman working. Jordan River Designs goods are sold online, at various locations around Jordan, and in showrooms that have existed since 1995. Sales allow the artisans to generate income that often makes a lifechanging difference for their families, and additional proceeds help to sustain Jordan River Foundation's programs and operations.



## Programs

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**Jordan River Foundation runs numerous programs throughout the country to serve both Jordanians and refugees.** The following programs are focused on Jordan River Foundation's efforts with women artisans, in particular JRF's efforts with Syrian refugee women, and do not represent the full scope of the Foundation's work.

## Jordan River Designs

Jordan River Designs provides training and employment to women artisans across the country who are keeping traditional handicrafts alive and are also creating new products with traditional elements. **Jordan River Designs is composed of three projects: Al Karma Workshop and the IKEA partnership, Bani Hamida, and Wadi Al Rayan.** Each component focuses on a unique skillset, such as weaving, sewing, and embroidery, yet all provide employment opportunities for vulnerable women.

## JRF's Artisan Initiatives



### Bani Hamida Weaving Project

**The Bani Hamida Weaving Project was launched in 1985 by Save the Children** in the Makawir area of Jordan to provide aid to the impoverished area and preserve traditional Bedouin weaving. Jordan River Foundation took responsibility for the project in 1998. Currently there are women from thirteen different villages participating in the project. Using floor looms and wood spindles, the women weave high quality, unique wool rugs that are sought after for their designs. To date, 1,600 women have participated and benefited from the Beni Hamida Weaving Project.



### Wadi Al Rayan Project

Starting in 1997, **the Wadi Al Rayan Project has focused on environmentally sustainable weaving** as a means for eliminating an environmental hazard. By using cattail reeds and banana leaves to weave home accessories and products such as baskets, coasters, and mats, rather than burning them, the project eliminates a health and environmental hazard in Wadi Al Rayan.



### Al Karma Community Kitchen

Based in Jabal Al Nasr, **Al Karma Kitchen offers women in East Amman another opportunity to share their talents, learn employable skills, and generate income.** Al Karma Kitchen trains and hires female chefs who are highly skilled in preparing traditional food and sweets. In addition to offering fresh and frozen food for purchase, Al Karma Kitchen offers catering services. Currently, Al Karma Kitchen is supplying certain items to Jordan River Foundation's new restaurant.

## Al Karma Workshop and IKEA

### **Al Karma Workshop is home to the Jordan River Designs embroidery center and also houses work for JRF's partnership with IKEA.**

Located in Jabal Nadeef in East Amman, Al Karma Workshop is a bustling center of activity. Traditional embroidery is applied to everything from fashion accessories to home furnishings. Prior to taking on employment at Al Karma, women are provided with the necessary technical training to be successful. The training may last anywhere from two weeks to a month, depending on the prior skill of the artisan.

Since 2017, JRF has partnered with IKEA to provide employment opportunities for vulnerable Jordanian women and Syrian refugee women. **Through the partnership, the women are given an opportunity to attain economic stability and gain employable skills.** The women employed to work on IKEA products are trained in cutting, stitching, embroidery, quality control, and other skills that make them capable of meeting high volume orders. Some of the items produced for IKEA include floor pillows and cushions, all with a certain design element that reflects Jordan and the greater Middle East. The first collection, TILLTALANDE, provided work for 110 artisans. By 2021 there is a plan to expand employment to 400 women artisans.<sup>60</sup>

**Work for IKEA is able to be conducted at Al Karma Workshop or by the piece in women's homes, enabling more women to participate in the project and gain supplemental income.** Women pick up the necessary materials at Al Karma Workshop and then complete their work at home, returning the products on a specified date. These products are then subject to a quality control process. Although the line first launched at IKEA Jordan, the number of stores carrying the products continues to expand with sights set on IKEA stores in the United States and throughout Europe carrying the products produced in partnership with JRF.

## The Queen Rania Family and Child Center

The Queen Rania Family and Child Center in East Amman (QRFCC), since 2005, has provided a variety of preventive and awareness-raising programs for children, youth, parents, and professionals. Today, QRFCC has evolved into an established community center, offering holistic services which aim to combat child abuse, strengthening the family unit and promoting a culture of child safety. Additionally, the center provides various training programs disseminating knowledge and expertise at a national level.

### **Who Does the Jordan River Foundation Serve?**

The Jordan River Foundation's artisan projects were initially targeted toward vulnerable Jordanians across the country. However, with





the outbreak of the Syrian Civil War, Jordan has seen a massive influx of Syrian refugees. Many of these refugees are living outside of camps, and in need of employment. Jordan River Foundation has expanded the scope of its programming to include some of the most vulnerable Syrian refugees, women.

## The Syria Crisis

**The Syrian Civil War has produced one of the worst refugee crises our world has seen.** Dissatisfied with a poor economy, corruption, and limited political freedom under President Bashar al Assad, Syrians began protesting in mid-March of 2011, spurred on by the wave of uprisings across the region. In the southern city of Dara'a, often referred to as the "Cradle of the Revolution," protests were triggered by the arrest and torture of a group of teenage boys who had created anti-government graffiti. One of the boys, aged 13, was killed.

The Syrian government denied the actions taken against the boys and President Assad's forces moved swiftly to suppress the demonstrations using deadly force. Despite these actions, the demonstrations rapidly spread, as did the efforts of the Syrian government to end the unrest. Since 2011, the Syrian Civil War has resulted in over 5.6 million people fleeing Syria and over 6 million internally displaced people within the country. Millions of people in Syria are in besieged or hard to reach areas and remain in critical need of humanitarian assistance.

## Syrian Refugees in Jordan

One of the boys responsible for sparking the uprising in Dara'a is now a refugee in neighboring Jordan.<sup>61</sup> He is one of countless other Syrian refugees that fled the country's violence. The Jordanian government estimates there are over a million Syrians currently in the country, with about half, about 660,000, formally registered as refugees. Amman, Jordan's Capital, and other urban areas bearing the brunt of the refugee crisis. Over 83% of Syrian refugees are residing in Jordan's urban areas, while the remaining 17% are living in Zaatari, Azraq, and Emirati refugee camps.<sup>62</sup>



Zaatari Camp has become Jordan's "fourth largest city," with its burgeoning population causing it to swell as the Syrian crisis continues. In a recent vulnerability assessment, UNHCR stated:

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*For the majority of Syrian refugees, life is characterized by growing vulnerability, as it relates to financial security, food security, and legal status. The majority (86%) of Syrian refugees in Jordan live below the Jordanian poverty line of 68 JOD per person a month (approximately 2.25 USD per day), and 10% live in abject poverty, at less than 28 JOD per person each month (approximately 1.32 USD per day). Vulnerable families are more likely to live in urban centers, although there are higher concentrations of vulnerability in rural areas.<sup>63</sup>*

## Challenges

Jordan, like other host nations, is facing continued pressure due to the cost of providing free basic services to refugees. Inflation increased, spurred by rising rents.<sup>64</sup> Public debt has grown by over 53% and accounts for 80% of Jordan's GDP.<sup>65</sup> There is also a sizeable impact on Jordan's infrastructure, with electricity infrastructure requiring bolstering, more frequent water shortages, and strains on waste management and collection.<sup>66</sup> Many schools have had to split the school day into two sessions to accommodate the influx of new pupils and the promises made by the Jordanian government under the 2016 Jordan Compact to provide education to all Syrian refugee children.<sup>67</sup>

## Jordanian Refugee Law

All Syrian refugees in Jordan are required to register with the Ministry of the Interior (MOI) in order to receive a MOI Service Card. With this card, Syrian refugees are able to access public services (such as education),<sup>68</sup> gain work permits for legal work opportunities, move freely throughout the country, and obtain a driver's license.<sup>69</sup> **The Jordan Compact of 2016 committed the country to providing improved access to education and legal employment for Syrian Refugees in exchange for grants from the European Union and preferential trade agreements.**<sup>70</sup>



As a result of the 2016 Jordan Compact, work permits are now issued free of charge and Jordan was required to improve the business and investment environment and formalization process for Syrian businesses. There were also mandatory quotas introduced for the participation of Syrian refugees in some business sectors and the promises of employment for them in Jordan's Special Economic Zones (SEZs). Further, Jordan committed to providing places for all Syrian children in schools and select vocational training opportunities.<sup>71</sup>

### Challenges Faced by Refugees in Jordan

As a result of the Jordan Compact, enrollment of Syrian refugee children in school did increase; however, employment opportunities for Syrian refugee adults continued to present challenges. The work permits available did not always meet the skill profiles of the Syrian refugee workforce, and each job requires a separate work permit.<sup>72</sup> SEZ employment, while open to Syrian refugees, is often located a distance from where the refugees reside, and the commute remains prohibitive.<sup>73</sup>

In 2018, Jordan took measures to formalize the status of refugees living "underground" in urban areas. However, in the same month, changes in how healthcare subsidies would be provided to refugees reduced healthcare benefits to some living outside the camps. For refugee families that were already spending a large portion of their income (around 40%) on healthcare, this measure may induce a downturn in the number of Syrian refugees seeking formal medical treatment.<sup>74</sup> In terms of accessing basic services, Syrian refugee women, especially those in more rural areas, have expressed difficulty in reaching services, mostly due to distance and transportation challenges.<sup>75</sup>

### Status of Women in Jordan

**Jordan ranks 138 out of 149 nations in gender parity according to the Global Gender Gap Report.**<sup>76</sup> Jordan excels in educational attainment, with almost all women having attained literacy and as many women pursuing education at the secondary and tertiary level as men. However, areas such as women's economic and political participation are far from reaching parity.<sup>77</sup> Women still face significant hurdles, despite increased access to child custody and divorce as a result of a 2010 amendment. Women married to non-Jordanian spouses are not allowed to pass their nationality on to their children or their spouse. Non-citizen children of Jordanian women are able to hold certain economic and social rights, but they require special identification to do so.



Jordanian law has changed significantly regarding the consequences levied against those who perpetrate sexual assault. 59 years ago, perpetrators of sexual assault were able to avoid punishment by marrying their victims under article 308 of Jordan's 1960 penal code.<sup>78</sup> The article was abolished in 2017 by lawmakers, and an amendment was added to article 98, making sure that those who commit crimes against women are unable to obtain mitigated sentences.

## Women's Economic Participation

While Jordanian law promotes gender equality, less than one-fifth of women are engaged in the workforce, making Jordan a nation with one of the lowest rates of women's economic participation in the world.<sup>79</sup> According to the Global Gender Gap Report, Jordan ranks 144 out of 149 nations in terms of women's economic participation.<sup>80</sup>

While Jordanian women are highly educated, there is a significant gap between the rights afforded to women by law and societal norms. Syrian refugee women face similar issues as societal and practical constraints have prohibited many from entering the workforce. Only 4% of all work permits issued went to Syrian refugee women, even after the adoption of the Jordan Compact. Barriers continue to exist that stand in the way of women's economic participation, such as harassment, abuse in public spaces and workspaces, gender discrimination, and cultural norms.<sup>81</sup>

**According to a 2017 report by UN Women, while community outreach by organizations like the Jordan River Foundation aim to change the perspectives surrounding women and employment, overcoming societal norms is a slow-moving process.**



**Jordan ranks  
144 out of 149  
nations in terms of  
women's economic  
participation.**

*"Many women reported wanting to be able to contribute to household income, but expressed difficulties finding work. Issues ranged from the inability to obtain a work permit to a lack of available jobs that were considered appropriate for women. This led women to accept informal employment: tailoring, cleaning houses, tutoring, and cooking for neighbors and family. Informal, home based employment, was accepted by many as the only option available to them, rather than as their preferred modality for engagement in the labor market".<sup>82</sup>*



**Less than  
one-fifth of women  
in Jordan are  
engaged in the  
workforce.**



# OBSERVATIONS FROM THE FIELD



case



Jordan River Foundation



## Al Karma: Jordan River Foundation's Workshop

**Al Karma Workshop is situated on a quiet street in the Jabal Nadeef area of East Amman.** As with much of the City, it is an uphill journey to reach the workshop. Women come and go from Al Karma, and inside, they bustle up and down the stairs, moving through the different workshop, inventory, and quality control areas. Al Karma's manager, Amal Al-Fitani, can be seen making her rounds, greeting each woman, and checking on the progress of certain projects, providing guidance when requested. Amal has spent twenty-three years working at the Al Karma Center. She still remembers that when the workshop began, there were only two sewing machines. Now, a mix of Jordanian and Syrian women work alongside one another, sharing conversation, light laughter, and sewing advice. There are far more than sewing machines than one can count at first glance.

Touring the Al Karma Center, Amal's management acumen is clear. The workspaces are clean, and everything has a place, with the

influence of IKEA made apparent by the use of their organization systems in the main workshop. Products for both Jordan River Designs and IKEA are produced at Al Karma. The products for IKEA are created with specific materials and design standard and undergo strict quality control. The women working on the IKEA products can be seen measuring once, then twice, before cutting fabric that will turn into pillows, floor cushions, and other home accessories. Their work is checked again in quality control, where a small group of women once again review the measurements, stitching, and overall suitability of the products.

Spoke at length about her experiences over the past 23 years in changing the mindset of the community regarding women and work outside the home. In her experience, it took a significant period of time for families to adjust to the idea of women going to the workshop every day and accept work outside the home as a new norm. The acceptance only came after extensive community outreach on the part of Amal and the Jordan River Foundation and inviting family members to see the workspace for themselves.



# PROGRAM ANALYSIS



case



Jordan River Foundation





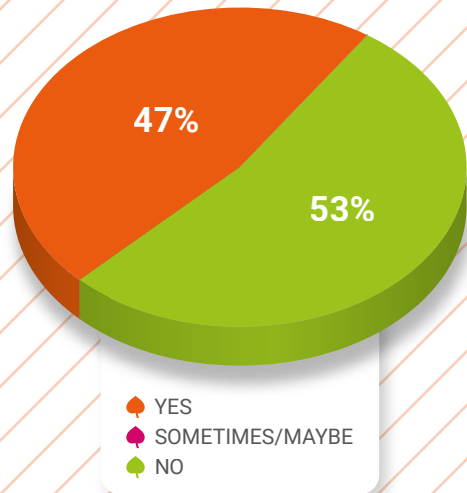
## The Partnership between Jordan River Foundation and IKEA

To assess impact and the perceived impact of the partnership between the Jordan River Foundation and IKEA, two groups of women were surveyed. The first group is composed of 43 alumni of the partnership program. These women attended and completed JRF’s core capacities training and skills training, and they worked through the first iteration of the partnership. The second group surveyed is composed of 33 women who recently completed JRF’s core capacities training and skills training, and they are preparing to work through the second iteration of JRF’s partnership with IKEA. Both groups are comprised of a mix of Syrian refugee women and vulnerable Jordanian women.

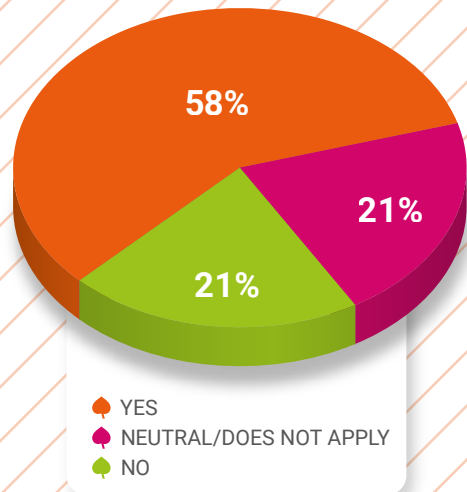
### The Alumni

Women in the alumni group were split on the availability of other work opportunities available to them in Amman; however, a majority noted that they had an increase of income from their work with JRF and IKEA. 81% believe that the skills they learned by training for and participating in this employment opportunity would allow them to generate income in the future. 67% experienced an increased sense of community since beginning their work with JRF, and 95% of the alumni group would repeat the opportunity. The majority reported difficulty saving money for the future and only 23% reported that their income was sufficient to satisfy their financial needs.

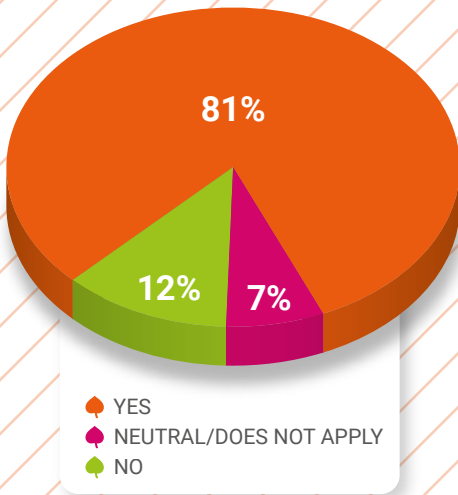
#### OTHER WORK OPPORTUNITIES ARE AVAILABLE IN AMMAN



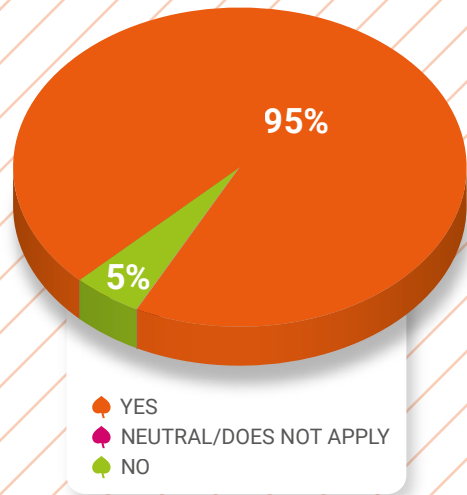
#### MONTHLY INCOME HAS INCREASED SINCE PARTNERING WITH JRF



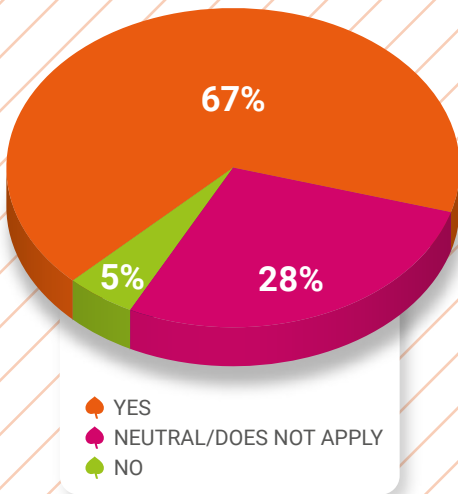
**GAINED TRANSFERRABLE SKILLS THROUGH PARTNERSHIP WITH JRF**



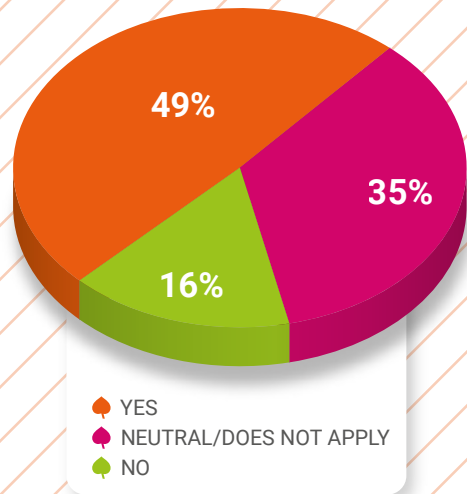
**WOULD REPEAT PARTNERSHIP WITH JRF**



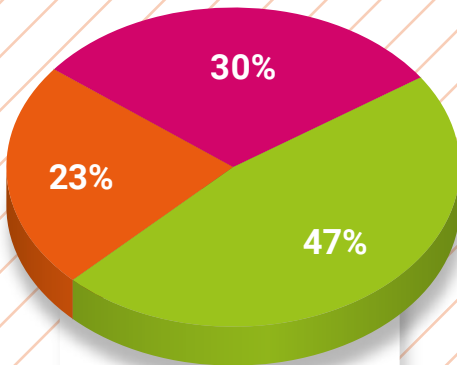
**INCREASED SENSE OF COMMUNITY SINCE PARTNERING WITH JRF**



**INCREASED QUALITY OF LIFE SINCE PARTNERING WITH JRF**

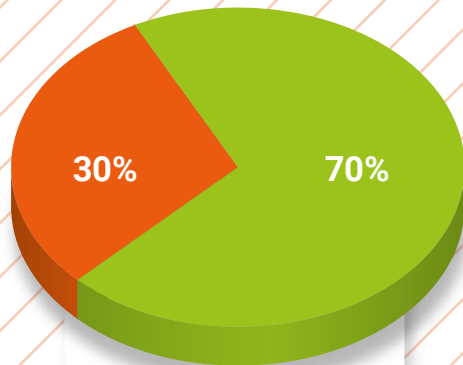


### ABLE TO MEET FINANCIAL NEEDS SINCE PARTNERING WITH JRF



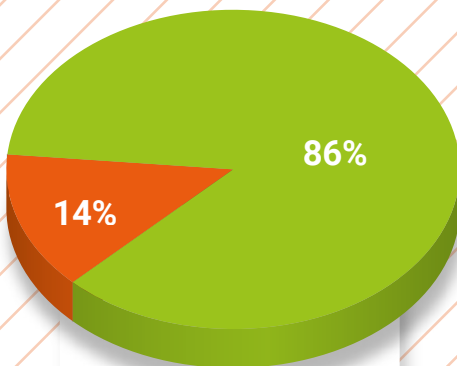
- YES
- NEUTRAL/DOES NOT APPLY
- NO

### PLANNING TO START A NEW BUSINESS



- YES
- NEUTRAL/DOES NOT APPLY
- NO

### ABLE TO SAVE MONEY FOR FUTURE SINCE PARTNERING WITH JRF

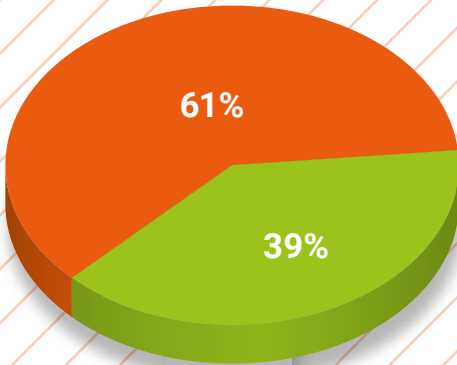


- YES
- NEUTRAL/DOES NOT APPLY
- NO

### The New Trainees

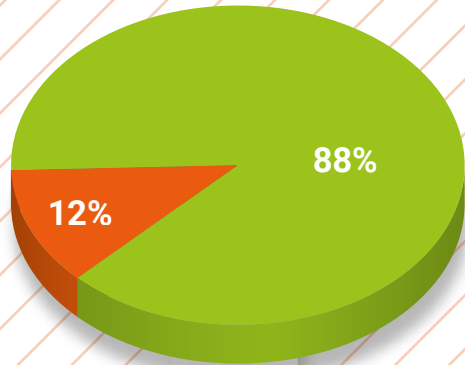
The new trainees, a group of Syrian refugees and vulnerable Jordanian women, had just completed their training program with JRF and were beginning work as the Artisan Alliance made a field visit to Jordan. Those surveyed have already begun to feel positive economic effects from their employment with JRF and IKEA. All respondents noted that they were earning 310 USD/month with 97% reporting that they had seen a positive impact on household income. 61% of the women surveyed are the primary income earners in their households; however, only 12% had owned or worked for another business before. Only 27% of women reported they had access to other work opportunities in Jordan.

**PRIMARY INCOME EARNER  
IN YOUR HOUSEHOLD**



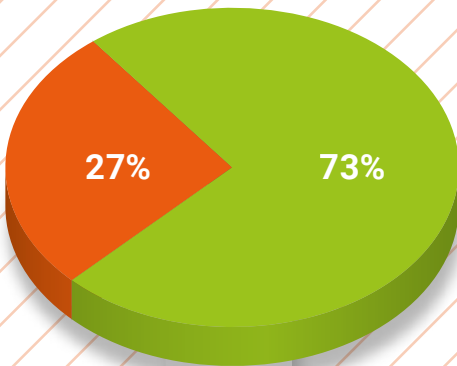
● YES  
● NO

**OWNED OR WORKED FOR ANOTHER  
BUSINESS PRIOR TO JOINING JRF**



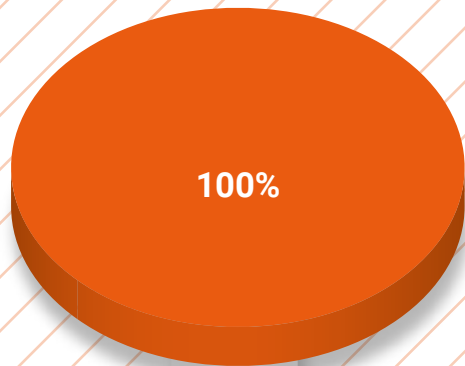
● YES  
● NO

**ANTICIPATED INCREASE IN QUALITY  
OF LIFE SINCE PARTNERING WITH JRF**



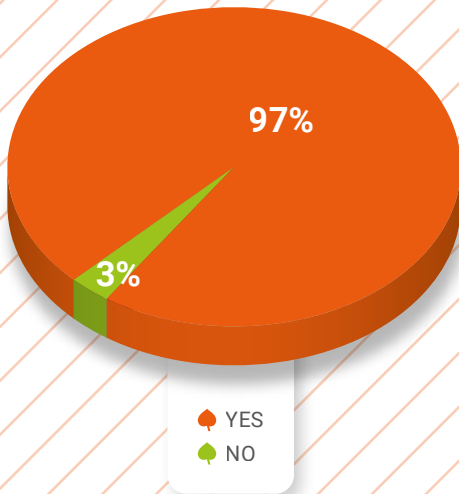
● YES  
● NO

**ANTICIPATED INCREASE IN QUALITY  
OF LIFE SINCE PARTNERING WITH JRF**



● YES  
● NO

### IMPROVED FINANCIAL STATUS OF HOUSEHOLD SINCE PARTNERING WITH JRF



## Defining Program Characteristics

### Teach Transferrable Skills

The Jordan River Foundation provides all employees of Jordan River Designs and the IKEA partnership project with comprehensive core capacities (life-skills) training and the necessary vocational training to execute job duties successfully. The majority of respondents in the alumni survey group believe that the skills they learned will enable them to generate income in the future. Transferrable skills such as embroidery, patternmaking, sewing on machine and by hand, and quality control will allow the women trained for working on the partnership project between JRF and IKEA the opportunity to seek other skilled employment when their contract term ends.

For many of the women employed by JRF, this is their first formal employment experience. In the past, they have worked informally or not at all. Learning core capacities, like how to manage money and budget, will be critical to their success, not only at JRF but also as they pursue other opportunities.

### Integrate Refugees into Existing Programs

Jordan River Foundation's programs are designed to serve vulnerable Jordanians, pushing for economic and social development across the country. Rather than having specific programs for the growing refugee population, Jordan River Foundation has integrated refugees into their existing programs, alongside vulnerable Jordanians. This approach has multiple benefits. Firstly, Jordan River Foundation does not have to create additional programs or program infrastructure. Secondly, by integrating refugees into existing programs alongside vulnerable Jordanians, there is an opportunity created to strengthen the community and build social cohesion. Since refugees may remain in Jordan for years, this effort allows them to become part of their local community and helps Jordanians to meet their new neighbors.

Staff with ties to the local community, like Al Karma Workshop manager Amal Al Fitani, are a major part of these integration efforts. These staff members have intrinsic understanding of the local community and the barriers to success that program participants may face. Someone like Amal, who has worked in the community for over twenty years, is also capable of conducting credible outreach efforts due to the relationships she has built over time.

### Partner with a Major Corporation to Increase Orders and Maintain High Quality Standards

Entering into a partnership with IKEA enabled Jordan River Foundation to provide more employment opportunities for Syrian refugee women and vulnerable Jordanian women by creating access to markets and an increased demand. There was a necessity to train and employ more women to meet the demands of IKEA's large orders. The goods produced are made to meet IKEA's designs and specifications, requiring specialized training.

Jordan River Design's ability to market and sell high end products is reliant on maintaining a high-quality standard. As Jordan River Design's products are offered for sale at a higher than average market price in Jordan, there must

be a marked difference in quality to justify difference. The products made for the partnership between Jordan River Foundation and IKEA rely on the same high-quality standards as Jordan River Design's branded products. A stringent quality control process is in place to provide IKEA with products that are uniform in quality for distribution to their stores.

## Is Jordan River Foundation's Approach to Refugees Replicable?

Jordan River Foundation is uniquely positioned in its ability to integrate refugees into an expansive network of existing programs. While their approach to integrating refugees into existing programs rather than creating refugee specific programs may be replicable, JRF benefits from operating context, location, and a strategic corporate partnership.

**Jordan River Foundation cooperates with the Jordanian Government to effectively implement projects in Jordan.** Other organizations that lack this government collaboration would find it difficult to operate in the manner JRF does. Location also plays a huge role in JRF's ability to support refugee women, as the organization is in a prime place to serve the refugee women living in Jordan's urban areas. The partnership between Jordan River Foundation and IKEA has given JRF the capacity to employ many more refugee women and vulnerable Jordanian women than they were previously capable. The work, by nature, is somewhat flexible and allows women to work outside of Al Karma Workshop, if necessary, in their own homes.

## Refugee Artisan Profiles

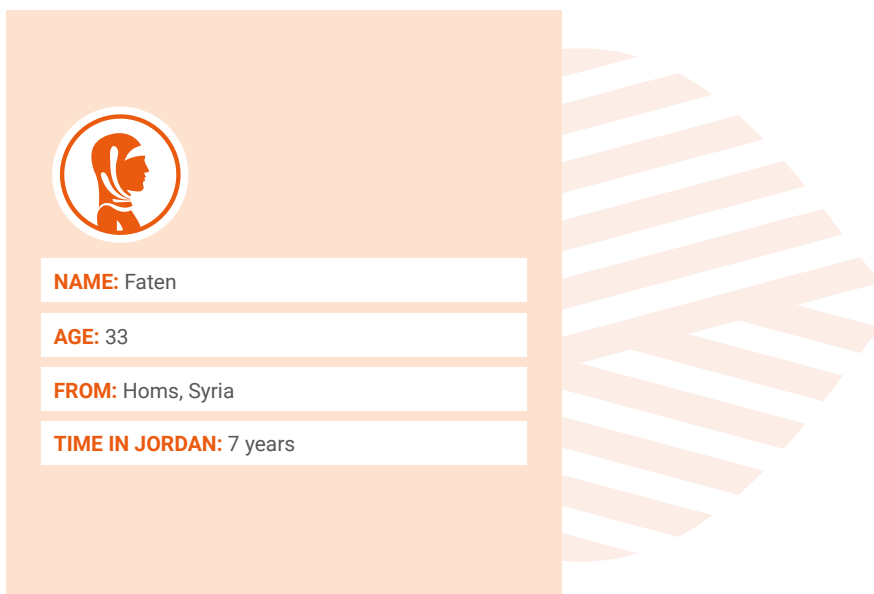
Since not all impact can be quantified through a survey, the Artisan Alliance spoke with four Syrian refugee women who are currently employed by the partnership between JRF and IKEA. They generously shared their stories, struggles, successes, and dreams for the future with us.



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## FATEN'S STORY

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*Could you tell us a little about the difference in your life before you worked for JRF and now?*

Working with JRF improved my financial situation. I was able to generate more income and improve the income level of my whole household. My son is close to graduation and this income will help me send him to college.

*What has been the biggest challenge and the best part of working with JRF?*

The best part of my work with JRF is that my supervisors depend on me to come up with challenging and new designs for clothing pieces. However, this is also the most challenging part at the same time, to keep coming up with new designs. This has triggered my curiosity to learn about new things, even if I don't end up using them in my work.

*What goals do you have for the future?*

I would like to become a fashion designer. Currently, I am designing accessories on my own.

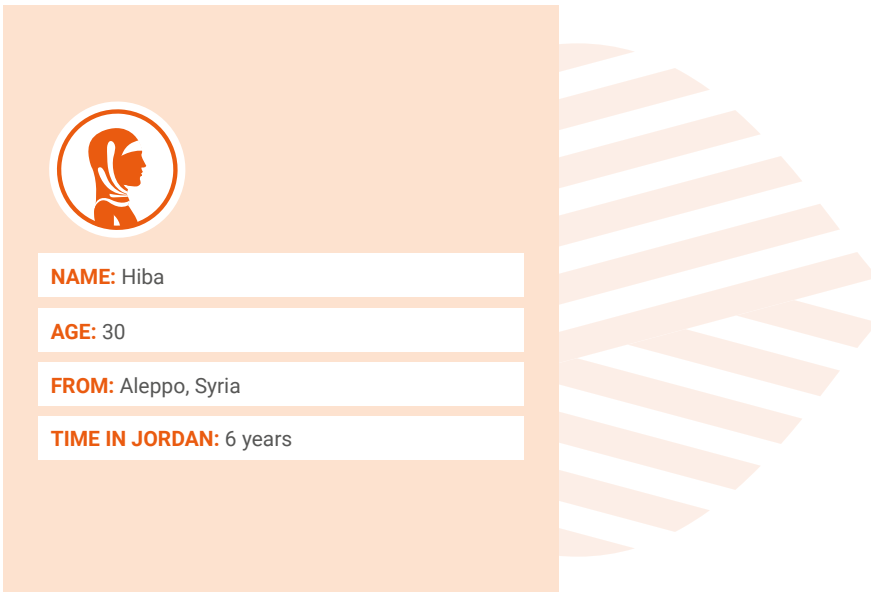
*Is there anything else you would like to share with us?*

I think that everyone is capable and that we should face our challenges to become who we want to be and realize our dreams.

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## HIBA'S STORY

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### *Would you introduce yourself and how you came to Jordan?*

My name is Hiba and I am 30 years old. I'm from Aleppo and I used to do hand beading. Now I do embroidery in Jordan. I didn't know embroidery before I came here, but I learned it. When we came to Jordan in 2013, everything was different and strange for us. I wanted a job to fill my time and generate some income. Then, some friends introduced me to JRF, where I learned embroidery, and I've been working here since then.

### *When did you start work with JRF?*

I began in 2014 and started work with IKEA last year. Since I started working for IKEA, I've seen income and skill improvement. However, there hasn't been work for four months now. Things have completely halted.

### *What do you like the most about the work and what are the challenges you have faced?*

I like the work with IKEA, it's nice and uncomplicated. Work has improved my social status and filled my free time. I'm able to help my husband financially because we are in a dire situation, I've been able to help pay the rent.

My husband was worried because I was leaving the house to go to work. I convinced him to let me continue my work from home and let me make money. He was finally convinced, however, only to let me continue working from home, not the workshop.



The most challenging part of the work was filling the high order volume when I started working with IKEA. I didn't have experience in high volume work, but eventually I picked up speed and was able to complete the work quickly. Since I used to do hand beading, I also had to learn the new skill of embroidery, so this took me some time and training to be able to do.

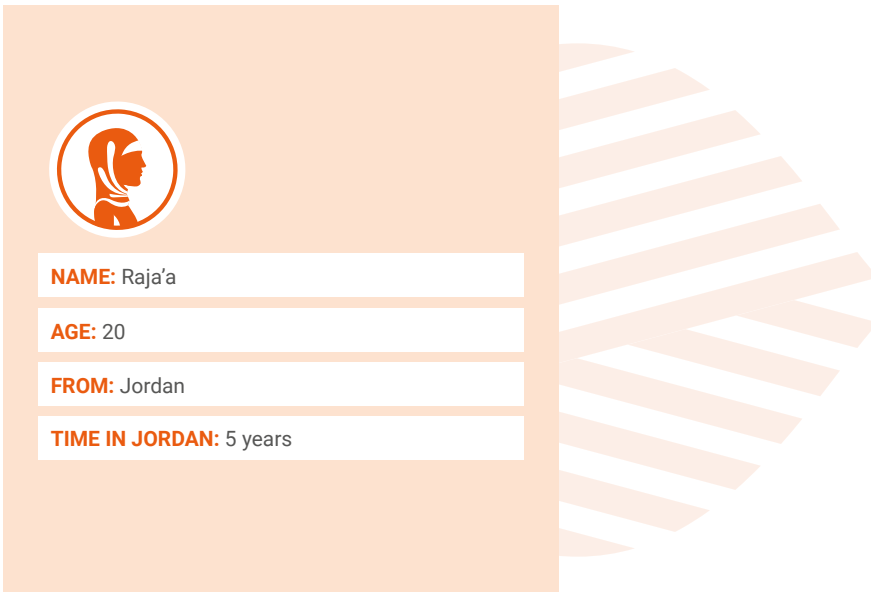
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## RAJA'A'S STORY

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### *Would you introduce yourself and how you started working with JRF?*

I started by doing a training session before beginning full time employment. I did this training in July of 2017. The training I did was in sewing. I registered for this training and submitted an application. I did one month of training.

They taught me the applicable skills, starting with general life skills and core capacities and then moving into sewing skills. After two months, when I had finished the training module, I entered into full time employment with JRF.

When I started work, I stayed living in Amman. After a while I was separated from my husband (divorced) and returned to my family's home in Zaatari Refugee Camp.

This was a challenge for me, no one believed that I would be able to do this job. I challenged myself to do it though. At first it was very tiring because I wasn't used to this kind of work and the long commute. After awhile, I became used to this work though.

### *How was it living in Jordan before you started working with JRF and after?*

We came here in 2014, everyone was unemployed. The situation in Syria was very bad, and also in Jordan it was very hard because we didn't know any people, and everything was new. It was a new life for us. After I started working things started to gradually change, and so did my interaction with others. I began to interact with society. Everything in my life started to change.

*What has been the biggest challenge and the best part about your work with JRF?*

I challenged myself to adapt to being in the workplace. It's not easy in our society for a woman to reach the decision to divorce. [Amal Al-Fitani, manager of Al Karma workshop: The hardest decision was to see whether or not she could continue. I told her she was in a worst-case scenario, to divorce and she would have work here.]

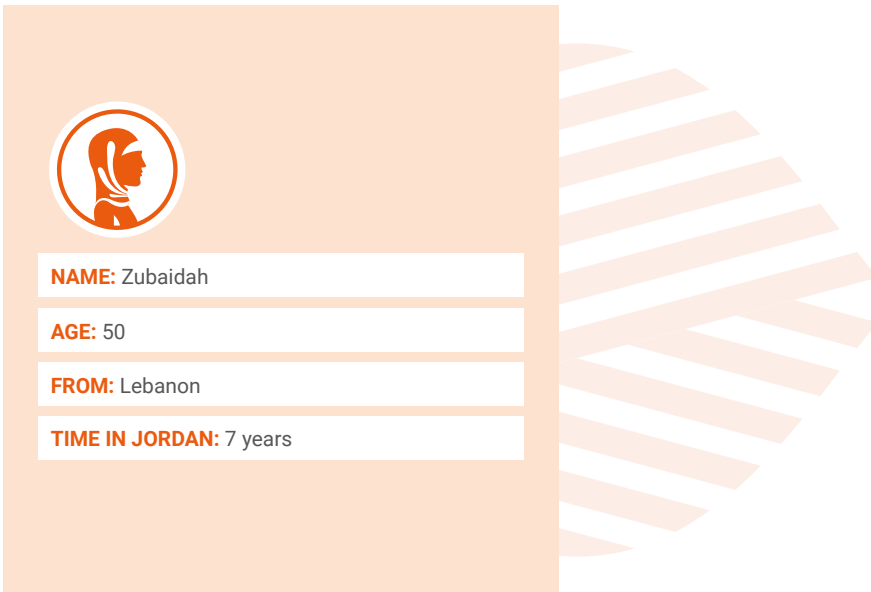
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## ZUBAIDAH'S STORY

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### *How has your life changed since you started working with JRF?*

I enjoy the work and the workplace. I've been in other places and haven't felt as comfortable as I do here. I feel like I have peace of mind working with JRF. I didn't want to just sit at home. My peace of mind is more important than the financial aspect.

### *How have you found the community here?*

I'm friends with everyone here, Jordanian and Syrian. I've been able to make friends here, unlike where I live. I don't have any friends in my neighborhood. I like coming to work because I have friends here.

### *What has been the biggest challenge and your favorite part of working with JRF?*

The biggest challenge I faced was in my own home. My children and husband didn't want me to work because they thought they could support me, and I didn't have to work. But for me, work helps shape my personality, because at home I feel useless. Although they suggested I don't go to work, it was my wish.

In Syria, I went to a training course that was about creating a sewing business, and I was at the top of my class. I was able to convince my family through my skills both at home and here in Jordan that I should work. I want to shape my own destiny.

### *What are your goals for the future?*

I had plans that were destroyed by the war, now I only care about my children and their future.

*Is there anything else you would like to share with us?*

The most important part of my story is determination. A lot of people tried to discourage me but I proved them wrong. I was also able to lead the way for my family to leave for Jordan, my husband wasn't able to travel at that point. I am happy my children are able to live abroad safely, one is in Germany and the other is in here in Jordan. My husband is here in Jordan too. I always tried to encourage him during the war and help him in dire situations.

*What advice would you give women in the same situation?*

I would tell them not to be depressed and would impress upon them the power of being positive. I always tell them that this is life, and life continues despite the difficulties.

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# RECOMMENDATIONS

Indego Africa, RefuSHE, and Jordan River Foundation are each very unique organizations in terms of their operating environment, beneficiary population, business model, and program structures. However, each organization has the same goal: to serve refugee women through artisan enterprise. After conducting site visits to each organization and surveying each of their artisan groups, five major points emerged. The Artisan Alliance would recommend those who are seeking to launch their own refugee business or make deeper investments in refugee artisans projects to consider the following:



### **Beneficiaries Served Must Be at The Center of the Business Model**

It is important to consider and fulfill the needs and wants of the beneficiary population through a human centered business model. Whether the beneficiary population is composed of refugee women in camps (Indego Africa), unaccompanied refugee girls (RefuSHE), or women living with their families in urban areas (Jordan River Foundation), the business model of the organization must first identify their needs, then work their beneficiaries to find the best solutions.

RefuSHE provides a good example of this beneficiary centered business model, as their holistic program is focused on providing for all of the needs of their beneficiaries: unaccompanied refugee girls in Kenya. Their programming accounts for needs including safety, education, food and shelter, counselling, child care, vocational training, and developing economic independence.



### **Country and Operating Context Determines What is Possible**

The country and operating context of organizations supporting artisan enterprise is a key determining factor in what is possible during and after women's participation in their programming. Each country has unique laws

regarding refugee populations, economic inclusion, and residency that organizations must consider and work within to execute their refugee centered artisan programs. The Artisan Alliance was able to observe three distinct operating contexts through these case studies. The following examples illustrate this point.

RefuSHE's operations are directly influenced by Kenya's policies regarding refugees and their participation in the economy, especially the difficulty refugees routinely have gaining work permits. The success of Indego Africa's refugee artisans in establishing and registering their own cooperatives with the Rwandan Government is a direct result of Rwandan laws governing the economic inclusion of refugees. Jordan River Foundation is a non-governmental organization that collaborates with the Jordanian Government, ensuring that all of JRF's activities are conducted according to and supported by Jordanian law.



### **Refugee Women Require Both Economic and Psychosocial Support**

Refugees experience trauma, displacement, and economic instability; refugee women and girls are even more vulnerable. Providing access to both economic and psychosocial support is critical to ensure their freedom from exploitation, facilitate healing, and create future opportunities. In addition to support with living expenses (provided either by the organization or an external organization), each organization the Artisan Alliance visited had structures in place for beneficiaries to gain some level of economic support, whether through earned income or a stipend. While some organizations, like RefuSHE, have integrated programming for psychosocial support, outsourcing this needed service is a possibility if an organization does not have adequate resources or the capability.

Both RefuSHE and Jordan River Foundation have resources available through their organizations that provide support for refugee women to recover from the trauma they have faced. RefuSHE has all beneficiaries go through counselling, a service that is available

for the duration of their time with the organization. Jordan River Foundation has begun an art therapy program at the Queen Rania Family and Child Center. The program is accessible to both refugee women and vulnerable Jordanian women.

#### **IV High-Quality Local Staff are Critical to Success**

Indego Africa, RefuSHE, and Jordan River Foundation all rely on high quality local staff to drive and implement their programs successfully. Language capability, community ties, technical expertise, and familiarity with the operating environment make local staff indispensable to successful refugee artisan programming. For organizations like Indego Africa and RefuSHE that are based in the United States, local staff provide valuable insight and regular interaction with program beneficiaries that would be incredibly difficult otherwise.

Modeste, Chantal, and the rest of the Rwandan staff at Indego Africa are integral to keeping the program moving forward as well as the high-quality products flowing from Kigali to Indego's headquarters in New York. In Nairobi, RefuSHE's Kenyan staff provide a bridge between the young refugee women and girls the organization serves and the bureaucratic processes of the Kenyan Government and UNHCR. Amal, the manager of Jordan River Foundation's Al Karamah Workshop, has been a part of the Jabal Nasser community for years where she has been a voice for women to enter the workforce. These local staff members and their dedication to each organization's beneficiaries are integral parts of each program.



#### **High Standards for Product Quality and Strong Market Access Inform Long-Term Business Success**

Like any for-profit artisan enterprise, programs working with refugee women also rely on high product quality and long-term market access to succeed. Sales don't necessarily have to be to corporations (like IKEA), or to the international market (like Indego Africa's products). For artisan businesses that are able to guarantee consistently high-quality products, the missing piece of the equation becomes a long-term commitment from buyers and retailers to ensure market access. No matter the size of the order, a long-term commitment from buyers and retailers is key to the success and sustainability of artisan businesses.





# FINAL THOUGHTS

**Thank you for joining the Artisan Alliance on this journey as we explored three very different organizations working with refugee women through artisan enterprise.**

**We hope you are inspired by the lessons learned through these case studies of Indego Africa, RefuSHE, and Jordan River Foundation to support or continue supporting artisan businesses working with refugee women around the world.**



**Please visit [www.artisanalliance.org](http://www.artisanalliance.org) to learn more about the Artisan Alliance's programs and partners.**

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