

Near East Foundation

Empowering Women in Northern Syria

Overcoming Barriers, Harnessing Opportunities,
and Building Resilient Communities

February 2025



Disclaimer

This study acknowledges that the data collection period coincided with a critical and transformative phase in Syria's history, marked by the end of the regime and the resulting political, social, and economic upheaval. As this event occurred toward the end of the data collection process, it may have influenced the perspectives and information shared by participants in Focus Group Discussions (FGDs), particularly in Northwest Syria.

Therefore, the findings should be interpreted with careful consideration of these dynamics and unprecedented conditions. Readers are encouraged to account for these contextual factors when analysing the results or comparing data from different periods, ensuring a more informed and accurate interpretation.

Executive Summary

The increasing recognition of **women's economic empowerment (WEE) as a fundamental pillar of economic and financial development** underscores the need for well-structured strategies to drive meaningful change and achieve sustainable progress. **Expanding women's access to financial services serves as a powerful catalyst for poverty reduction**, inclusive economic growth, and broader development goals, including improved health, education, and overall well-being.

Empowering women economically is a transformative approach that enhances their agency, financial independence, and overall quality of life while simultaneously strengthening family stability and community resilience. By providing women with the necessary resources, opportunities, and skills to fully engage in the local economy, **economic empowerment fosters inclusive growth and accelerates long-term societal progress** (Golla et al., 2011; IFAD, 2012).

Since 2017, the Near East Foundation (NEF) has been implementing initiatives in Northern Syria to support business development. More recently, NEF introduced a **Revolving Credit Fund (RCF)** to improve access to finance services across Northwest Syria (NWS) and Northeast Syria (NES). The **RCF** has experienced **strong demand** across key sectors such as **agriculture, small trade, and services**. However, initial assessments have identified **systemic barriers** that disproportionately affect women—particularly **single mothers and female heads of households**—when trying to access the RCF Programme. As sole providers for their families, these women often face **limited access to credit, training, technology, and essential resources**, including affordable inputs and startup capital. **Discriminatory barriers, deeply embedded in gender-biased norms**, further constrain women's economic access, **limiting their ability to achieve financial independence and perpetuating the cycle of poverty**.

Acknowledging the complexity of WEE in this context, NEF commissioned a **qualitative study** to identify and analyse the **multifaceted barriers** that limit women's participation in economic activities. The study aimed to generate **practical and evidence-based recommendations** to enhance the effectiveness of NEF's RCF programme in Northern Syria. The findings are derived from the lived experiences of female borrowers currently engaged in the programme.

Overall, the study highlights **the success of the RCF programme in advancing WEE by providing essential financial access and resources** that enable women to start, sustain, and expand their businesses. **Beyond financial support, the programme has played a crucial role in fostering agency**, improving well-being, and promoting household economic stability, reinforcing its pivotal impact in transforming gender norms.

For further information, or to request the full document, please contact us.

Key Findings

This study explores the **economic experiences of female borrowers in NEF's RCF programmes** in Northern Syria, highlighting their **resilience in overcoming systemic challenges, shifting gender roles, and economic barriers in a conflict-affected environment**. While humanitarian aid remains crucial for addressing immediate needs, the findings emphasise the urgency of sustainable **interventions that foster long-term economic empowerment** and financial independence.

Amid prolonged **conflict, displacement, and economic instability**, women in Northern Syria are stepping into new roles as **entrepreneurs and financial decision-makers**. Once constrained by traditional norms, they are now **engaging in local economies, managing businesses, and securing livelihoods** for their families. However, their journey toward **economic empowerment** remains hindered by **limited access to capital, restrictive gender norms, and insufficient business development support**.

The study's findings, organised by research questions (RQ), include:

RQ.1: What are the key barriers limiting women's participation in non-subsistence economic activities in Northern Syria?

Poor infrastructure, unreliable electricity, and high costs for utilities, fuel, and raw materials significantly impact women's ability to sustain and expand their businesses, particularly in rural areas and displacement camps. Many female borrowers struggle **to afford necessary equipment, limiting their capacity for growth**. Additionally, market saturation in displacement camps further restricts profitability and business viability.

Women in Northern Syria predominantly operate in traditional, culturally accepted sectors such as tailoring, small-scale retail, and home-based production. While these businesses provide some **financial stability**, they offer limited opportunities for innovation and scalability.

Cultural norms continue to confine women to home-based businesses, restricting their mobility, customer reach, and overall economic participation. The **dual burden of caregiving and entrepreneurship further limits their ability to scale their ventures** and gain full financial independence. However, social perceptions are slowly shifting, particularly in **urban areas where women-led businesses are gaining more recognition and acceptance**.

Limited access to startup capital remains a significant barrier, as many women lack the eligibility criteria, collateral, and financial history needed to secure loans. **As a result, they often rely on informal lending**, which typically comes with high-interest rates and unfavourable terms.

RQ.2: How do intersectional factors like age, education, geography, conflict, disabilities, and displacement shape women's engagement in economic opportunities?

Age plays a significant role in shaping women's entrepreneurial experiences. Younger female borrowers, despite having better education and digital skills, **struggle with access to capital** and social acceptance in conservative settings. **Many turn to entrepreneurship due to a lack of formal job opportunities**, often leveraging technology and social media to grow their businesses. **Middle-aged and older women prioritise stable, home-based ventures that align with caregiving responsibilities**, though they express frustration over limited opportunities for expansion. **A growing trend of intergenerational collaboration is emerging**, with younger women supporting older entrepreneurs in digital marketing and business development.

Education is a key determinant of entrepreneurial success. **Illiterate women**, especially in rural areas, **face challenges in accessing financial services**, managing business records, and navigating market dynamics. **Some female borrowers stress the need for literacy programmes that extend beyond financial skills to basic reading and writing**, which would enhance autonomy and business management.

Civil status plays a significant role in shaping women's economic participation. **Widows** are often compelled into entrepreneurship **out of necessity, becoming the sole breadwinners** for their families. **Single mothers face the challenge of balancing business responsibilities with caregiving**, which limits their ability to expand their ventures. **Married women frequently encounter male-dominated financial decision-making structures**, though some report gaining greater household influence as their economic contributions grow.

Geography and residency status also create significant barriers. Female borrowers in **rural or conflict-affected** areas face **mobility restrictions**, poor infrastructure, and **limited market access**, which severely hinder business sustainability. **Displaced female borrowers and those living in camps** are often **confined to small-scale, survival-driven ventures** such as tailoring and small retail, with little opportunity for growth.

Women with disabilities encounter compounded challenges, including social stigma, physical limitations, and inaccessible infrastructure. Despite these obstacles, **female borrowers with disabilities demonstrated resilience by establishing businesses that empower others in similar situations.** Through entrepreneurship, they have challenged stereotypes, reshaped community perceptions, and created sustainable income streams for them and their families, regaining a **sense of confidence, purpose, and social inclusion.**

RQ.3: What opportunities exist to empower women to engage in sustainable and transformative economic activities?

Women in Northern Syria are increasingly stepping into roles as breadwinners and decision-makers, challenging traditional societal norms and asserting some control over their financial futures. **Entrepreneurship has become a powerful tool for women to gain independence**, support their families, and contribute to broader economic and social change. **Many female borrowers report that their income directly improves household stability, finances their children's education, and strengthens their overall well-being.**

Beyond individual financial stability, **female borrowers and their businesses have a transformative impact on their communities**, inspiring others to pursue entrepreneurship and changing perceptions of women's economic roles. **Many of the female borrowers reported actively supporting marginalised groups**, including widows, single mothers, and women with disabilities, **by creating employment opportunities and providing mentorship.** Their businesses **foster resilience, collaboration, and economic inclusion, generating a ripple effect that strengthens entire communities.**

RQ.4: Strengthening women's access to financial resources, knowledge, and skills for economic empowerment

Building women's skills and capacities is essential for their entrepreneurial success. Female borrowers highlighted the **need for vocational training, financial literacy, and business management skills to improve efficiency and expand their ventures.** Training in specialised fields, such as healthcare and agriculture, is particularly valuable in strengthening both individual businesses and community services. **For female borrowers with limited formal education, financial literacy programmes have proven transformative,** equipping them with essential budgeting and management skills that enable better decision-making.

Peer networks and mentorship have emerged as key drivers of success. Many female borrowers **emphasise the importance of learning from experienced mentors and engaging in knowledge-sharing** through group meetings. These support networks help female borrowers navigate challenges, exchange ideas, and build confidence in managing their businesses. **Such collective learning is especially valuable in rural areas and displacement camps,** where social isolation is more pronounced.

Barriers to financial accessibility remain a significant challenge. Female borrowers cited **complex registration processes and limited awareness of financial programmes as obstacles to participation.** **Caregivers,** particularly those with young children or family members with disabilities, **struggle to attend training sessions or complete application procedures.** **Many female borrowers learn about financial services informally,** limiting the effectiveness of outreach efforts. **Mobility constraints further compound these difficulties,** as long distances to repayment centres and inadequate transportation options create logistical challenges.

Female borrowers emphasise the **importance of Siraj' Centres and their staff in providing guidance, reducing financial anxieties, and building trust in the lending process.** For many, the emotional support offered by staff was as valuable as financial assistance.

RQ.5: Promoting women's agency, rights, and well-being through entrepreneurship

Entrepreneurship has transformed gender dynamics in many households, enabling women to take on leadership roles and assert greater control over financial decisions. Many female borrowers reported that **running a business has increased their confidence and allowed them to challenge traditional gender roles.** This shift is particularly evident among widows and single mothers, who have assumed economic responsibility for their families, providing stability and securing their children's education. **Women's financial contributions have also strengthened household dynamics, reducing financial stress and, in some cases, mitigating the risk of gender-based violence.**

The success of women entrepreneurs has had a ripple effect, inspiring others in their communities to pursue economic independence. Many female borrowers now **serve as role models, encouraging younger generations to challenge societal expectations and embrace entrepreneurship.**

Beyond financial gains, **entrepreneurship has provided women with a renewed sense of purpose, well-being, and psychological empowerment.** Many reported that **running a business has restored their confidence and given them a sense of control over their futures.** **The emotional benefits of economic participation extend beyond individuals,** positively impacting their families and communities. Through entrepreneurship, female borrowers in Northern Syria are not only **achieving financial stability but also reshaping gender norms, strengthening social cohesion, and creating a more inclusive and resilient economic landscape.**

Recommendations

The study outlines three key areas of improvement to enhance the effectiveness of the RCF programme in supporting women's economic empowerment:

1. Strengthening business growth and financial inclusion

Expanding access to finance, tailored business support, and market integration, ensuring that women entrepreneurs can establish and scale their enterprises effectively.

Expanding access to finance and tailored **business support** will help female borrowers establish and scale their ventures. **Simplifying the registration process** through verbal applications, community hubs, and outreach initiatives can improve accessibility, particularly for marginalised

women. **Business support services**, including training in business planning, market assessment, risk management, and income diversification, **will equip women with the skills needed to access the programme, navigate economic challenges, and ensure business resilience.**

2. Building confidence, leadership, and decision-making power.

Providing mentorship, leadership training, and psychosocial support to enhance women's agency, enabling them to navigate financial and business decisions with confidence.

Enhancing women's self-confidence, leadership skills, and decision-making power is crucial for their financial autonomy. Mentorship programmes, **leadership training, and self-advocacy workshops** will empower women to take on active roles in their businesses and households. **Integrating psychosocial support, including counselling services and resilience-building workshops,** will help women overcome psychological barriers to empowerment. **Additionally, addressing protection needs through partnerships with GBV-specialised organisations and referral support systems** will create a safer and more enabling environment for women entrepreneurs.

3. Creating an enabling environment for women entrepreneurs

Engaging communities, advocating for gender-inclusive policies, and strengthening business networks to ensure women have equal opportunities to succeed in entrepreneurial and economic activities.

Fostering an inclusive and supportive business environment will ensure women entrepreneurs have equal opportunities to succeed. **Strengthening networks through partnerships with NGOs, trade fairs, and mentorship initiatives will enhance business support systems.** **Engaging men as allies** in WEE by promoting spousal business partnerships and financial literacy for couples **will support more equitable household and business dynamics.** **Raising awareness through media campaigns, community dialogues, and advocacy efforts will help shift societal attitudes and gender norms** toward women's economic empowerment.

Conclusion

Women-led businesses have become vital lifelines, offering financial stability and fostering household resilience. Often home-based, these ventures allow women to **support their families, secure their children's education, and break cycles of poverty.** Many borrowers emphasised the **sense of agency, independence, and emotional relief** they gained through entrepreneurship. However, **disrupted infrastructure, market saturation, restrictive gender norms, and limited**

access to capital hinder the scalability of their businesses. Societal pressures and financial insecurity further erode women’s confidence, creating **additional obstacles to success**.

The ongoing conflict has **partially reshaped gender roles**, presenting both **opportunities and challenges**. Women increasingly step into roles as **breadwinners and decision-makers**, gaining confidence and autonomy. However, entrenched societal expectations continue to **limit their decision-making power and business expansion**. Inclusive economic programmes that engage **men as allies** are crucial to fostering **shared responsibilities and reducing household tensions**. Borrowers reported that spousal collaboration **improved household dynamics, reduced stress, and fostered teamwork**, helping to mitigate risks of domestic violence and negative coping mechanisms.

Beyond individual success, **women’s entrepreneurship drives communal transformation**. Many female borrowers **are now perceived as role models and mentors**, inspiring others to **pursue economic independence**. Their success **challenges gender norms**, leading to **gradual shifts in societal attitudes**.

NEF’s **RCF programme has played a crucial role** in expanding women’s access to financial resources, particularly in conflict-affected regions. **By providing financial support**, the programme has enabled many women **to launch and sustain businesses**, fostering their economic resilience and independence. **The emotional and psychological benefits are equally profound**. Female borrowers reported a **renewed sense of purpose, self-worth, and motivation**, frequently describing themselves as “determined,” “fulfilled,” and “alive.” Through entrepreneurship, many female borrowers have **regained a sense of control over their lives, transforming feelings of uncertainty and dependency into confidence and self-reliance**. The ability to generate their own income fosters not only financial stability but also a **deep sense of accomplishment and empowerment**.

NEF **remains committed to continuing its support for women in accessing the RCF programme**. Recognising that true empowerment requires structural transformation, NEF’s strategic approach aims to expand women's access by **tailoring financial services and fostering an enabling environment that upholds women’s agency, autonomy, and economic rights**.



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