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Résumé de l'article

La Guerre civile syrienne a déplacé des millions de femmes et enfants syriens, dont beaucoup sont confrontés à des difficultés économiques et de la discrimination. Cet article examine la pauvreté déclarée et sa relation avec la discrimination perçue par les femmes à la lumière de la théorie de l'exclusion sociale. Cette étude transversale inclut 507 femmes réfugiées syriennes qui se sont rendues dans des cliniques de santé à l'extérieur des camps en Jordanie. Conformément à notre hypothèse, 79,09% des femmes ont déclaré que la pauvreté était un problème important et les femmes qui ont déclaré avoir été victimes de discrimination étaient plus susceptibles de déclarer que la pauvreté était un problème grave après la migration (AOR: 3.489; 95% CI: 1.534, 7.937). Des interventions tenant compte de la dimension de genre, des implications politiques et des recommandations sont abordées.

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Perceived Discrimination and Poverty among Syrian Refugee Women in Jordan

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ABSTRACT

The Syrian Civil War displaced millions of Syrian women and children, many of whom face economic challenges and discrimination. This paper examines self-reported poverty and its relationship with perceived discrimination among women, as framed by social exclusion theory. The cross-sectional study included 507 Syrian refugee women visiting health clinics outside camps in Jordan. Consistent with our hypothesis, 79.09% of women reported poverty as a serious problem, and women reporting discrimination were found to have higher odds of reporting poverty as a serious problem post-migration (AOR: 3.489; 95% CI: 1.534, 7.937). Gender-responsive interventions, policy implications, and recommendations are addressed.

KEYWORDS

discrimination; poverty; Syria; Jordan; refugees; women

RÉSUMÉ

La Guerre civile syrienne a déplacé des millions de femmes et enfants syriens, dont beaucoup sont confrontés à des difficultés économiques et de la discrimination. Cet article examine la pauvreté déclarée et sa relation avec la discrimination perçue par les femmes à la lumière de la théorie de l'exclusion sociale. Cette étude transversale inclut 507 femmes réfugiées syriennes qui se sont rendues dans des cliniques de santé à l'extérieur des camps en Jordanie. Conformément à notre hypothèse, 79,09% des femmes ont déclaré que la pauvreté était un problème important et les femmes qui ont déclaré avoir été victimes de discrimination étaient plus susceptibles de déclarer que la pauvreté était un problème grave après la migration (AOR: 3.489; 95% CI: 1.534, 7.937). Des interventions tenant compte de la dimension de genre, des implications politiques et des recommandations sont abordées.

INTRODUCTION

The Syrian Civil War began in 2011, causing more than 6.6 million Syrians to register as refugees and an additional 6 million to become internally displaced (UNHCR, 2019, 2021). Jordan has one of the highest con-

centrations of refugees per capita (UNHCR, 2019). The majority of the 650,000 Syrian refugees in Jordan are women and children living outside camps, where they struggle to afford basic needs (Hagen-Zanker et al., 2018; UNHCR, 2019, 2021; Verme et al., 2016).

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Neighbouring countries, including Jordan, have responded with generosity and support, but many non-migrants in host countries struggle to achieve economic stability themselves (Dahi, 2014; Hagen-Zanker et al., 2018). Competing for limited resources can create tension between refugees and host populations in countries of resettlement (Carrion, 2015; REACH, 2014). Syrian refugee women are especially vulnerable to poverty, as they have access to fewer income-generating opportunities and face other gendered inequities based on their social status as women in the economy (OCHA, 2018; Ritchie, 2018).

In 2018, Brown et al. (2019) found that 78% of Syrian refugees in Jordan were highly or severely economically vulnerable, a threshold based on the Jordanian poverty line, then set at 68 Jordanian dinars (JOD; US\$95) per capita per month. As of 2021, over 80% of Syrian refugees in Jordan were living on US\$5.50 or less per day (European Commission, 2022; UNHCR, 2022). Many lost property, money, and other assets when they fled Syria (Buscher, 2011; Verme et al., 2016). A Norwegian Refugee Council (2015) study found that two thirds of Syrian refugee respondents in Jordan made a combined income of less than 200 JOD (US\$282) per month, most of which was being used to cover housing expenses for refugees outside camps (Hagen-Zanker et al., 2018). When administered simultaneously, income support through World Food Programme vouchers and UNHCR cash assistance has been estimated to reduce poverty among Syrian refugees in Jordan by 10% (Hagen-Zanker et al., 2018). These resources are limited and strained by the influx of refugees (Hagen-Zanker et al., 2018). Short-term income supports are also insufficient as protracted crises, like the Syrian Civil War, leave refugees stranded for an average of 17 years (Verme

et al., 2016). Extended displacement exacerbates post-migration stressors among these "protracted refugees" (Hanafi et al., 2012, p. 34), especially in urban non-camp settings, as in Jordan, where there may be high demand for fewer resources and fewer social protections than in camp settings (Buscher, 2011; Spiegel et al., 2010). Experiences of financial and non-financial vulnerability (e.g., lacking access to basic goods and services) are one factor in individuals' perceptions of economic deprivation (i.e., poverty) (Verme et al., 2016).

Women may face unique challenges when faced with economic vulnerability. Particularly in refugee settings, social norms previously preventing many women from entering the labour force may change by necessity, either as women become heads of their households or as surveillance and restrictions preclude men from working or earning sufficient income (Ritchie, 2018). These shifts in social and gender norms can create tensions in families and communities, leading to violence against women (Gage & Thomas, 2017; Ritchie, 2018). When women do enter the labour force, they may be limited to home-based opportunities (e.g., selling their cooking or sewing services), face barriers to accessing credit to start a business, experience discrimination (e.g., denials of opportunities) and exploitation (e.g., refusals of payment), or be juggling family care responsibilities (Ritchie, 2018).

Economic and social tension can lead to experiences of interpersonal, community, and institutional discrimination among refugees living in host countries, with the potential for violence against women at each level, which is linked to further economic harm to refugees (see discussions of social exclusion, poverty, and discrimination in Berman & Phillips, 2000; Hanafi et al., 2012; Mathieson et al., 2008). In this paper, discrimination

is conceptualized as women's self-reports of differential treatment based on refugee status and is measured as a post-migration living difficulty (Brooks et al., 2022; Schick et al., 2018; Steel et al., 1999). Post-migration discrimination may include women feeling unwelcome and/or experiencing hostility or exclusion in the host country (Hynie, 2008). Discrimination, which may occur interpersonally, socially, and institutionally, is considered a community- and social-level risk factor for adverse health outcomes (Brooks et al., 2022; Krieger, 2014). The nature of discrimination dictates that subordinated groups (which include refugees and women) experience deprivation for the sake of dominant groups' privileges (Krieger, 2014). Differential effects on health and mental health are well documented, whether the discrimination is perceived or not (Hynie, 2008; Krieger, 2014; Pascoe & Richman, 2009). This research has been applied in migration and refugee contexts and with a lens towards gender inequities.

Consistent with social exclusion theory, which systematically connects social exclusion with economic, health, and other consequences among citizens and non-citizens alike (Hanafi et al., 2012; Mathieson et al., 2008), discrimination and xenophobia have been shown to impact poverty among specific groups of refugees (Lukasiewicz, 2017), especially in urban areas outside camps and often manifesting as violence towards women (Buscher, 2011). Several mediating factors—exclusion in economic, social, and sometimes political arenas, including exclusion steeped in gender inequities—may account for a relationship between discrimination and poverty (Berman & Phillips, 2000; Hanafi et al., 2012). For example, women who have been denied equal access to education and are therefore unable to read and/or write are excluded from jobs requiring reading and writing

skills. Language barriers and power dynamics between men and women may impede communication and networking between (male) employers and potential (female) employees. Further, refugee women may receive lower wages than men (and women) from host countries and have more limited access to the housing market, educational advantages, political influence, and community services, all of which could otherwise produce income-generating opportunities (Aygül & Kaba, 2019). Even perceptions of discrimination may prevent refugees from engaging with institutions that might catalyze job offers. These examples represent particular challenges in refugee contexts, especially among women: the (in)ability to identify with dominant groups and to participate in mainstream society, often due to gendered structural barriers (Berman & Phillips, 2000; Hanafi et al., 2012; Ritchie, 2018). In other words, power differentials inherent in social exclusion can hinder individuals' and groups' (i.e., refugee women's) ability to participate in society (Mathieson et al., 2008). Drivers of these power differentials can range from local community dynamics to globalization to gendered social norms (Mathieson et al., 2008; Ritchie, 2018). This is not to say that refugee women do not participate meaningfully in society—indeed, refugee women can and do participate in and lead society in vital ways. Rather, they often face additional barriers to doing so.

Despite existing empirical and theoretical knowledge, the prevalence and associations between perceptions of discrimination and poverty, particularly among Syrian refugee women, are not well understood. Most studies have focused on interpersonal examples of discrimination (Krieger, 2014) and on the effects of discrimination on individuals' physical and mental health, without particular attention to gender or sex (Agudelo-Suárez

et al., 2011; Jasinskaja-Lahti et al., 2006; Krieger, 2014; Ritchie, 2018; Szaflarski & Bauldry, 2019). Less is known about experiences of discrimination apart from physical or mental health or among refugees in host countries, especially among women. Addressing these gaps is important to developing context-specific, gender-responsive policies and interventions that are supportive of women in refugee populations and in host communities.

In response to these gaps, this paper has two main objectives: first, to examine the prevalence of self-reported poverty among Syrian refugee women living in non-camp settings in Jordan; and second, to examine the relationship between self-reported discrimination and self-reported poverty as serious problems within the same sample. Based on the relationship between discrimination and poverty in social exclusion theory, after controlling for participants' age, household size, Syrian governorate, years in Jordan, and reading and writing ability, we hypothesized that reports of discrimination would be associated with higher odds of self-reported poverty among women who participated in our study. This means that women who report high levels of perceived poverty are also more likely to report high levels of perceived discrimination from their local non-Syrian communities. The findings from this paper address gaps in the literature on prevalence, associations, and perceived experiences of discrimination and poverty, defined and measured as post-migration living difficulties, among Syrian refugee women living outside camps in Jordan.

METHODS

Participants

Data for the present analysis are from the cross-sectional Women ASPIRE study of Syr-

ian refugee women (N = 507) seeking health care and living outside camps in Jordan. In 2018, trained research assistants (RAs) recruited women using time- and venue-based systematic sampling at non-governmental health clinics in Amman, Zarqa, Mafraq, and Ramtha (also described in Singh et al., 2022). Participants were eligible if they self-identified as a Syrian refugee woman, resided in a non-camp setting, and were 18 years or older at the time of interview. Women were excluded if they had a significant cognitive impairment (Folstein et al., 1975), were unable to commit to completing the survey, or were not fluent in Arabic. Trained RAs recruited participants, completed informed consent procedures, and conducted surveys in Arabic in private spaces at each health clinic (as described in Brooks et al., 2022). Participants received care packages worth approximately US\$7 as compensation. All study procedures were approved by Institutional Review Boards at Columbia University and the Ministry of Health in Jordan.

Measures

Using the Post-Migration Living Difficulties (PMLD) checklist, translated into Arabic, RAs presented women with a list of problems many refugees face and asked them to indicate if these were problems for them in Jordan, using the following scale from 1 to 6: no problem at all, a slight problem, a moderate problem, a serious problem, a very serious problem, or not applicable (Silove et al., 1997; Steel et al., 1999). **Discrimination from local non-Syrian community** was used to represent self-reported or perceived discrimination. As in other studies (e.g., Schick et al., 2018; Steel et al., 1999), the definitions of **discrimination** (differential treatment based on refugee status) and **poverty** (lacking monetary and non-monetary resources to cover necessities) were deliberately left

open to interpretation to capture the variety of ways in which women may have experienced discrimination and poverty. Several papers rely on self-reports of poverty (e.g., [Buscher, 2011](#); [Savado et al., 2015](#)). Individual self-reports of discrimination are one of three accepted epidemiologic approaches to measuring discrimination ([Krieger, 2014](#)). We later dichotomized PMLD variables with ratings of 4 and 5 as “serious problems” and those with ratings of 1 through 3 and 6 as “not serious problems.” This decision is consistent with use of the variables in previous literature (e.g., [Silove et al., 1997, 1998](#)). It also allowed for the collapsing of categories with cell sizes under 10%.

We used single-item measures of years in Jordan, household size, and Syrian governorate. Age was calculated from birth month and year. Age, years in Jordan, and household size were all represented as continuous variables. We combined measures of reading ability and writing ability into the following categories: (a) no reading and/or writing ability; (b) reading and/or writing with difficulty; and (c) reading and writing with ease (as described in [Singh et al., 2022](#)). We combined proximal Syrian governorates into five categories.

Statistical Analysis

We used SPSS version 25 to conduct univariate analyses on poverty as a post-migration living difficulty to examine the prevalence of women in our study who identified poverty as a serious post-migration living difficulty. We also conducted univariate analyses for descriptive data on discrimination as a post-migration living difficulty and demographic data, including age, time in Jordan in years, number of places lived in Jordan, reading and writing ability, household size, and Syrian governorates.

To test our hypothesis that reports of discrimination are associated with higher odds of self-reported poverty among women in our study, we conducted regression analyses and calculated odds ratios and 95% confidence intervals before and after adjusting for age, years in Jordan, reading and writing ability, household size, and Syrian governorate. Pearson’s chi-square was calculated to determine the relationship between the independent variable (i.e., discrimination as a serious post-migration living difficulty) and the outcome variable (i.e., poverty as a serious post-migration living difficulty). We relied on theoretical importance from the literature as well as stepwise elimination to determine variables to retain in our logistic regression models. We excluded other associated variables from the model due to multicollinearity and lack of meaningful statistical contributions to the regression model. No data were missing for these analyses.

RESULTS

Sample Characteristics

Table 1 displays characteristics of our sample ($N = 507$). On average, women were 33.60 years old ($SD = 10.98$) and ranged from 18 to 74 years of age. About one third (35.90%) of women immigrated to Jordan from As-Suwayda, Daraa, or Quneitra. Women lived in Jordan for an average of 5.18 years ($SD = 1.38$), moving an average of five times (range: 1–36). The average household size among women was 5.31 ($SD = 2.88$, range: 0–17). The majority (64.10%) of women were able to read and write with ease; only 12.23% of women could neither read nor write.

Poverty as a Post-Migration Living Difficulty

A preponderance of women (92.50%) reported experiencing poverty (i.e., lacking

Table 1 Sample Characteristics (N = 507).

| Characteristic | M (SD, range) |
|--|----------------------|
| Age (years) | 33.60 (10.98, 18–74) |
| Time in Jordan (years) | 5.18 (1.38, 1–17) |
| Number of places lived in Jordan | 4.93 (3.67, 1–36) |
| Household size | 5.31 (2.88, 0–17) |
| Sample characteristic | n (%) |
| Syrian governorate | |
| Aleppo, Idlib | 96 (18.93) |
| Ar Raqqa, Deir ez-Zor, Hasaka | 54 (10.65) |
| Damascus, Rif Dimashq | 60 (11.83) |
| As-Suwayda, Daraa, Quneitra | 182 (35.90) |
| Hama, Homs | 115 (22.68) |
| Reading and writing ability | |
| Reading and writing with ease | 325 (64.10) |
| Reading and/or writing with difficulty | 120 (23.67) |
| No reading or writing | 62 (12.23) |

monetary and non-monetary resources to cover necessities) as a slight, moderate, serious, or very serious post-migration living difficulty. The vast majority of women (79.09%) identified poverty as a serious problem in their lives after migrating to Jordan.

Discrimination as a Post-Migration Living Difficulty

As many as 16.17% of women reported experiencing discrimination (i.e., differential treatment based on refugee status) from the local non-Syrian community as a serious post-migration living difficulty (see Table 2). An additional 15.98% reported perceived discrimination as a moderate post-migration living difficulty. More than half of the women in the study (51.68%) reported perceived discrimination as a post-migration living difficulty to any degree (i.e., slight, moderate, serious, or very serious).

Associations With Self-Reported Poverty

Table 2 displays model variables by self-reported poverty as a serious post-migration

living difficulty for the full sample. We hypothesized that reports of discrimination would be correlated with higher rates of self-reported poverty among women in our study. Results from Pearson's chi-square of the independent variable (i.e., reports of discrimination as a serious post-migration living difficulty) and the outcome variable (i.e., reports of poverty as a serious post-migration living difficulty) revealed significant differences in reports of poverty between women who reported experiencing discrimination and women who did not. More women reported experiencing poverty who had also reported experiencing discrimination (18.70% vs. 6.60%). Women who reported experiencing poverty also had significantly greater odds of being younger in age (30.84 vs. 34.32 years).

Using regression models, we further tested our hypothesis that experiences of discrimination were positively associated with experiences of poverty. Table 3 presents results of unadjusted and adjusted logistic regressions of the relationship between reports of discrimination and poverty as serious

Table 2 Associations With Poverty as a PMLD (N = 507).

| Variable | Total | Poverty | | X ² |
|--|---------------|---------------------------|--------------------------|----------------------|
| | N (%) | Yes ^a n (%) | No ^b n (%) | |
| Perceived discrimination from local non-Syrian community as serious PMLD | | | | 9.05 [*] |
| Yes | 82 (16.17) | 75 (18.70) | 7 (6.60) | |
| No | 425 (83.83) | 326 (81.30) | 99 (93.40) | |
| Variable | M (SD) | M (SD) | M (SD) | t |
| Age (years) | 33.60 (10.98) | 34.32 (10.89) | 30.84 (10.93) | (−2.93) [*] |
| Time in Jordan (years) | 5.18 (1.38) | 5.18 (1.26) | 5.20 (1.76) | (0.12) |
| Household size | 5.31 (2.88) | 5.43 (2.88) | 4.84 (2.88) | (−1.88) |
| Variable | N (%) | n (%) | n (%) | X ² |
| Syrian governorate | | | | 3.81 |
| Aleppo, Idlib | 96 (18.93) | 71 (17.71) | 25 (23.58) | |
| Ar Raqqa, Deir ez-Zor, Hasaka | 54 (10.65) | 40 (9.98) | 14 (13.21) | |
| Damascus, Rif Dimashq | 60 (11.83) | 49 (12.22) | 11 (10.38) | |
| As-Suwayda, Daraa, Quneitra | 182 (35.90) | 150 (37.41) | 32 (30.19) | |
| Hama, Homs | 115 (22.68) | 91 (22.69) | 24 (22.64) | |
| Reading and writing ability | | | | 7.81 [*] |
| Reading and writing with ease | 325 (64.10) | 262 (65.34) | 63 (59.43) | |
| Reading and/or writing with difficulty | 120 (23.67) | 85 (21.20) | 35 (33.02) | |
| No reading or writing | 62 (12.23) | 54 (13.47) | 8 (7.55) | |

Note. PMLD = post-migration living difficulty.

^a Poverty as a PMLD was defined as “yes” for women who identified poverty as a serious PMLD, unless otherwise noted; n = 401 (79.09%).

^b Poverty as a PMLD was defined as “no” for women who identified poverty as “none,” “slight,” “moderate,” or “n/a” PMLD, unless otherwise noted; n = 106 (20.91%).

* p < .05.

post-migration living difficulties in the sample. In the unadjusted regression models, women who reported experiencing discrimination from the local non-Syrian community had significantly higher odds of experiencing poverty as a serious post-migration living difficulty (OR: 3.254, 95% CI: 1.452, 7.289) compared with women who did not report experiencing moderate or serious experiences of discrimination. This significance persisted in the adjusted regression model (AOR: 3.489; 95% CI: 1.534, 7.937) after adjusting for age, years in Jordan, reading and writing ability, household size, and Syrian governorate. Significant covariates in the adjusted

models include age (AOR: 1.036; 95% CI: 1.012, 1.061), reading and/or writing with difficulty (AOR: 0.382; 95% CI: 0.158, 0.922), and household size (AOR: 1.091; 95% CI: 1.001, 1.189).

DISCUSSION

This paper examines the prevalence of self-reported poverty (lacking monetary and non-monetary resources to cover necessities), a form of economic vulnerability and a post-migration living difficulty, among a sample of Syrian refugee women living in non-camp settings in Jordan. Over three quarters of women identified poverty as a

Table 3 Unadjusted and Adjusted Logistic Regressions Examining Relationships Between Perceived Discrimination and Self-Reported Poverty as PMLDs (N = 507).

| Variable | OR (95% CI) | AOR (95%CI) |
|--|-----------------------|-----------------------|
| Perceived discrimination from local non-Syrian community as a serious PMLD | 3.254 (1.452, 7.289)* | 3.489 (1.534, 7.937)* |
| Age (years) | 1.033 (1.010, 1.055)* | 1.036 (1.012, 1.061)* |
| Years in Jordan | 0.989 (0.847, 1.154) | 0.985 (0.844, 1.149) |
| Household size | 1.079 (0.996, 1.169) | 1.091 (1.001, 1.189)* |
| Syrian governorate | | |
| Aleppo, Idlib | Ref | Ref |
| Ar Raqqa, Deir ez-Zor, Hasaka | 1.006 (0.470, 2.152) | 1.073 (0.483, 2.382) |
| Damascus, Rif Dimashq | 1.569 (0.707, 3.481) | 1.357 (0.570, 3.233) |
| As-Suwayda, Daraa, Quneitra | 1.651 (0.911, 2.991) | 1.440 (0.740, 2.805) |
| Hama, Homs | 1.335 (0.704, 2.533) | 1.240 (0.619, 2.486) |
| Reading and writing ability | | |
| Reading and writing with ease | 0.616 (0.279, 1.360) | 0.682 (0.281, 1.657) |
| Reading and/or writing with difficulty | 0.360 (0.155, 0.834)* | 0.382 (0.158, 0.922)* |
| No reading or writing | Ref | Ref |

Note. PMLD = post-migration living difficulty.

* $p < .05$.

serious problem since arriving in Jordan. Unsurprisingly, this prevalence was much higher than those found in [Schick et al. \(2018\)](#) and [Silove et al. \(1998\)](#), who utilized the PMLD checklist with men and women refugees and asylum seekers of varying countries of origin resettled in host countries with more stable economies than Jordan (i.e., Switzerland and Australia respectively). As expected, our findings align with generally high rates of poverty among refugees in low-income countries like Jordan, with women experiencing gendered inequities and even violence (e.g., [Buscher, 2011](#); [Verme et al., 2016](#)). The unstable state of the Jordanian economy before and during the Syrian Civil War exacerbated experiences of poverty among Syrian refugees and local Jordanians, especially among women ([Carrion, 2015](#); [Dahi, 2014](#); [Hanafi et al., 2012](#); [World Bank, 2014](#)). Refugee women in non-camp settings, like the women in our study, also face unique resource challenges. Though Syrian refugees in Jordan

may receive similar benefits in and outside of more open-space urban camps ([Hanafi et al., 2012](#)), refugees in non-camp settings overall may lack non-monetary resources provided in camps (e.g., shelter, education, health care), thus stretching meager budgets to meet more demands ([Verme et al., 2016](#)).

Second, we examined the relationship between reports of discrimination and reports of poverty as post-migration living difficulties among women in the study. Approximately half of Syrian refugee women reported experiencing any discrimination since arriving in Jordan. Consistent with our hypothesis, we found that women who reported experiencing discrimination as a serious problem from the local non-Syrian community had 3.5 times greater odds of reporting experiencing poverty as a serious problem. Thus, perceived discrimination was one determinant of poverty as a post-migration living difficulty among women, in addition to age and household

size. Older women, and women in households with fewer people, had lower odds of reporting experiencing poverty as a serious problem. This finding is consistent with Verme et al.'s (2016) findings that refugees over age 50 and living in smaller households were less likely to be poor, and with an earlier study applying the PMLD checklist, in which younger study participants were more likely to report experiencing post-migration living difficulties, albeit in an economic context different from Jordan (Steel et al., 1999). Possible explanations are difficult to parse out causally and directionally; however, it is possible that younger Syrian refugees had more exposure to trauma resulting from the war or migration experience, thus impacting their experiences with poverty and discrimination (Steel et al., 1999). Syrian refugees in Jordan are also younger, on average, than Jordanian citizens, which may disadvantage them in terms of education and work experience, especially among women, thus reducing their competitiveness for income-generating opportunities (Verme et al., 2016). Younger refugee women may also be more likely to have young children, which may increase poverty by adding to expenses (e.g., food, childcare) and limiting availability for work (Verme et al., 2016).

Time in Jordan (in years) and Syrian governorate prior to displacement were not found to be significantly associated with poverty in our model. While it is possible these variables were indeed unrelated, it is also possible that our other variables carried greater weight, thereby obscuring the role of time in Jordan and Syrian governorate. Ostensibly, refugees who have been in Jordan longer will have had more time to establish themselves vocationally, economically, and socially. They likely will have had more time to familiarize themselves with local norms that could improve job prospects and foster integration

into local communities. However, in reality, protracted displacement has left many refugees with dwindling resources, shrinking support networks, and an increased sense of marginalization (Carrion, 2015; Verme et al., 2016).

In parallel, refugees from governorates in Syria similar to their host communities may have had an easier time adjusting and finding work. Local Jordanian communities may have more readily integrated refugees with experience in similar urban environments, from communities with similar work experience, or from governorates with similar cultures (Alrababa'h et al., 2021; Ritchie, 2018). Regardless, our findings suggest that, at least in this analysis, experiences of discrimination, age, household size, and reading and writing ability played a more significant role in experiences of poverty than did years in Jordan or Syrian governorate. It is also worth noting that differences between the health service-seeking refugee women in our study and the women in the entire population of refugees in Jordan may differ in ways that affected our analyses. For example, roughly one third of women in our study (35.90%) were from the governorate including As-Suwayda, Daraa, and Quneitra, whereas a 2015 report conducted in three of the same cities as in our study found that 47% of Syrian refugees living outside camps in Jordan originated from Daraa alone (Stave & Hillesund, 2015).

Overall, our findings are consistent with our hypothesis generated from social exclusion theory, which connects various kinds of social exclusion with economic consequences, especially among oppressed groups like women and refugees (Hanafi et al., 2012; Mathieson et al., 2008). However, the causal mechanisms and directionality remain unclear. Goodkind et al. (2014) confirmed that experiences of discrimination can compound

refugees' struggles to access resources and to maintain physical health and social support. Gender and policy inequities place women at even greater risk for social, economic, and other harms (OCHA, 2018; Shanneik, 2021). As described in the social exclusion literature, additional explanations could include difficulty accessing labour and housing markets (Berman & Phillips, 2000; Hanafi et al., 2012). Lower levels of education may disadvantage Syrians, particularly women, in Jordan (Verme et al., 2016). Differences in power between hosts and refugees—and between women and men (OCHA, 2018)—also play a critical role at local and global levels, determining the level of access individuals and groups have to institutions and opportunities (Mathieson et al., 2008).

Directionality is also challenging to establish. While the literature supports our hypothesis (and our findings) that discrimination can and does affect women refugees' ability to survive and thrive economically, we tested co-incidence, not causality, so the relationship may be bi-directional (Fredman, 2007; Ganty, 2021). In other words, economically poor individuals, especially women, face discrimination because of stigma related to poverty (Fredman, 2007; Ganty, 2021). This is especially relevant in Jordan, where rates of poverty between refugees and Jordanians are relatively similar, depending on measurement tools, standards, and conditions (Hanafi et al., 2012). Mathieson et al. (2008) identified confusion around directionality as a limitation of existing research on social exclusion and, in their review, health specifically. In this paper, we have focused on the relationship between discrimination, as the independent variable, and poverty, as the dependent variable, among Syrian refugee women in Jordan, but our method of analysis allows us to conclude that there indeed may be a bi-directional relationship.

Importantly, local Jordanians are not homogenous in their experiences of power and access. Jordan's struggling economy and high rates of unemployment acutely affect many Jordanians (Dahi, 2014; Hagen-Zanker et al., 2018). Nevertheless, Alrababa'h et al. (2021) found that economic hardship did not influence Jordanians' attitudes towards Syrian migrants as much as their commitment to humanitarian ideals and similarities in culture. Though Fallah et al. (2019) found no quantitative differences in labour market outcomes between Jordanians in and outside of areas with large concentrations of Syrian refugees, perceptions might be different. A 2014 report by REACH found that 78% of Jordanians and 58% of Syrian refugees surveyed in Jordan considered external assistance to be unevenly accessible, thus creating tensions in communities. Some Jordanian study participants felt that Jordanians, not Syrian refugees, were the object of discrimination in aid distribution (REACH, 2014). Consequently, people in host countries such as Jordan sometimes fear offering more than minimal aid due to overstretched resources over protracted periods of time (Dahi, 2014; Hagen-Zanker et al., 2018). Additional research to clarify causal explanations and directionality in complex social settings is needed.

Limitations

Our cross-sectional, non-representative sample prevents us from making causal inferences between self-reports of discrimination and poverty. While uniquely focused on refugee women seeking services in health care clinics, the sample is not generalizable to Syrian refugees who were not engaged in health services. Indeed, refugee women not engaged in health services may have fewer or less intensive health care needs than women engaged in care. However,

research shows that many refugee women need health care but are not accessing it due to structural and social barriers (Ay et al., 2016). An example barrier is limited host country language proficiency, which can increase isolation, increase discrimination, and decrease access to jobs, thus increasing poverty (Ay et al., 2016). Additional barriers may include lack of transportation, childcare, culturally responsive care, and trust in health care providers—all of which may be related to experiences of discrimination and poverty (Ay et al., 2016).

In addition, little is written about the design, development, reliability, validity, scoring, and varying applications of the PMLD checklist (Hollifield et al., 2011). To date, most studies, conducted in host countries with more economic wealth than Jordan, limit their use of the checklist by aggregating individual responses to predict mental health outcomes among refugees. This study is innovative in its application of the PMLD checklist, looking for associations between one factor and another among refugees in a low-income host country, though this may also be a limitation in capturing the complexity of discrimination as a construct (see Jasinskaja-Lahti et al., 2006; Krieger, 2014). This paper's new application of the PMLD checklist may prove informative to researchers using the checklist in different economic contexts in the future. It is important, however, to be mindful of under-reporting that can result from single-item measures of complex constructs like experiences of discrimination and poverty (Casagrande et al., 2007; Savadogo et al., 2015). Regardless, measuring perceptions of discrimination and poverty is valuable in assessing the myriad, multidimensional ways in which people experience these phenomena (Kuivalainen, 2014; Savadogo et al., 2015).

A few cautions are important for understanding our results and interpretations. First, it is important to remember that many Jordanians have welcomed a significant number of Syrians into their country and have embraced humanitarianism and symbiosis between and among their respective cultures. Second, social exclusion theory was developed in the Global "West" and thus should be applied with care to countries with different political and economic structures (e.g., welfare provisions, poverty rates, larger informal economies) (Mathieson et al., 2008). Relatedly, **social exclusion** and **poverty** are not interchangeable terms: Mathieson et al. (2008) argued that the former is more relational in nature, whereas the latter is more distributional; they also cautioned that social exclusion may be used as a more socially "palatable" term to obscure realities of poverty. Finally, we advocate for interventions informed by an understanding of gendered inequities and migrant–host concerns, not necessarily a redistribution of opportunities between groups of people based on gender or national identities.

Implications

Our findings support efforts to address experiences of community discrimination, promote women's economic stability, and remove barriers to women's integration into host communities in local, national, and organizational policies and practices. Alrababa'h et al. (2021) have recommended placing emphasis on social cohesion, similarities between host and migrant cultures, and humanitarian values, including emphasizing the needs of women and children fleeing violence as groups in need of humanitarian protection. Multilevel policies and governance related to integration, particularly at the local level, are advised, especially those endeavouring to end social inequal-

ities among women, refugees, and other marginalized groups (Memişoğlu & Yavçan, 2020). For instance, a locality in Turkey has been considered effective in successfully integrating refugees into local communities due to robust local partnerships with governmental, non-governmental, and international agencies, in addition to local policies fostering planned urban development, job opportunities, and affordable housing; this success depended on local residents' sense of fairness in the availability and distribution of resources (Memişoğlu & Yavçan, 2020).

At practice levels, researchers suggest using multi-faceted group interventions, with women in the community in leadership roles, that contextualize mental health concerns and discrimination while also addressing psychosocial factors (DeCormier Plosky, 2017; Goodkind et al., 2014; Schick et al., 2018). Thus, future research should endeavour to adapt and evaluate these policy and practice interventions for anti-discrimination work and social cohesion, particularly as they affect women refugees who may have unequal access to social and economic opportunities. Aygül & Kaba (2019) emphasize that structural integration efforts to include women in formal labour markets can interrupt the gender norms that foster inequities. Additionally, studies in "developing" countries are particularly lacking and are important to understanding drivers of attitudes towards migrants generally and women migrants specifically (Alrababa'h et al., 2021).

This research highlights the important relationship between reports of post-migration living difficulties of discrimination and poverty in our sample, which was much larger than all other studies we found using the PMLD checklist, likely influenced by refugees' unique challenges in addition to challenges within the Jordanian economy as a whole. These are complex topics that warrant con-

tinued research to gain a more nuanced understanding of discrimination and poverty generally in vulnerable refugee and host populations, especially for women. Qualitative studies with both Syrian refugee women and Jordanians may shed light on our findings. In-depth analyses of local policies may also prove beneficial. This study may lay a foundation for future researchers to extend this literature beyond a granular view of their relationships and interactions with each other and with other variables.

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DECLARATION OF INTEREST STATEMENT

We have no known conflicts of interest to disclose.

DATA AVAILABILITY STATEMENT

Study participants did not consent to public sharing of the data.

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