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Financial dependency and patriarchal structures: Insights from Al-Garemat women in Jordan – a qualitative research approach

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Abstract

This study explores the financialization experiences of Mowafi and Al-Hasan [1] women in Jordan through the lens of radical feminist theory, focusing on the intersection of gender, class, and societal structures. The research highlights how patriarchal norms perpetuate financial dependency, limit access to economic opportunities, and expose women to exploitation. Semi-structured interviews with 16 Mowafi and Al-Hasan [1] women reveal key themes, including male dominance over financial decisions, the prevalence of debt culture, and barriers to achieving economic autonomy. The findings underscore the profound impact of societal conventions, limited educational and employment opportunities, and gender-insensitive legal systems on women's financial independence. The study also examines the exacerbating effects of the COVID-19 pandemic on women's financial vulnerabilities, emphasizing the need for targeted interventions. Proposed solutions include financial literacy programs, access to entrepreneurial resources, and gender-sensitive legal reforms to safeguard women's rights and foster their financial empowerment. The findings contribute to feminist financial theories by highlighting the role of financial education and systemic reforms in challenging patriarchal control. This research calls for a multifaceted approach to address structural inequalities and empower women economically, promoting gender equity and sustainable development. By amplifying the voices of Mowafi and Al-Hasan [1] women, the study provides actionable insights for policymakers, organizations, and researchers.

Keywords: Al-Garemat, Women's empowerment, Financial dependency, Jordan, Patriarchal structures.

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1. Introduction

The term "[Mowafi and Al-Hasan \[1\]](#)" refers to a financial phenomenon wherein female borrowers, having secured loans to establish new projects, find themselves unable to meet repayment obligations within the stipulated timeframe. [Mowafi and Al-Hasan \[1\]](#), [Zulfiqar and Shafique \[2\]](#) define the concept using various factors, including financial adversity, unforeseen circumstances, or inadequate financial planning. [Bielefeld, et al. \[3\]](#) highlight the alarming growth of this phenomenon, with a significant rise in the number of [Mowafi and Al-Hasan \[1\]](#) in developing countries. In 2019, membership in this group surged to 64,000 women—ten times higher than figures reported in previous years. This rapid increase has drawn scrutiny from governmental bodies and civil society organizations, underscoring the urgent need for further investigation into its root causes and potential solutions. Empirical studies provide crucial insights into the multifaceted nature of the [Mowafi and Al-Hasan \[1\]](#) phenomenon, shedding light on its root causes, implications, and the lived experiences of women who find themselves in this vulnerable position. For instance, [Zulfiqar and Shafique \[2\]](#) emphasize that inadequate financial literacy and unanticipated economic challenges are primary contributors to women's inability to repay loans. Many borrowers lack access to sufficient resources or expertise to manage their finances effectively. In this view, studies highlight that patriarchal societal norms often force women into financial dependence, limiting their access to decision-making and economic opportunities. This systemic marginalization exacerbates their vulnerability to financial default [\[4\]](#). Research indicates that insufficient familial or institutional support intensifies the struggles faced by women. This gap often leaves them without viable alternatives to manage loan repayments during crises.

[Al-Khub \[5\]](#) reports that many women experience social ostracism and legal threats due to their inability to meet financial obligations. This stigma not only undermines their self-esteem but also limits their reintegration into society. However, empirical findings point to heightened economic precarity among [Mowafi and Al-Hasan \[1\]](#). The financial burden often extends to their families, creating a cycle of poverty that is difficult to escape. Thus, a recent empirical study by [Merino \[6\]](#) reveals that constant financial stress, combined with societal judgment, leads to severe psychological distress, including anxiety and depression. Existing policies aimed at supporting financially vulnerable women often fail to address the underlying structural inequalities [\[7, 8\]](#). Many programs focus on short-term relief rather than long-term empowerment, as evidenced by reports from Jordanian civil society organizations. However, [Al-Khub \[5\]](#) notes that even when policies are in place, poor implementation and enforcement undermine their effectiveness. For instance, microfinance initiatives targeting women are sometimes exploitative, perpetuating cycles of debt. Overall, empirical studies collectively highlight that the [Mowafi and Al-Hasan \[1\]](#) phenomenon is a product of complex structural and individual factors. Addressing it requires a multi-pronged approach that includes empowering women economically, dismantling patriarchal structures, and ensuring the effective implementation of supportive policies.

Despite its prevalence, the [Mowafi and Al-Hasan \[1\]](#) phenomenon has largely remained underexplored, particularly from a feminist perspective. Existing literature, such as the study by [Al-Khub \[5\]](#) emphasizes that a considerable portion of this group faces severe financial constraints that hinder their ability to meet legal obligations. However, there is limited understanding of how structural factors, such as gender oppression and patriarchy, contribute to the persistence of this issue. Furthermore, the challenges and threats faced by [Mowafi and Al-Hasan \[1\]](#) in their daily lives, as well as the efficacy of existing policies and interventions, have not been adequately analyzed. This study seeks to fill these gaps by examining the [Mowafi and Al-Hasan \[1\]](#) phenomenon in Jordan through a feminist lens. The research aims to delve into the life experiences of [Mowafi and Al-Hasan \[1\]](#) exploring the underlying causes of their financial difficulties and their connection to broader societal structures. It also evaluates current policies and proposes alternative interventions to safeguard the rights and interests of this marginalized group. Therefore, the primary objectives of this research are mentioned below.

1. Identify the root causes of the [Mowafi and Al-Hasan \[1\]](#) phenomenon in Jordan and its relation to gender oppression and patriarchy.
2. Investigate the challenges and threats faced by [Mowafi and Al-Hasan \[1\]](#) in their daily lives and how they navigate these difficulties.
3. Assess the effectiveness of existing policies and interventions designed to protect [Mowafi and Al-Hasan \[1\]](#).
4. Propose alternative policy solutions to address the issues faced by [Mowafi and Al-Hasan \[1\]](#) and ensure their socioeconomic empowerment.

By addressing these questions, the study aims to contribute to the academic discourse on gender and financial vulnerability, offering actionable insights for policymakers and stakeholders. Ultimately, this research endeavors to advance understanding and advocacy for the rights and well-being of [Mowafi and Al-Hasan \[1\]](#) in Jordan, providing a foundation for inclusive and equitable policy reforms.

2. Literature Review and Theoretical Background

2.1. Gender, Entrepreneurship, and Financial Inclusion

The intersection of gender, entrepreneurship, and financial inclusion within patriarchal societies has been a focus of scholarly attention, revealing the complex dynamics that shape women's economic participation. This section synthesizes key findings from existing literature, highlighting how socio-cultural norms, economic structures, and policy initiatives influence women's entrepreneurial experiences and financial resilience.

First, empowering women through entrepreneurship and financial inclusion is a critical component of achieving sustainable development goals (SDGs), particularly in refugee and marginalized communities where traditional gender norms are frequently disrupted [\[9\]](#). In such settings, entrepreneurial activities serve as both a means of survival and a pathway toward greater gender equality. [Dhawan and Zollmann \[10\]](#) emphasize the gendered impacts of economic recovery measures, illustrating how financial inclusion initiatives can enhance women's economic prospects and resilience.

Second, entrepreneurship has been recognized as a tool for poverty reduction and individual empowerment, especially for women in underprivileged economies [11]. Research underscores the benefits of entrepreneurship, including increased earnings and a sense of independence [12-14]. However, these benefits are often mediated by the socio-cultural context, particularly in patriarchal societies where women's roles are traditionally confined to domestic affairs. Another empirical study by Prabhakar [15] notes that entrepreneurial efforts by women often aim to sustain traditional family structures, thus inadvertently reinforcing patriarchal systems even as they create new economic opportunities. Similarly, Verklan [16] examines the experiences of Palestinian women operating home-based enterprises within conservative households. While these women contribute significantly to household incomes and gain a sense of empowerment, their ventures are structured to align with and preserve traditional family dynamics.

Third, the role of financial inclusion programs in promoting gender parity and supporting women's entrepreneurial efforts has garnered significant attention. Awad and Bleibleh [17] highlight initiatives by the Bill & Melinda Gates Foundation aimed at enhancing women's financial access in developing countries. These programs not only provide economic opportunities but also foster financial resilience and self-reliance among women. Hendrik [18] offers valuable insights for policymakers and practitioners, emphasizing the need for targeted interventions that address gender disparities in financial access. Furthermore, Predmore [19] analyzes the structural inequalities exacerbated by macroeconomic policies post-global financial crisis, underscoring the importance of inclusive economic strategies that account for gendered impacts. The influence of patriarchal norms on women's entrepreneurship is a recurring theme in the literature. Women often face societal and familial resistance to stepping outside prescribed roles, limiting their participation in the labor market. Al-Dajani and Marlow [20] highlight how entrepreneurial initiatives by women in patriarchal settings are constrained by the need to balance economic contributions with maintaining traditional family roles. These dynamics underscore the importance of considering broader socio-cultural factors when advocating for female entrepreneurship [21]. A recurring insight across studies is the interplay between socio-cultural norms and policy interventions. While financial inclusion programs have the potential to empower women economically, their effectiveness is often shaped by prevailing patriarchal structures [22]. This highlights the need for context-sensitive approaches that address both structural and cultural barriers to women's economic participation.

2.2. Theoretical Background

The theoretical framework of this study is rooted in the radical feminist theory Giardina [23] which provides a lens for understanding and resisting gender oppression. Radical feminism emphasizes the systemic nature of women's subjugation, asserting that patriarchal structures permeate social, economic, and political domains, thereby perpetuating male dominance and female subordination [24]. This perspective identifies patriarchy as the central force underpinning gender inequality, with male supremacy manifesting through control over women's autonomy, labor, and opportunities [25]. Radical feminist theorists argue that achieving gender equality requires transformative changes rather than incremental reforms. They critique gradual approaches as insufficient to dismantle the entrenched systems of patriarchy. As Rabo [26] asserts, radical feminists advocate for a comprehensive restructuring of societal norms, values, and institutions to address the root causes of gender oppression.

This theoretical framework is particularly relevant to understanding the Mowafi and Al-Hasan [1] phenomenon, as it situates the financial and social challenges faced by women within the broader context of systemic gender oppression. By highlighting the interplay between patriarchal structures and women's financial vulnerability, radical feminist theory allows this study to critically analyze the socio-cultural and institutional barriers that perpetuate inequality [27, 28]. In applying this theoretical perspective, the study aims to explore the experiences of Mowafi and Al-Hasan [1] in Jordan, examining how patriarchal norms shape their financial struggles and opportunities. Additionally, the framework informs the evaluation of existing policies and the development of transformative solutions that address the structural roots of gender inequality. Therefore, this study aligns closely with the radical feminist theoretical framework, shedding light on how patriarchal structures perpetuate gender disparities and hinder women's economic empowerment [29]. Through the lens of radical feminism, the systemic oppression of women in Jordan becomes evident in various societal, economic, and cultural domains, with profound implications for their financial autonomy and agency [1].

However, gender disparities in Jordan are deeply entrenched within patriarchal systems that marginalize women from critical avenues of empowerment, such as education and financial knowledge [30]. Radical feminism frames this exclusion as a deliberate product of patriarchy, which seeks to sustain male dominance by restricting women's access to the tools and information necessary for financial independence. The experiences of Mowafi and Al-Hasan [1] underscore this dynamic, as financial illiteracy and dependency on male counterparts often exacerbate their vulnerabilities, leaving them susceptible to financial exploitation and adverse economic outcomes. In response to these systemic barriers, radical feminist theory advocates for transformative interventions, such as tailored financial literacy initiatives designed exclusively for women. These programs have the potential to disrupt patriarchal structures by equipping women with the knowledge and skills required to navigate financial systems effectively. Empowered with financial literacy, women can make informed choices, mitigate the risks of exploitation, and build resilience against systemic inequalities. The restricted access to employment and entrepreneurship opportunities further compounds the economic challenges faced by women in patriarchal societies. Patriarchy not only limits women's access to education and professional development but also enforces societal norms that prioritize male participation in economic activities. As highlighted by Campbell and Mannell [31], these systemic barriers align with the radical feminist assertion that patriarchal structures curtail women's agency and independence. For many women in Jordan, societal conventions, biased judicial frameworks, and limited availability of resources perpetuate a cycle of economic disempowerment.

Notably, male dominance also manifests in financial exploitation and control, where patriarchal authority figures—fathers, brothers, or spouses—exercise control over women's financial decisions [32]. This dynamic leaves women particularly vulnerable to fraudulent schemes and unsustainable debt arrangements, as evidenced in the case of Mowafi and Al-Hasan [1]. Radical feminist theory emphasizes that these forms of exploitation are not isolated incidents but systemic outcomes of a culture that prioritizes male authority and marginalizes female autonomy [24]. Thus, the economic impact of the COVID-19 pandemic has further magnified these inequalities, exposing the precarious financial standing of women in Jordan and elsewhere [33, 34]. Radical feminism underscores the importance of financial autonomy as a means of resisting patriarchal subjugation, particularly in times of crisis [35]. During the pandemic, women disproportionately faced job losses, reduced access to resources, and increased caregiving responsibilities, all of which exacerbated their financial hardships. This situation underscores the urgency of promoting women's financial empowerment, not only to address immediate challenges but also to lay the foundation for achieving long-term gender parity and societal progress.

3. Methodology and Data Analysis

This study adopts a qualitative research methodology, focusing on the systematic collection and analysis of non-numeric data such as narratives, interviews, observations, and documents [25]. Unlike quantitative approaches that aim to measure phenomena, qualitative research seeks to gain a deep and comprehensive understanding of complex social, cultural, and psychological issues. It provides the tools necessary to examine how individuals perceive and navigate their social environments [29]. Qualitative research is particularly suited for exploring sensitive and intricate topics, as it allows for a detailed investigation of participants' perspectives and lived experiences [36]. This approach is vital in this study, which aims to explore the nuanced realities of Mowafi and Al-Hasan [1] women in Jordan, who face multilayered subjugation due to their gender, socioeconomic status, and ethnicity.

3.1. Data Collection

The study is grounded in a radical feminist framework, emphasizing the overlooked experiences of Mowafi and Al-Hasan [1] women and how patriarchal systems of power shape their economic decisions and struggles. Using thematic analysis Koburtay, et al. [36] the study systematically categorizes participants' responses to identify recurring themes and patterns. This method highlights the intersectional dimensions of gender, class, and ethnicity, offering insights into the systemic barriers these women face in achieving financial stability and self-determination. Data was collected through semi-structured interviews with 7 Mowafi and Al-Hasan [1] women in Jordan, coded as GAR1 through GAR7. The interviews lasted an average of 45 minutes each and were conducted after obtaining participants' consent. To maintain cultural and linguistic integrity, the interviews were conducted in Arabic, the participants' native language, ensuring accurate representation of their concepts and meanings. Significant quotations were later translated into English for analysis.

3.2. Data Analysis

Thematic analysis was employed to identify patterns in the data, focusing on how patriarchal structures influence the economic realities of Al-Garemat women. This process involved:

- (a) Familiarization with Data: The transcripts of the interviews were reviewed repeatedly to gain a thorough understanding of the participants' narratives.
- (b) Coding: Key phrases and ideas were coded to highlight significant barriers and experiences.
- (c) Theme Identification: Recurring themes were identified, capturing the systemic issues and personal challenges faced by the participants.
- (d) Interpretation: Themes were interpreted through the lens of radical feminist theory, emphasizing the intersectionality of gender, class, and ethnicity.

The study provides critical insights into the obstacles Al-Garemat women face in achieving financial autonomy, including limited access to financial education, employment, and entrepreneurial opportunities, as well as vulnerability to exploitation within patriarchal power structures.

4. Results

The analysis underscores the need for targeted interventions to improve the financial prospects of disenfranchised women in patriarchal communities. The findings highlight the importance of addressing systemic inequalities and incorporating women's voices into policy-making processes to develop inclusive and effective solutions. This methodological approach ensures that the lived experiences of Al-Garemat women are accurately represented and inform practical recommendations for promoting their financial empowerment and broader gender equity.

4.1. Theme (1): Male Power over Female

The interview revealed the critical issue of male dominance over females as a prevalent theme. The Mowafi and Al-Hasan [1] community in Jordan encounters noteworthy obstacles concerning male dominance and authority over their individual finances, which may result in severe repercussions for the economic empowerment and societal mobility of women. Within the Al-Garemat community, there exists a drive to advance the economic empowerment of women and to confront the patriarchal norms that impede their agency and autonomy. This may encompass endeavors such as augmenting resources and assistance for women's entrepreneurship, endorsing legal modifications that safeguard women's entitlements and forestall financial abuse, and advancing education and consciousness-raising to contest gender biases and foster gender parity. As the response from GAR1 stated below.

"In the [Mowafi and Al-Hasan \[1\]](#) community, there's a determined effort to promote women's economic empowerment while challenging patriarchal norms that restrict their autonomy. This includes increasing support for women's entrepreneurship, advocating for legal reforms to protect their rights and prevent financial abuse, and enhancing education and awareness to combat gender biases. These initiatives aim to foster a society where gender equity is not just an aspiration but a tangible reality" (GAR1).

This interview quotation highlights the multifaceted approach of the [Mowafi and Al-Hasan \[1\]](#) community in addressing gender inequality. It underscores a proactive stance toward promoting women's economic empowerment and challenging entrenched patriarchal norms. The three areas of focus—support for entrepreneurship, legal reforms, and education—are interrelated and mutually reinforcing.

"I am a twenty-year-old girl. I did not expect that my wedding suit would turn into prison clothes less than a year after my marriage, as I became an inmate in the Jordanian Juwaida Prison and Rehabilitation Centre for women. My husband took the gold and money and fled. I gave everything to my husband and obtained a financial loan from a microfinance fund in the amount of four thousand dollars to provide a job opportunity for him. He promised me a big successful project, but the reality is different." (GAR2).

The response from GAR2 highlights the severe impact of financial exploitation within patriarchal marital relationships. Her experience of trusting her husband with a financial loan of \$4,000, only to be abandoned and left to face the consequences, illustrates the vulnerability of women who lack financial autonomy. This dependency is deeply rooted in societal norms that position men as decision-makers and women as supporters, perpetuating systemic inequality. The situation underscores how patriarchal systems exploit women's trust and resources while offering little protection or recourse when they are wronged. GAR2's imprisonment for a financial default further reveals the shortcomings of legal systems that fail to account for gendered vulnerabilities, punishing victims of exploitation rather than addressing the perpetrators. This case demonstrates the need for legal reforms to protect women from economic abuse, as well as financial literacy programs that empower them to make informed decisions. It also highlights the importance of reforming societal norms to promote equality in marital and financial responsibilities. GAR2's story is a compelling reminder of the systemic barriers women face in achieving financial independence and underscores the urgent need for targeted interventions to address these issues.

"I am still single; however, my father forced me to take a loan from a finance company. I cannot say no for him, he is my father! Unfortunately, once I cannot pay the loan I went to prison. My family and the legal system of my country did not support me" (GAR3).

GAR3's experience highlights the pervasive influence of patriarchal authority within families and its devastating impact on women's financial autonomy. Forced by her father to take a loan from a finance company, she faced legal and financial consequences when she was unable to repay. This situation exemplifies how patriarchal norms prioritize male authority, leaving women with little to no agency in critical financial decisions, even when the outcomes are detrimental to them.

The cultural expectation to obey male family members, regardless of the consequences, further reinforces women's vulnerability in such contexts. GAR3's inability to refuse her father's demand reflects the deep-seated societal belief in unconditional obedience to male figures, often at the cost of women's well-being. Her imprisonment for loan default underscores the gender insensitivity of the legal system, which fails to recognize coercion and the lack of autonomy in such decisions. This case points to the urgent need for reforms that protect women from forced financial liabilities, including stronger legal safeguards and mechanisms to identify and address coercion in financial transactions. Additionally, fostering financial literacy and empowerment among women, along with cultural shifts to challenge patriarchal authority, is essential to prevent similar situations. GAR3's story emphasizes the critical importance of integrating gender equity into both family dynamics and legal frameworks.

4.2. Theme (2): Debt Culture and Awareness for [Mowafi and Al-Hasan \[1\]](#)

The conducted interviews have brought to light the widespread existence of a culture of indebtedness and a dearth of financial literacy among women residing in [Mowafi and Al-Hasan \[1\]](#). The aforementioned quotation exemplifies this particular theme.

"I took a loan from a microfinance fund to start my own business, but I did not understand the interest rate and repayment terms. I believe that men have the know-how more than we do. I ended up defaulting on the loan and had to close my business. I wish there were more financial education and awareness available for us." (GAR4).

The interviews revealed a pervasive culture of indebtedness among women in [Mowafi and Al-Hasan \[1\]](#), compounded by limited financial literacy and awareness. GAR4's narrative highlights a significant issue: many women take on financial loans without a clear understanding of the terms, such as interest rates and repayment conditions, which often leads to loan defaults and failed ventures. The participant's admission that she perceived men to possess greater financial knowledge reflects entrenched gender norms that undermine women's confidence and capacity to manage financial matters independently.

This reliance on loans without adequate understanding can be attributed to a lack of accessible financial education and resources tailored to women. In patriarchal societies like [Mowafi and Al-Hasan \[1\]](#), where women are often excluded from financial decision-making, the absence of structured financial literacy programs exacerbates their vulnerability to debt traps. Consequently, women who aim to empower themselves through entrepreneurship often face setbacks, not because of a lack of ambition but due to insufficient preparation and support.

The findings emphasize the critical need for initiatives that promote financial education and awareness among women. Comprehensive financial literacy programs can help women understand loan terms, assess risks, and make informed

decisions. Such programs should be culturally sensitive and address the specific challenges women in [Mowafi and Al-Hasan \[1\]](#) face.

Moreover, the narrative underscores the need to dismantle the stereotype that financial matters are a male domain. Empowering women to take charge of their financial choices not only strengthens their entrepreneurial ventures but also fosters their economic independence and resilience. By addressing the debt culture and improving financial awareness, policymakers and stakeholders can help break the cycle of financial vulnerability and create opportunities for women to thrive economically and socially. GAR4's experience serves as a poignant reminder of the transformative potential of financial empowerment for women.

4.3. Theme (3): Barriers of [Mowafi and Al-Hasan \[1\]](#) to Emancipation from Male Power

The interviews conducted shed light on the obstacles that women from [Mowafi and Al-Hasan \[1\]](#) encounter in their pursuit of liberation from patriarchal dominance. The impediments encompass societal conventions, limited availability of educational and occupational prospects, and the judicial framework. The following quote illustrates this theme:

"I want to be independent and start my own business, but my family and society do not support me. They believe that a woman's place is in the home, and I do not have access to the resources and support I need to succeed." (GAR5).

The interviews highlight significant barriers that women in [Mowafi and Al-Hasan \[1\]](#) face in their pursuit of independence from patriarchal dominance. GAR6's account exemplifies these obstacles, as she expresses her desire to become independent and start her own business but faces opposition from her family and society. Deeply ingrained cultural norms uphold the belief that a woman's role is confined to the home, creating a restrictive environment that discourages women from pursuing personal or professional growth. These societal conventions limit opportunities for women to challenge traditional expectations and assert their autonomy.

The lack of access to education and employment opportunities further exacerbates these challenges. Women who wish to break free from these constraints often find themselves without the necessary resources or support to succeed. This lack of opportunity perpetuates economic dependency on male family members, reinforcing the cycle of patriarchal control. Additionally, the judicial framework often fails to provide adequate support or protection for women, leaving them vulnerable to systemic oppression and unable to assert their rights. Addressing these barriers requires comprehensive initiatives. Educational programs can equip women with the skills and confidence needed for entrepreneurship and professional success. Community-based support networks can provide encouragement and resources to navigate societal resistance. Advocacy for gender-sensitive legal reforms is crucial to safeguarding women's rights and providing a framework for their independence. Lastly, awareness campaigns targeting societal norms can help challenge and change cultural perceptions of women's roles. These efforts are essential to enabling women like GAR5 to overcome systemic barriers and achieve financial and personal emancipation.

4.4. Theme (4): COVID-19 Consequences on [Mowafi and Al-Hasan \[1\]](#).

The interviews conducted shed light on the influence of the COVID-19 pandemic on the personal financial situation of women residing in [Mowafi and Al-Hasan \[1\]](#). The ongoing pandemic has exacerbated their economic circumstances, resulting in difficulties in obtaining financial assistance. The following quote illustrates this theme:

"The pandemic has affected my business, and I have struggled to make ends meet. I tried to access financial support, but the process was complicated and difficult to navigate just because I am female." (GAR4).

The interviews reveal the profound impact of the COVID-19 pandemic on the financial circumstances of women in [Mowafi and Al-Hasan \[1\]](#). GAR4's narrative highlights how the pandemic disrupted her business operations, making it increasingly difficult to sustain her livelihood. This economic instability has left many women struggling to meet basic needs, underscoring the precarious nature of their financial standing. The pandemic not only disrupted income-generating activities but also magnified pre-existing vulnerabilities rooted in systemic gender inequalities. The challenges of accessing financial support during the pandemic further compounded these difficulties. GAR4's experience with navigating a complicated and exclusionary process reflects the additional barriers women face due to gender biases in financial systems. Many women encountered obstacles in meeting eligibility requirements or understanding bureaucratic procedures, highlighting the lack of gender-sensitive financial policies and support mechanisms. The pandemic has thus illuminated the critical need for more inclusive financial aid processes tailored to the unique challenges faced by women. Simplifying application procedures, ensuring equitable access to financial assistance, and incorporating gender-sensitive policies are vital to addressing these disparities. Additionally, targeted initiatives such as emergency microfinance programs and capacity-building workshops could help women rebuild their businesses and improve resilience in the face of future crises. These measures are essential for mitigating the economic fallout of the pandemic and fostering long-term financial stability for women in [Mowafi and Al-Hasan \[1\]](#).

4.5. Theme (5): Suggested Solutions for the [Mowafi and Al-Hasan \[1\]](#) Problem

The conducted interviews have offered recommendations for tackling the issue of personal financialization among [Mowafi and Al-Hasan \[1\]](#) women residing in Jordan. The proposed recommendations encompass the implementation of financial literacy and consciousness programs, facilitation of entry to employment and entrepreneurial prospects, and legal revisions aimed at safeguarding the rights of women. The following quote is almost repeated by all participants illustrates this theme:

"We need more support and resources to start our own businesses and become financially independent. We also need legal reforms to protect our rights and ensure that we are not vulnerable to male power and financial exploitation." (GAR1).

The interviews revealed critical suggestions from [Mowafi and Al-Hasan \[1\]](#) women on addressing the pervasive issues of financial vulnerability and exploitation. GAR1's statement, echoed by many participants, highlights the need for systemic changes to support women in achieving financial independence and safeguarding their rights. The participants identified financial literacy programs as a foundational solution, emphasizing the importance of equipping women with knowledge and skills to make informed financial decisions. This initiative could help reduce their reliance on male family members and protect them from exploitation. Access to employment and entrepreneurial opportunities was another key recommendation. Women expressed a strong desire for resources, training, and mentorship programs to help them establish and sustain their businesses. These opportunities could enable them to break free from patriarchal constraints and build a stable financial future. Legal reforms also emerged as a critical priority. Participants underscored the need for gender-sensitive legal protections to prevent financial abuse and exploitation. These reforms should address the systemic inequalities that leave women vulnerable to coercion and ensure that their rights are upheld in financial and personal matters. Together, these solutions highlight the urgent need for an integrated approach that combines education, economic empowerment, and legal safeguards. Such measures could significantly improve the financial autonomy and well-being of [Mowafi and Al-Hasan \[1\]](#) women, fostering a more equitable and supportive environment for their growth and independence.

5. Discussion

The feminist perspective offers a critical lens to examine the systemic power imbalances in gender and finance, particularly within patriarchal societies like Jordan. This perspective emphasizes the importance of addressing structural inequalities that marginalize women, often leaving them vulnerable to economic exploitation and financial instability. Achieving financial inclusion is not merely an economic goal; it is a crucial step toward global welfare and gender equity. Empowering women financially has the potential to shift entrenched power dynamics and pave the way for broader societal transformations. In Jordan, patriarchal norms significantly hinder women's financial autonomy [\[1\]](#). Male dominance in financial decision-making creates barriers for women, restricting their ability to access, manage, and control financial resources [\[36\]](#). This dynamic perpetuates a cycle of dependence, reinforcing traditional gender roles and leaving women with limited opportunities for self-determination [\[29\]](#). Interviews conducted with women from the [Mowafi and Al-Hasan \[1\]](#) communities highlight the extent of this issue, with many participants expressing frustration over their inability to exercise financial independence due to societal and familial constraints. One key solution to disrupt these patriarchal frameworks is the implementation of customized financial education initiatives. Many women in [Mowafi and Al-Hasan \[1\]](#) lack basic financial literacy, which makes them susceptible to exploitation and poor decision-making. Educational programs tailored to women's needs can provide them with the knowledge and tools necessary to navigate financial systems confidently and independently. Such initiatives not only enhance individual self-determination but also challenge societal perceptions that financial matters are solely within the male domain. Over time, these programs can foster a cultural shift toward greater gender equity in financial decision-making [\[37\]](#). In addition, patriarchal structures also limit women's access to employment and entrepreneurship opportunities, further hindering their economic autonomy [\[38\]](#). Cultural norms often confine women to domestic roles, depriving them of the chance to engage in economic activities that could improve their financial stability [\[39\]](#). Additionally, systemic barriers, such as a lack of training programs, mentorship, and access to capital, prevent women from pursuing entrepreneurial ventures. The interviews reveal that many women aspire to start their own businesses but feel unsupported by their families and society. Addressing these barriers requires targeted interventions, including initiatives that provide women with the resources, training, and networks needed to succeed in entrepreneurial or professional endeavors.

Male dominance within familial structures exacerbates the financial vulnerability of women, often leading to exploitation and fraudulent activities [\[40\]](#). Cases shared by participants illustrate how women are coerced into taking loans or surrendering control of their financial resources to male family members, resulting in significant personal and financial repercussions [\[41\]](#). These instances underscore the urgent need for legal reforms to protect women's rights and prevent financial abuse. Gender-sensitive legal frameworks are essential to ensure that women have the means to assert their autonomy and safeguard themselves against exploitation.

The COVID-19 pandemic has further highlighted the precarious economic standing of women in [Mowafi and Al-Hasan \[1\]](#). Many participants shared how the pandemic disrupted their income-generating activities and left them struggling to access financial support. This crisis amplified existing gender disparities, emphasizing the importance of promoting women's financial autonomy as a means of resisting patriarchal oppression. Emergency support programs and inclusive financial policies tailored to women's needs are critical to mitigating the impact of such crises and building resilience for the future.

5.1. Theoretical Implications

This study contributes to the theoretical understanding of gendered financial vulnerabilities within patriarchal contexts, particularly through the lens of radical feminist theory. By situating the experiences of [Mowafi and Al-Hasan \[1\]](#) women in Jordan within the broader framework of systemic oppression, the research underscores how patriarchal norms perpetuate economic dependence and limit women's agency. Radical feminist theory emphasizes the role of patriarchy as a central structure of power, dictating societal norms that subordinate women [\[42\]](#). This study reinforces this perspective by demonstrating how male dominance in financial matters not only marginalizes women but also creates structural barriers to their economic independence. Furthermore, the findings enrich the discourse on intersectionality by highlighting how gender intersects with socioeconomic status and cultural norms to exacerbate financial inequities. The narratives of [Mowafi and Al-Hasan \[1\]](#) women illustrate that financial exploitation and limited access to resources are not merely individual challenges but systemic issues deeply embedded in cultural and legal frameworks. This insight advances the application of intersectional approaches in studying gendered economic inequalities and underscores the need to address the multifaceted dimensions of

oppression [43]. The study also extends feminist financial theories by emphasizing the critical role of financial literacy as a pathway to empowerment. It argues that equipping women with financial knowledge and skills can challenge patriarchal control and foster self-determination. This aligns with feminist calls for transformative approaches that dismantle systemic inequalities and promote sustainable development through gender equity.

5.2. Managerial Implications

From a managerial perspective, the findings highlight actionable strategies for policymakers, organizations, and financial institutions to address the systemic barriers faced by women in patriarchal societies. These implications are critical for fostering financial inclusion and gender equity.

1. **Financial Literacy Programs:** One of the key recommendations is the development of gender-sensitive financial literacy initiatives. Such programs should be tailored to the specific needs of women in Mowafi and Al-Hasan [1], focusing on practical knowledge about loans, savings, and financial management. Financial institutions and non-governmental organizations (NGOs) can play a pivotal role in designing and delivering these programs, ensuring accessibility and cultural relevance.
2. **Legal Reforms and Advocacy:** The study underscores the importance of legal frameworks that protect women from financial exploitation. Policymakers must prioritize reforms that address coercion in financial agreements and provide safeguards against exploitation within familial and societal contexts. Advocacy campaigns can also raise awareness about these issues and promote legislative changes that enhance women's financial rights.
3. **Support for Entrepreneurship:** Facilitating women's access to entrepreneurial resources, including training, mentorship, and funding, is essential for breaking the cycle of dependency. Programs designed to support female entrepreneurs should focus on removing barriers to entry and creating opportunities for women to establish and sustain businesses. Microfinance institutions can adopt gender-inclusive practices to ensure that women benefit equitably from financial services.
4. **Culturally Sensitive Awareness Campaigns:** Changing societal perceptions about women's roles in finance requires targeted awareness campaigns that challenge patriarchal norms. These campaigns can promote gender equity by emphasizing the economic and social benefits of empowering women.
5. **Crisis Response Strategies:** The COVID-19 pandemic revealed the heightened financial vulnerabilities of women in Mowafi and Al-Hasan [1]. Organizations should develop crisis-responsive policies that address women's unique needs during economic downturns, such as emergency microfinance programs and targeted relief measures.

In conclusion, the theoretical implications of this study enrich feminist discourses on gender and finance, while the managerial implications offer practical pathways to address systemic inequities. Together, these insights pave the way for creating a more inclusive and equitable financial landscape that empowers women and fosters sustainable societal progress.

6. Limitations and Future Research

This study provides valuable insights into the financialization experiences of Mowafi and Al-Hasan [1] women in Jordan from a radical feminist perspective, shedding light on the intersections of racism, classism, and sexism. However, several limitations must be acknowledged. Acquiring reliable data was challenging due to the concealed nature of Mowafi and Al-Hasan [1] women's work and their improvised financial strategies. Many participants were reluctant to share sensitive information, which may have affected the comprehensiveness of the findings. Additionally, the diverse geographical locations, workplace environments, and personal circumstances of the participants influenced their perspectives, limiting the generalizability of the study's conclusions.

The focus on Jordan further narrows the applicability of the findings to other socio-economic and cultural contexts. Differences in legal systems, societal norms, and economic structures mean that these insights may not fully translate to other regions. Moreover, the exclusive use of a radical feminist framework, while illuminating, may not capture the full complexity of Mowafi and Al-Hasan [1] women's experiences. Incorporating other theoretical perspectives, such as intersectionality or postcolonial feminism, could provide additional depth.

Future research could extend this work by examining Mowafi and Al-Hasan [1] women's financialization across different countries to explore how varying cultural norms, legal frameworks, and economic contexts shape their experiences. Comparative studies could uncover global patterns while highlighting local variations. Further exploration of external factors, such as employers and clients, could reveal their roles in perpetuating or alleviating financial vulnerabilities, with a focus on issues like equitable pay and workplace treatment.

Intersectional analyses that examine the interplay of ethnicity, religion, and migration status with gender and class could provide a more nuanced understanding of structural barriers. Additionally, longitudinal research could track changes in financial empowerment over time, particularly in response to interventions such as financial literacy programs, legal reforms, or shifting societal norms. These avenues of research would deepen understanding and guide more effective strategies for empowering Mowafi and Al-Hasan [1] women and addressing systemic inequalities.

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