

Youth economic security, skills and empowerment

Learning from positive outliers among youth affected by forced displacement in Jordan

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April 2022



Canada



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How to cite: Jones, N., Sajdi, J., Presler-Marshall, E., Odeh, K.B., Essaid, A., Małachowska, A. and Vintges, J. (2022) *Youth economic security, skills and empowerment: Learning from positive outliers among youth affected by forced displacement in Jordan*. Report. London: ODI

Cover photo: Zaatari 2018 Innovation Lab © Herwig UNICEF 2017

Acknowledgements

The authors wish to thank Global Affairs Canada and UK aid for funding to undertake the research.

We also wish to gratefully acknowledge the support of UNICEF Jordan staff, especially Giorgia Varisco from the Youth and Adolescent Development Section.

We would like to thank the qualitative research team based at the Information and Research Center - King Hussein Foundation in Jordan, especially Hala Abu Taleb, Majed Abu Azzam, Maesara Dammagh, and Rawan Rbeihat. Thanks also to the team of transcribers and translators: Riyadh Diab, Nadia Al Bayoumi, Laila Al Bayoumi, Ahmed Al Naouq, Ahmed Rezeq, Eman Abu Hamra, Haia Yaghi, Israa Suliman, Khulood El Sedawi, Mohammed Sbaita, Merna Alnosiry, Mostafa Ali, Nadeen Redaisy, Omar Abdelghany, Samah Saleh, Shurooq Abu Hamad, Suliman El Sous and Wafaa Nahhal. We would also like to thank Megan Devonald and the coding team for their keen support with qualitative analysis.

We also wish to thank Bassam Abu Hamad for his detailed and insightful peer review, Kathryn O'Neill for her editorial support, Jojoh Faal Sy for layout and design, and Natasha Wright for operational support.

Finally, we would like to thank the adolescents, caregivers, service providers and experts who participated in the research and who shared their valuable insights.

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Executive Summary

Introduction

In 2021 there were more than 25 million refugees globally. More than half are under the age of 18, and the vast majority are hosted in low- and middle-income countries (LMICs). The international community, as enshrined in the 2018 Global Compact on Refugees, has emphasised the need to support refugees to become self-reliant and build sustainable and dignified livelihoods, while highlighting the economic and social benefits their economic integration could bring to host communities.

Syrians accounted for a quarter of the world's refugees in 2021. The Syrian crisis has led to a number of efforts by the international community to support those affected by this mass forced displacement. These include the Jordan Compact, which seeks to transform the crisis 'into a development opportunity', shifting the focus from short-term humanitarian aid to education, growth and job creation for host communities and Syrian refugees alike. As part of the Compact, Jordan committed to offering school places to all Syrian children, providing some vocational training opportunities and issuing 200,000 work permits for Syrian refugees in specified sectors. While the Compact has led to some improvements in education and labour market access for Syrian refugees, significant challenges remain. Syrian refugees are still largely limited to the informal economy, while work permits are restricted to sectors that do not align with the skills they typically hold, and few work permits have been issued to women. Critically, most of the research on refugee economic participation has focused on

adult refugee populations, particularly men. Data on adolescents and youth, particularly girls and young women, is limited.

There has been even less attention to the perspectives and realities of Palestinian refugees. Although they represent the most protracted refugee situation globally, efforts to support them to become independent and self-reliant have been fragmented and inadequate. Data from the 5.4 million Palestine refugees in the Middle East and North Africa region provides an alarming picture; in Jordan, labour force participation was 62% for Palestine refugee men but just 10% for women.

This report aims to fill some of these research gaps and contribute to efforts to support refugee youth to realise their potential in line with the commitments enshrined in both the Sustainable Development Goals (SDGs), to 'leave no one behind', and in the Global Compact on Refugees, to 'enhance refugee self-reliance', so that these young people can become active agents of positive change and participate in the development of their communities and host countries. Focusing on male and female youth aged 15–24 years from Syrian and Palestinian refugee communities in Jordan, as well as vulnerable Jordanians in host communities, the report captures their aspirations and experiences in building independent and sustainable livelihoods. It incorporates a gender lens to identify and analyse the factors that promote or hinder youth participation in the labour market, paying particular attention to gender norms and roles.

The report is structured as follows. After an overview of the Jordanian context and the economic implications of the Syrian and Palestine refugee crisis, we present the study's conceptual

framework, methodology and research sample. We then present our findings, in two parts: (1) an overview of adolescent and youth economic vulnerabilities, drawing on data from the Gender and Adolescence: Global Evidence (GAGE) baseline study; and (2) an analysis of youth positive outlier cases, which include four groups: recipients of university scholarships, students in technical and vocational education programmes, participants in economic empowerment classes, and those who have set up small businesses. The report concludes by discussing the implications of our findings for policy and programming, and how it can better support adolescents and youth affected by forced displacement in line with the SDG targets related to youth employment.

Context

Long a haven for refugees fleeing regional conflict, the most recent census in Jordan (2015) found that one-third of those living in the country are not Jordanian. Of non-Jordanians, approximately half (1.3 million) are Syrians. A large majority of Syrians in Jordan live in host communities, although about one-fifth live in one of two refugee camps run by the United Nations High Commissioner for Refugees (UNHCR) and a much smaller number (15,000) live in informal tented settlements scattered throughout the countryside. There is also a large (2.4 million) Palestinian population in Jordan. Over four-fifths of the Palestinians registered with the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) have Jordanian citizenship and are categorised as Jordanian by the census and other surveys. The remainder, who entered the country after 1967,

lack citizenship (and its attendant rights) and are concentrated in one of ten official camps.¹ These refugees are all but invisible in recent data.

Even before the Covid-19 pandemic, refugees living in Jordan were extremely likely to be unemployed and poor. Jordanian law stipulates that they can only work in certain sectors (agriculture, manufacturing, construction, food services and retail trade) and while work permits for Syrians are free, they are administratively difficult to acquire. Furthermore, the nationality-based labour prioritisation strategy that has led to increased hiring of Syrians appears to have worsened conditions for non-Syrians. Due to restrictive gender norms and lack of access to governmental jobs, refugee women – Syrian or Palestinian – are highly unlikely to work. Young people's access to work is a particular concern. Less than a tenth of non-Jordanian young people aged 20–24 were employed in 2021, and the official youth unemployment rate in that year was nearly 40%.

The Jordanian government and its partners have worked hard to ensure that refugees have access to education. Syrian students attend government schools, for free, primarily at an afternoon shift. Palestinian students attend schools run by UNRWA until the end of 10th grade, at which time they may access public schools. Although approximately four fifths of all refugee children attend primary school, enrolment for both Syrians and Palestinians begins dropping in early adolescence. Boys are more likely to drop out than girls, due to their involvement in child labour and their greater risk of experiencing violence at school. At secondary school level, less than a third

1 Note that unlike the Syrian refugee camps run by UNHCR, these camps are not gated or closed.

of Syrian students and only half of camp-dwelling Palestinian students were still enrolled when they reached adolescence.

Methods

The research involved multiple qualitative interviews carried out in a sequenced approach. In line with the positive deviance approach that underpins the report, we carried out in-depth interviews (IDIs) with 68 male and female youth aged 15–24 years living in host communities and refugee camps who were considered positive outliers – that is, young people who have made choices and had opportunities that set them apart from their peers in terms of economic security, skills and empowerment. These young people were purposefully selected from four main categories, based on a snowballing approach: (1) youth receiving university scholarships; (2) youth attending technical and vocational education and training (TVET) programmes; (3) youth who have started a small business; and (4) youth enrolled in economic empowerment programmes.

An additional 26 interviews were undertaken following the onset of the Covid-19 pandemic to understand how lockdowns and service closures had impacted on a sub-sample of the youth in our study, including what support they had received (if any) from programmes they had participated in and what coping repertoires they had relied on. We also carried out five focus group discussions (FGDs) involving a total of 28 adolescents and youth to explore what young people think was valuable about these initiatives and what could be improved.

We conducted a further 15 individual interviews with parents of adolescents. The aim was to better understand what forms of support these young economic outliers receive from their families, to

help us explore what factors contribute to their ability to break the mould and achieve greater economic and social mobility.

Finally, we conducted 14 key informant interviews with programme implementers, staff from international non-governmental organisations (NGOs), United Nations (UN) agencies, employers, and civil society organisations (CSOs) to explore strengths and weaknesses in how interventions are designed and implemented, as well as barriers and enablers to youth economic participation in Jordan.

Findings

Our findings in relation to adolescents and economic (in)security are organised into five categories: (1) their economic aspirations; (2) their access to market-appropriate skills; (3) their access to decent and age-appropriate work; (4) their access to assets and resources; and (5) their access to age- and gender-responsive social protection.

Economic aspirations

GAGE baseline survey findings (from 2019) indicate that adolescent refugees' occupational aspirations are high: 73% of girls and boys in our sample – across age groups, nationalities and locations – aspired to a professional career. Our qualitative findings revealed more diversity, with some interesting patterns between boys and girls and across nationalities. Boys' aspirations (especially among those living in informal tented settlements) emerged as noticeably more realistic than girls' – perhaps because they know that gendered norms that define males as breadwinners mean they must earn a living to support their family. Despite restrictive gender norms that leave many girls imagining

futures that are scarcely different from the lives of their mothers, some Syrian girls – all older – planned to pursue non-traditional professional careers specifically to address the injustices that constrain their lives during adolescence, e.g. as engineers or computer scientists. Critically, our qualitative findings indicate that adolescents with the highest aspirations often have only a limited understanding of the steps and support that would be needed to achieve their goals.

Educational opportunities

Echoing the broader evidence base, our baseline survey found that refugee adolescents' access to education in Jordan remains far from universal. Enrolment drops as young people grow up. Enrolment rates were higher for Palestinians than Syrians, across age groups and both sexes. Across age groups and including both Syrians and Palestinians, girls were more likely to be enrolled than boys. Our qualitative work identified many barriers that prevent refugee adolescents from accessing education. Most of these are common to Syrians and Palestinians, and become more pressing – and often more gendered – as young people progress through adolescence. Young people and their caregivers identified poverty as a key barrier to education. Some of the costs involved, such as for uniforms and transport, are real, while others represent forgone opportunities. For boys, the opportunity cost of attending school is fewer work options; for girls, the opportunity costs of attending school revolve around marriage.

Our survey also found that learning outcomes for refugee adolescents are extremely low. Fewer than half could read a short story written at the 2nd grade level or perform subtraction with borrowing. Refugee students emphasised

that classrooms are overcrowded and under-resourced, and that teachers are often poorly trained, unengaged and even violent.

Market-appropriate skills

Overall, few adolescents in our sample had participated in any form of skills training. Of those who had, they had participated in relatively short-term classes provided by local and international NGOs that were designed to empower refugees. Indeed, many refugee respondents reported unmet demand for training programmes. This was particularly the case for Palestinians from Jerash camp, who, as noted earlier, face the strongest legal restrictions on employment and live too far away to avail themselves of UNRWA's TVET centres.

Access to decent and age-appropriate employment

Our baseline survey research found that adolescents' access to decent and age-appropriate employment is deeply gendered. Of older adolescents, nearly two-thirds of boys but only a tenth of girls had worked for pay in the past year. Our qualitative work highlighted that this gender gap is the result of social norms that position boys as providers and girls as in need of protection. Unsurprisingly, given that Syrian families are disproportionately likely to be poor, Syrian adolescents are more likely to have worked for pay in the past year than their Palestinian peers. In part reflecting national law but also shaped by Jordan's high youth unemployment rate, our survey found that boys' work tends to be piecemeal and is extremely poorly paid. Girls' lower levels of paid work do not indicate that girls are not working – merely that they are not being paid for the work they do. Girls typically work at home for their families.

Financial literacy and inclusion

Partly due to the economic fragility of their households and partly due to generational hierarchies that leave even young adults financially dependent on their parents (or parents-in-law, in the case of married girls), fewer than a quarter of adolescents reported controlling cash in the past year. There were no gender or location differences. Reflecting household poverty levels – albeit also adolescent preferences – only 5% of adolescents reported having any savings. Only married girls mentioned access to credit. Their husbands – almost universally adult men – had often borrowed heavily to finance marriage and young couples were likely to find repayment crushing.

Access to age- and gender-responsive social protection

With the caveat that aid has been declining over time, and programmes are reaching too few households with too little support, our qualitative research findings highlight that existent social protection programmes have been vital in helping many Syrian refugee families make ends meet. World Food Programme (WFP) vouchers and UNHCR cash transfers have helped families achieve some measure of food security and pay their rent. Positive impacts on consumption are generally larger inside camps. Although residents do not receive UNHCR cash, they do not have to pay rent and are provided with myriad other in-kind benefits. UNICEF's Hajati cash transfer, which is labelled for education, helps many families to educate their children. It helps offset the need for boys' labour and allows families to pay for school transport for adolescent girls. Palestinian refugees, however, have little access to social protection, due to drastic cuts in funding for UNRWA in the past two years.

Positive outliers

This section explores our findings on the factors that have shaped the choices that positive outlier youth made around economic empowerment, the impacts of those choices, the challenges they have faced, and their aspirations for the future.

Factors shaping youth economic empowerment choices

Cross-cutting themes that emerged include the individual's drive and commitment to better their lives and those of their families, strong family support (in terms of emotional, financial and time commitments) and, in the case of youth with academic scholarships and those pursuing TVET courses, strong support and encouragement from teachers. Of those engaged in TVET programmes, because such courses are less socially prestigious a number of youth admitted that their initial motivation had been academic failure and a sense that there was no alternative pathway to economic empowerment, but that over time they had come to appreciate the practical orientation of TVET and the skills and networks they had gained through it. For youth with their own small business, a key motivation was financial – the need to support their household – while some also expressed a keen entrepreneurial interest.

Impacts of programme participation

Youth outliers had overwhelmingly positive views about the impacts of participating in their chosen fields. They highlighted opportunities to develop new knowledge and technical skills as well as forging a sense of purpose, and developing soft skills and self-confidence. For young people involved in university education and TVET programmes, another common theme that emerged was the opportunity for social mobility,

especially for refugees, and the ability to access new social networks. Exposure to positive role models – especially for refugees and female youth – was also a valued impact of programme participation, particularly for those at university or in TVET and economic empowerment programmes. Youth who had set up their own business also underscored the financial improvements they had experienced, albeit from a low baseline.

Limitations and challenges

The positive impacts of programme participation notwithstanding, the youth positive outliers in our study also underscored a number of common challenges. These include financial challenges, with students citing the costs of transportation and the lack of access to educational loans as critical concerns. Young people with small businesses also cited the lack of access to affordable credit as a major barrier to expanding their business and realising its full potential. Young people from refugee communities also cited discrimination on the basis of their refugee status as a key concern – both in terms of experiencing discrimination from peers and teachers while undertaking courses, and concerns that their future opportunities would be truncated on account of their lacking national identity documents (ID). Female youth emphasised that discriminatory gender norms that determine how they are treated by family and relatives, and their community, were a major constraint. They reported that they often had to negotiate their participation in education and programming, given fears about the risks of sexual harassment and the threat to their family honour while travelling to and from educational or workplace venues. Norms that call into question the appropriateness of non-traditional livelihood options represented another barrier for girls and young women.

Future aspirations

In terms of future aspirations, key themes that emerged across the positive outlier youth in our sample included a desire to become recognised as experts in their field and, in some cases, to continue with higher education so as to gain further knowledge and skills and also achieve social mobility. For female youth, delaying marriage and motherhood, and achieving personal economic independence, were also key to their future aspirations.

Implications for policy and programming

Our findings underscore that young people affected by forced displacement in Jordan face myriad intersecting barriers to successfully acquiring skills and employment. The Covid-19 pandemic and the associated economic crisis have only served to make matters worse, as rising rates of unemployment (especially youth unemployment) and inflation have combined to further restrict access to work and school. There is now an urgent need for the Jordanian government and the international community to refocus efforts on how to support young people to ready themselves for independent adulthood. Our research with positive outlier cases suggests that to meet the SDG commitments to ending poverty and promoting decent work for all, including youth, and in line with the Global Compact on Refugees, the following actions should be prioritised.

Support for basic education

- To help offset the real costs of education, expand social assistance programming that targets low-income students and provides either cash transfers or vouchers that are

sufficient to cover the costs of school supplies, uniforms and transportation. The transfers should be at least quarterly and available to students until the end of secondary school. They should include Jordanian students too, to foster social cohesion. UNICEF Jordan's Hajati labelled cash transfer is a promising model that could be scaled up. It provides cash stipends to students up to 18 years, as well as awareness-raising efforts to tackle the risks of child labour (especially for boys) and child marriage (for girls) to strengthen caregivers' commitment to educating their daughters and their sons.

- To help offset quality deficits in the short term and medium-term – and support all students to thrive academically – provide after-school tutorial support in schools and community venues. Programmes should be open to all, regardless of nationality, and target not only older students who are already struggling, but younger students who are working on foundational skills. Courses should help students to develop strong English language and digital literacy skills. UNICEF Jordan's Makani programme (an integrated child, adolescent and youth programme), implemented by a network of local NGOs and CSOs, is a promising model. It offers education tutorial support as well as financial and digital literacy courses.
- To ensure that out-of-school young people are supported to keep learning (and to return to school if they choose), scale up informal education and bridging programmes that enable young people to transition from informal to formal education pathways.
- To improve young people's longer-term educational and occupational trajectories, provide school- and community-based programming to improve psychosocial well-

being and support the development of life skills such as communication and leadership. Programming should cater for all nationalities and be carefully tailored to address gender norms.

- To better position parents to lift their children's educational and occupational trajectories, provide parent education courses. These should foster improved parent–child communication and open up space for young people to practise decision-making. To address low enrolment rates, especially among adolescents, design awareness-raising programming for parents and young people, emphasising the importance of education not only for future work opportunities but for improving broader life chances. Tailor messages according to gender and nationality, using popular media and sports figures where possible. Programming should cater for all nationalities and be carefully tailored to address gender norms.

Support for higher education

- To raise the aspirations of young people and their families for higher education, develop awareness-raising programming that includes exposure to local role models, especially for refugee communities and for girls.
- To ensure that Syrian young people and their families understand how the Jordanian educational system works, in terms of gateway exams and vocational versus academic pathways, provide adolescents and parents with school- and community-based information and guidance, starting no later than lower secondary school.
- To help offset the real costs of higher education, scale up the provision of tertiary-level scholarships and interest-free education loans to low-income students of all nationalities, and ensure that young people and their families

know about these opportunities for financial support, including through the introduction of career counselling services at school.

This should include provision of school- and community-based information and guidance, with active support for students during the application process.

- Provide transport vouchers for low-income students of all nationalities and, over the longer term, work with the Ministry of Education to reduce educational fees required of Syrians, stateless Palestinians and other refugees.

Support for work skills

- To ensure that students and their families – especially refugees – are aware of TVET programming and its advantages vis-à-vis labour market opportunities, raise awareness and actively promote the vocational pathway, starting in intermediate school. Such efforts could help to shift attitudes that tend to under-value TVET compared to university education pathways. Tailor messaging to account for conservative gender norms, working to challenge and shift norms over time, and to encourage adolescent girls and female youth to consider non-traditional sectors.
- To support young people's access to the labour market, work with TVET institutes, universities and the Ministry of Labour to strengthen links between schools and local labour markets, including organising in-person visits for students to vocational training centres and successful micro-businesses.
- Use economic empowerment programmes to help young people find and enter niche markets, attending to local contexts and taking care not to over-saturate markets.
- To support young people to find and keep decent work, ensure that universities, TVET

institutions and economic empowerment programmes help them develop soft skills alongside more technical, employment-related skills, and also include monitoring and follow up support once courses are over.

- Over the longer term, work with government agencies, parliament and UN agencies to influence political dialogue around removing barriers to refugees' taking up work in the formal sector – including the requirement that they have work and residency permits, and sectoral limits on employment.

Support for self-employment

- To help young people launch their own business and improve their chances of success, economic empowerment programmes should provide graduates with career counselling and the financial, marketing, management, communication and digital literacy skills and other assets needed to start up.
- To help young refugees launch their own business, provide them with logistical (including financial) support to access work permits and overcome legal barriers, and conduct market assessments to ensure that skills offerings are in line with identified market needs.
- To help young people launch and scale up their own business, develop programming that supports their access to credit on favourable terms.
- Over the longer term, work with the Ministry of Labour to remove barriers to refugees' self-employment, including the requirement that they have work and residency permits, and prohibitions against their accessing saving and credit opportunities.



15-year-old Jordanian boy (of Palestinian origin) who works in a juice shop in Amman © Nathalie Bertrams

Support for girls

- To address restrictions on girls' mobility, provide them with transport or transport vouchers for education, training and internships.
- To address the gender norms that leave girls with little access to higher education and especially paid employment, empowerment programming should target girls and focus on raising their aspirations and strengthening their communication and negotiation skills.
- Scale up course offerings that are culturally acceptable for girls such as computer technician courses, graphic design, architecture, English language and management.
- Invest in awareness-raising efforts with parents and husbands to shift gender norms, and extend these activities to tertiary and TVET providers.
- To enable married girls to attend programming, ensure that training programmes provide childcare.

Support for stateless Palestine refugees

- To address the fatalism that is lowering aspirations for education and work among stateless (ex-Gazan) Palestinian boys and their parents, pair awareness-raising with hands-on programming to show what can be achieved – even under current Jordanian law – using local role models where possible.
- Over the longer term, work with the Jordanian government and international actors to remove the barriers that are responsible for stateless Palestinians' social and economic exclusion.

Introduction

According to UNHCR data, there are 25.4 million refugees globally, over half of whom are under the age of 18 (UNHCR, 2021a; Jones et al., 2021). The vast majority of refugees are hosted in low- and middle-income countries (LMICs) (ibid.), usually those neighbouring the country of origin. As protracted displacement has become the norm, many refugees remain in these host countries for 10 years or more (Devictor, 2019). The international community, as enshrined in the 2018 Global Compact for Refugees, has emphasised the need to support refugees to become self-reliant and build sustainable and dignified livelihoods, while highlighting the economic and social benefits their economic integration could bring to host communities. Social assistance, which is used in multiple refugee settings, can provide much-needed immediate help and contribute

to building human capital (Jawad et al., 2019), but interventions such as skills development and income-generation schemes to address barriers and support people to achieve self-reliance are also urgently needed (Crawford et al., 2015).

Syrians account for a quarter of the world's refugees, and the Syrian crisis has led to a number of efforts by the international community to support those affected by this mass forced displacement, including the Jordan Compact (see Box 1). Rolled out in 2016, the Compact seeks to transform the crisis 'into a development opportunity', shifting the focus from short-term humanitarian aid to education, growth and job creation for host communities and Syrian refugees alike. As part of the Compact, Jordan committed to offer school places to all Syrian

Box 1 International commitments to support economic security and empowerment among refugee youth, as reflected in the Sustainable Development Goals and the Global Compact on Refugees

The Global Compact on Refugees (GCR) aims to promote international solidarity in ensuring that refugees and the countries and communities that host them in large numbers are not left behind. Adopted by the United Nations General Assembly in December 2018, the GCR explicitly links forced displacement with the 2030 Agenda and the Sustainable Development Goals (SDGs), and pledges to support efforts to ensure that refugees are included in work towards achieving the SDGs. It is important to note that the commitment to 'leave no one behind' explicitly refers to refugees, as reflected in a new indicator on refugees approved by the UN Statistical Commission in March 2020 (UNHCR, 2020).

In terms of economic empowerment, there are some key overlaps between SDG targets and GCR commitments. SDG 1, on ending poverty (including through social protection systems), and SDG 8, on promoting sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all, are in turn reflected in GCR Indicator Framework Object 2, on enhancing refugee self-reliance. For more details, see Annex 1.

children, provide some vocational training opportunities and issue 200,000 work permits for Syrian refugees in specified sectors. Previous research by the Overseas Development Institute (ODI) (Barbelet et al., 2018; Meral, 2020) finds that the Compact did lead to some improvements in education and labour market access for Syrian refugees. Yet significant challenges remain: many adolescent refugees are still either out of school or only attend part-time, with boys taken out of school or dropping out to help their families earn an income, and girls staying at home due to parental concerns about their safety; access to vocational training is limited; and finding formal employment has proved challenging. Syrian refugees are still largely limited to the informal economy, while work permits are restricted

to sectors that do not align with the skills they typically hold, and inadequate transport links and working conditions in some industries are a deterrent. A very low proportion of work permits have been issued to women – just 4% (i.e. 8000 permits). Critically, most of the research on refugee economic participation has focused on adult refugee populations, particularly men. Data on adolescents and youth, particularly girls and young women, is limited (Presler-Marshall et al., 2017; Presler-Marshall, 2018), with refugee youth perspectives and voices remaining largely unheard. Thus policies and programmes have been slow to improve their daily realities, with key sectors and self-employment remaining all but closed to refugees (Jones et al., 2021).



UNICEF and NRC vocational training in Azraq camp C © Herwig UNICEF 2017

Even less attention has been paid to the perspectives and realities of Palestine refugees. Although they represent the most protracted refugee situation globally, efforts to support them to become independent and self-reliant have been fragmented and inadequate, varying considerably depending on the legal and policy framework of each host country (Presler-Marshall et al., 2021). Data from the 5.4 million Palestine refugees in the region provides an alarming picture. In Jordan, labour force participation was 62% for Palestine refugee men but around 10% for women in 2012 (Tiltne and Zhang, 2013).

This report aims to fill some of these research gaps and contribute to efforts seeking to support refugee youth to realise their potential in line with the commitments enshrined in both the Sustainable Development Goals (SDGs), to ‘leave no one behind’, and in the Global Compact on Refugees, to ‘enhance refugee self-reliance’ (see Box 1), so that these young people can become active agents of positive change and participate in the development of their communities and host countries. We focus on youth, male and female, aged 15–24 years, from Syrian and Palestine refugee communities in Jordan, as well as vulnerable Jordanians in host communities. The aim is to capture their views and experiences, including their aspirations and opportunities to

build independent and sustainable livelihoods. The protracted nature of these young refugees’ displacement provides a valuable opportunity for research to unpack the specific factors, barriers and enablers in the Jordanian context, paying specific attention to differentials such as residence (living inside and outside camps, in urban or rural environments), parental education and values, or household headship. We also incorporate a gender lens to identify and analyse the factors that promote or hinder female youth participation in the labour market, paying particular attention to gender norms and roles.

The report is organised as follows: Section 2 discusses the Jordanian context and the economic implications of the Syrian refugee crisis, while Section 3 discusses our conceptual framework, which is informed by a positive deviance approach. Section 4 gives an overview of the methodology and research sample. To set the scene, Section 5 presents findings from the Gender and Adolescence: Global Evidence (GAGE) baseline study on adolescent and youth economic vulnerabilities, while Section 6 presents the findings from our analysis of the youth positive outlier case. Section 7 concludes the report, setting out the implications of our findings for policy and programming.

Background

Population

Jordan is a small, highly resource-constrained country situated at the crossroads of the Middle East. Long a haven for refugees fleeing regional conflict, its population has grown rapidly in recent years, reaching 10.2 million in 2020 (World Bank, 2021). Notably, in terms of shaping young people's opportunities for economic empowerment, Jordan's population is very young: 70% are under the age of 30 (Milton-Edwards, 2018).

The 2015 census found that one-third of those living in Jordan are not Jordanian (Department of Statistics (DOS), 2016). Unsurprisingly, given that the war in Syria is now into its second decade, about half of non-Jordanians are Syrian (1.3 million in 2015) (DOS, 2016). Of Syrians, approximately half (670,000) were registered as refugees with UNHCR as of October 2021 (UNHCR, 2021c).² Most Syrians live in Jordanian host communities, but 19.5% live in one of two large refugee camps (Zaatari and Azraq) run by UNHCR, or a much smaller camp (Mrajeeb Al Fhood) funded by the United Arab Emirates (UAE) (UNHCR, 2021b). Approximately 15,000 live in informal tented settlements scattered throughout the Jordanian countryside (ACTED, 2021). There is also a large Palestinian population in Jordan. Most (82%) of the 2.4 million Palestine refugees who are registered with the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) (as of 2021) have Jordanian citizenship and are categorised as Jordanian by the census and other surveys. The remainder,

who entered the country in the 1960s or later, lack citizenship (and its attendant rights) and are concentrated in one of 10 official camps (ibid.). These refugees are all but invisible in recent data. The most recent socioeconomic household survey of Palestinians living in camps, which was commissioned by the Government of Jordan's Department of Palestinian Affairs, was undertaken in 2011; Palestinians without citizenship, when they are disaggregated at all, are generally considered (alongside Egyptians, Iraqis and Yemenis) as 'other'. Refugee populations tend to be especially young: nearly 47% of registered Syrians are under the age of 18 (UNHCR, 2021c) and at the time of the most recent Palestinian census (2011), 40% of those living in camps were under the age of 15 (Tiltne and Zhang, 2013).

Economy and labour market

Jordan's economy has struggled over the past decade. Annual gross domestic product (GDP) growth was approximately 2% between 2010 and 2019 (World Bank, 2021). Although growth started to fall in 2008 (when it was 7.2%) (ibid.) – well before the onset of the Syrian conflict – the International Monetary Fund (IMF) estimates that the Syrian crisis has cost Jordan's economy 18% per year (UNICEF Jordan, 2020). Jordan's ranking on the Human Development Index (HDI) has also fallen over the last decade from 85th to 102nd, while the country's actual HDI score has stayed static (0.729). The Covid-19 pandemic has further impacted the economy, though far less so than other countries in the Middle East and North

² Jordan also has a large number of labour migrants, many of whom are Syrian. Most labour migrants are from South and Southeast Asia, Egypt and Iraq (Business & Human Rights Resource Centre, 2021; Gomer, 2019; Razzaz, 2017).

Africa (MENA) region. In 2020, the Jordanian economy contracted by 1.6%, compared to 3.6% for the MENA region (World Bank, 2021).

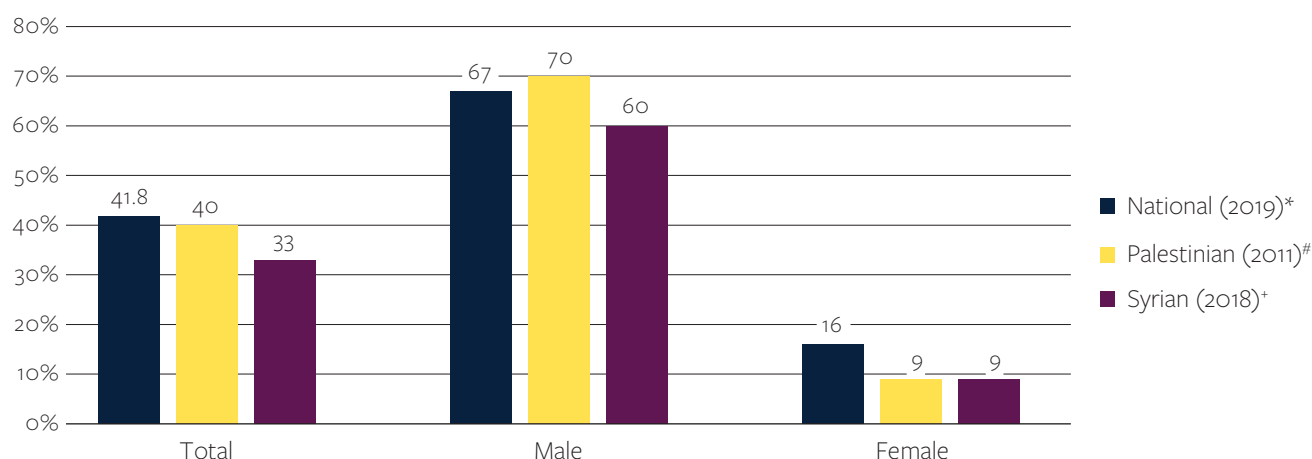
Poverty rates mirror broader economic trends. Between 2010 and 2018, the national poverty rate climbed from 14.4% to 15.7% (World Bank, 2021; UNICEF Jordan, 2020). Refugees are disproportionately likely to be poor. In 2018, more than three-quarters (78%) of Syrian refugees lived below the national poverty line (UNICEF Jordan, 2020). Those living in host communities were even more likely to be poor – 86% (ECHO, 2021). Palestinians living in camps also have an elevated poverty rate – estimated at 31% in 2011 (Tiltne and Zhang, 2013). Some camps have especially high poverty rates. For example, 53% of those living in Gaza/Jerash were considered poor in 2011 – in part, because nearly all (97%) lack citizenship (ibid.; Borgen Project, 2021). Poverty rates among Palestinians have almost certainly climbed in the past decade, due to cuts in UNRWA funding, especially under the Trump administration (Aljazeera, 2018; Hatuqa, 2021).

Given that many of Jordan's non-poor have incomes that leave them only just above the poverty line, the Covid-19 pandemic has pushed hundreds of thousands of households into poverty. The World Bank (2020) estimates that poverty has increased by 38 percentage points for Jordanians and by 19 percentage points for Syrians. UNRWA (2020a) similarly reports that half of Palestinian households in Jordan have had their work disrupted and that two-thirds are worried about food insecurity.

Jordan's economic struggles, and the vulnerability of refugees living in the country, are also reflected in labour market figures. At a national level, Jordan's labour force participation rate stood at 41.8% in 2019 – barely changed from 2013 (41.5%) and down from a high of 44.7% in 2009 (World Bank, 2021).³ However, because Jordan is one of the world's less gender-equitable countries, ranking 131 out of 156 on the 2021 Global Gender Gap index (World Economic Forum, 2021), figures must be disaggregated by sex to be meaningful (see Figure 1). In 2019, the male labour force participation rate was 67%; the female rate was only 16%, the third lowest in the world, behind Yemen and Iraq (World Bank, 2021). Women's labour force participation is closely related to education, with those with university degrees far more likely to enter the labour force than those with lower levels of education (Amer, 2018). Regardless of their education level, women tend to be more poorly paid than men. A report by the United States Agency for International Development (USAID) (2020) finds that working in the private sector in Jordan earn 41% more than women.

Refugees' labour force participation rates are shaped by the presence of a migrant workforce estimated to be as large as the Jordanian workforce, and by legal restrictions on the sectors in which they may work (agriculture, manufacturing, construction, food services and retail trade) (Tiltne and Zhang, 2013; Razzaz, 2017; Stave et al., 2021). They are also shaped by legal requirements for a work permit, which, despite being free for Syrians (part of the 2016 Jordan Compact, see Box 2), remain administratively difficult to acquire and tend to disadvantage those with the least social capital, and have

3 World Bank figures are modelled ILO estimates.

Figure 1 Labour force participation rate by nationality and sex

*World Bank (2021), using modelled International Labour Organization (ILO) estimates

Tiltne and Zhang (2013), including only those living in camps and using the figures from the comprehensive survey

+Stave et al., (2021), reporting Fafo/DOS nationally representative survey.

worsened non-Syrian refugees' access to the labour market.⁴ Consequently, refugees' labour force participation rates are notably different from the rates for Jordanian nationals in several ways (see Figure 1). For example, Syrians have lower rates of labour force participation (33% in 2018⁵ compared to a national rate of 41.8% in 2019) (Stave et al., 2021). Refugee women are also especially unlikely to be economically active (9% for both Syrian and Palestinian women) (Stave et al., 2021; Tiltne and Zhang, 2013). This is primarily due to refugee communities' more restrictive gender norms and to refugee women's greater domestic responsibilities (USAID, 2020; Stave et al., 2021). Razzaz (2017) observes that even 'stable' employment is not a panacea for refugees: underpayment, late payment or non-payment of wages, long and unpredictable hours and forced overtime are common.

Noting that unemployment rates capture only those who are out of work and actively seeking employment, Jordan's unemployment rates have been steadily climbing for years. At the national level, the unemployment rate was 18.5% in 2020⁶ – up from a low of 11.9% in 2014 (World Bank, 2021) (see Figure 2). With women largely limited to a sub-set of occupations considered as 'fitting women's needs' (e.g. teaching and nursing), and unable to spend long hours away from home due to their domestic responsibilities, women's unemployment rate was markedly higher than men's (23.8% versus 15.3%) (World Bank, 2021; see also USAID, 2020; Razzaz, 2017). The Jordanian Department of Statistics (2021a) reports that the pandemic continues to impact unemployment rates. In the second quarter of 2021, the national unemployment rate was 24.8%, up nearly two percentage points in a year. Males were less likely to

4 Permits require a health exam and photo, are tied to a particular employer (who must supply an array of documentation), and are for one year only (UNHCR, 2021c).

5 Stave et al. (2021) are reporting Fafo/DOS data that is nationally representative and includes Syrians living in camps.

6 World Bank (2021) figures are modelled ILO estimates.

Box 2 The Jordan Compact

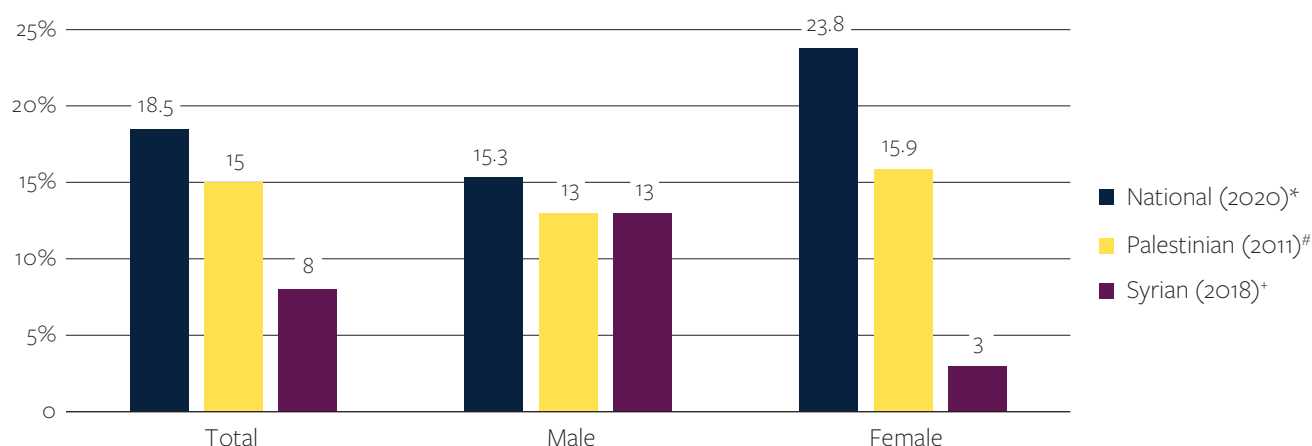
The 2016 Jordan Compact represents a watershed moment in how host countries and the international community respond to protracted refugee situations. It aimed to benefit both the refugees living in Jordan as well as the growing number of vulnerable Jordanians. In exchange for concessionary rates on loans and trade deals – and stepped-up international investment in the Jordanian economy – the government agreed to make free work permits available to Syrian refugees and to relax some requirements for employment-related documentation. Although the Compact has not had the transformative effects first envisioned, and has indeed led to some unintended consequences (see below), it is widely recognised as a positive measure, and has become a model for subsequent agreements between host countries and the international community (Barbelet et al., 2018; Huang et al., 2018; Gordon, 2021).

Since 2016, the government has issued more than 200,000 work permits to Syrians (Ministry of Labour Syrian Refugee Unit, 2021). Although the number issued in 2020 fell (to 39,000, from 48,000 the year before) – probably due to the pandemic – Syrians' participation in the labour force has grown in tandem with their access to legal work (DOS, 2021b; Stave et al., 2021). Although Almasri (2021) expresses concern that donors are overly focused on the number of permits issued, rather than on work conditions, there is some evidence that the Jordan Compact has led to improved conditions. Stave et al. (2021) found that Syrians with permits have higher wages, better working conditions and more stable employment.

Despite concern that allowing Syrians access to the labour market would increase unemployment for Jordanians, and drive down wages, this does not appear to have been the case (Fallah et al., 2019; Ajluni, 2019). In part due to the influx of more than US\$3 billion in aid, which buffered the labour market, there is no evidence of negative impacts on Jordanians – even those with limited education levels (Stave et al., 2021; Fallah et al., 2021). There is, however, reason to believe that Syrians' improved access to work has resulted in poorer access to the labour market and poorer work conditions for non-Syrian refugees and Jordan's guest migrant workers (Almasri, 2021; Malaeb and Wahba, 2018). Indeed, Almasri (2021) concludes that the Jordan Compact and the nationality-based labour prioritisation strategies that it engendered have led to further stratification in Jordan's already stratified labour market and that Egyptian workers have paid the largest price.

be unemployed than females (22.7% versus 33.1%) and experienced a smaller year-on-year jump (1.9 percentage points versus 4.5 for women).

Unemployment in Jordan is especially common for the most educated people, as there are fewer high-skill jobs than there are highly skilled workers (OECD, 2018). In 2019, a quarter

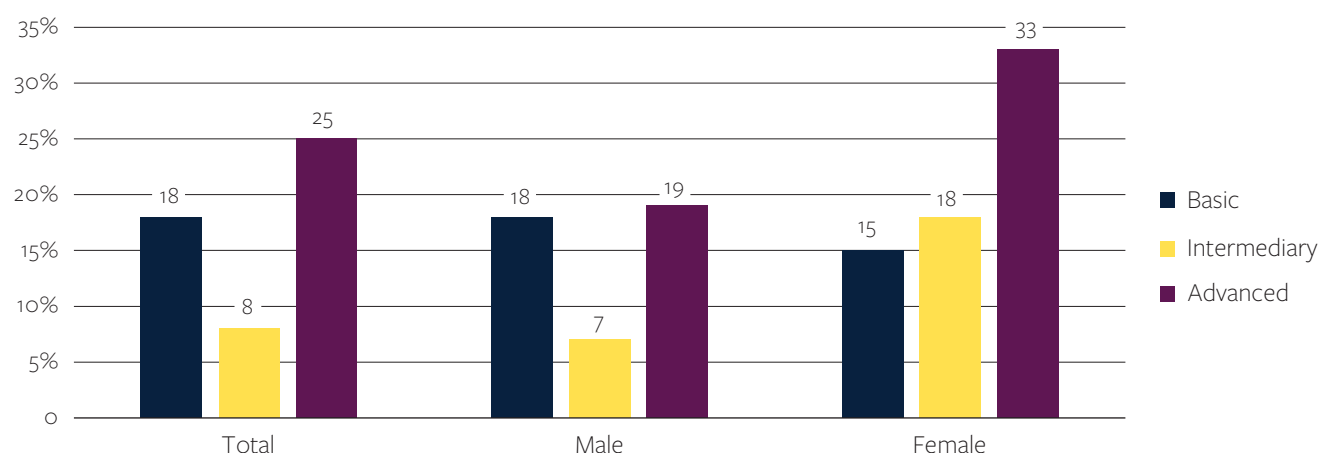
Figure 2 Unemployment rate by nationality and sex

* World Bank (2021), using modelled ILO estimates

Tiltne and Zhang (2013), including only those living in camps and using the figures from the comprehensive survey.

Note that while more than a decade old, this is the most recently available data for Palestine refugees in Jordan.

+ Stave et al., (2021), reporting FafoO/DOS nationally representative

Figure 3 Unemployment rate by education and sex

Source: World Bank, 2021.

(25%) of those with advanced education were unemployed, compared to 18% of those with basic education and 8% of those with intermediary education (World Bank, 2021) (see Figure 3).⁷ For males, the relationship between education and

unemployment is U-shaped, with the completion of intermediary education resulting in the lowest unemployment rate (7%), largely because of relatively strong demand from the manufacturing sector (OECD, 2018). For females, basic and

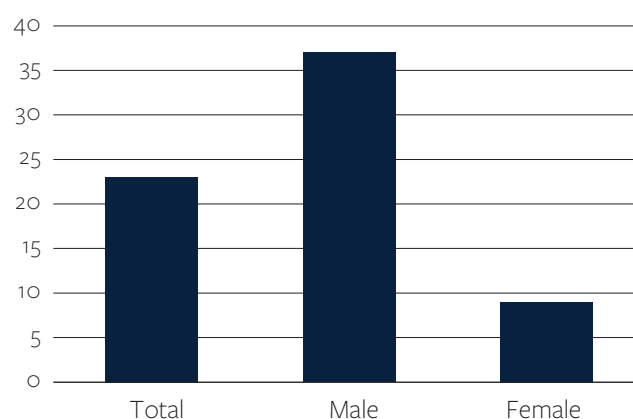
7 The World Bank (2021) reports that basic education consists of primary and lower-secondary school. Intermediary education consists of upper secondary and non-tertiary post-secondary education. Advanced education consists of tertiary education.

intermediary education result in similar levels of unemployment (15% and 18%). In part because women with tertiary education are the most likely to enter the labour force (meaning they are either working or actively seeking work), those with advanced education are twice as likely to be unemployed (33%) as their less educated peers (who are less likely to be looking for work) (Amer, 2018; Word Bank, 2021).

With the caveat that data was collected in different ways, refugees' odds of unemployment differ from national averages (see Figure 2 above). In 2018, 8% of Syrian refugees were unemployed (13% of men and 3% of women) (Stave et al., 2021),⁸ compared to a national average of 16.3% in that same year (World Bank, 2021). In 2011, 15% of Palestinians living in camps (13% of men and 15.9% of women) were unemployed (Tiltne and Zhang, 2013), compared to a national rate of 15.8% in that year (World Bank, 2020). Refugees' lower odds of unemployment must be understood in the context of what unemployment rates capture. Fewer refugees are in the labour force and actively seeking work, in part because of restrictions on the types of employment they may take up, and in part because it is difficult for them to compete against migrant workers for lower-wage jobs given that refugees (unlike migrant workers) have their families in the country (Stave et al., 2021; Razzaz, 2017).

Youth labour market figures are particularly alarming (OECD, 2018). The World Bank (2021) reports that on a national basis, only 23% of young people aged 15–24 were active in the labour market in 2019 (see Figure 4). This rate has not changed since 2013 and primarily reflects the inability of the Jordanian economy to keep up with

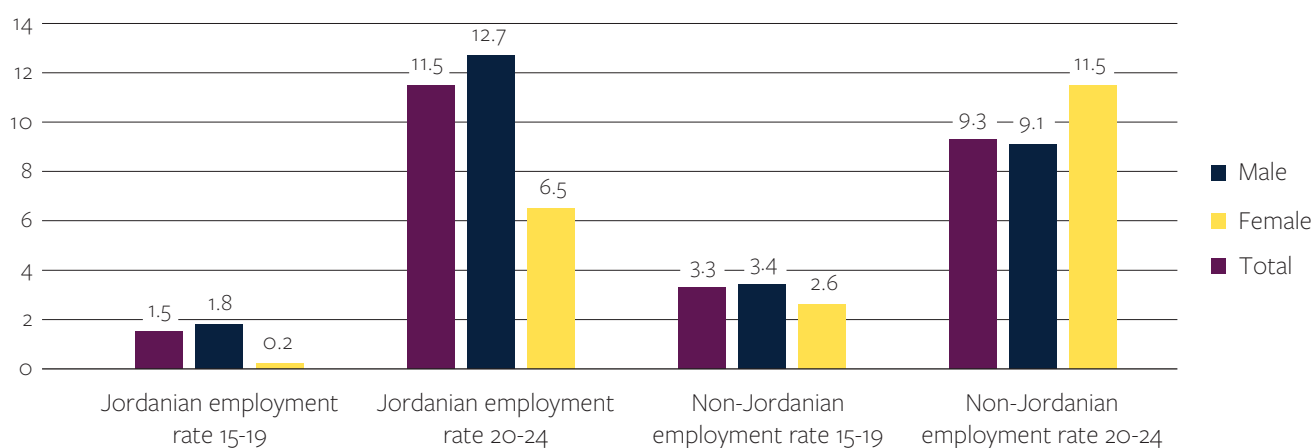
Figure 4 Labour force participation rates, by sex, national – 2019



Source: World Bank, 2021.

the number of new workers (Amer, 2018). In line with broader patterning, and reflecting the gender norms that position males as breadwinners, young males were far more likely to be active than young females (37% versus 9%) (see also USAID, 2020). Jordan's Department of Statistics (2021b), which reports on employment rather than labour force participation, highlights that nationality matters (see Figure 5). For older adolescents (aged 15–19), non-Jordanians are several times more likely to be employed than Jordanians (3.3% versus 1.5%). This primarily reflects the vulnerability of non-Jordanian households and their greater need for young people's financial contributions. Due to gender norms that discourage girls from doing paid work, the gap is especially large for girls (2.6% versus 0.2%). Employment rates for young women aged 20–24 are similar, with non-Jordanians nearly twice as likely to be employed as their Jordanian peers (11.5% versus 6.5%). The reverse is true for young men: Jordanians are more likely to be employed than non-Jordanians (12.7% versus 9.1%), primarily due to restrictions on the types of employment that refugees can take up.

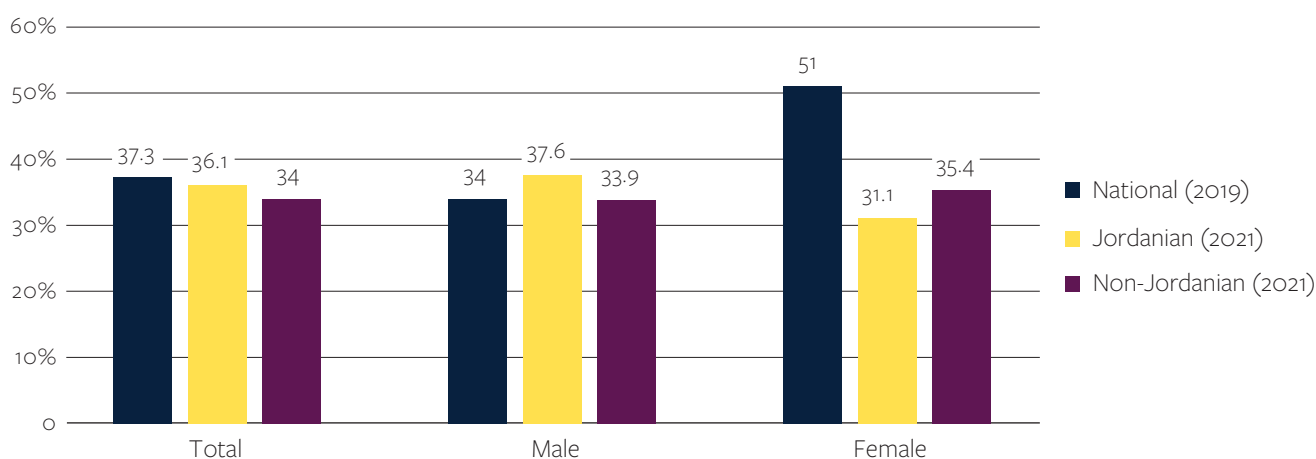
⁸ Stave et al. (2021) report Fafo/DOS data that is nationally representative and includes Syrians living in camps.

Figure 5 Employment rate, by nationality and sex – 2021

Source: Department of Statistics, 2021b.

Youth unemployment, which has climbed precipitously since 2014 (when it was 28.5%), is almost twice the national average (48.1% versus 25% in 2021) (World Bank, 2021) (see Figure 6). As already noted, restrictive gender norms mean there are fewer acceptable forms of work for women, so they are at much greater risk of unemployment than men (51% versus 34% in 2019) (World Bank, 2021 see also USAID, 2020). Jordan's Department of Statistics (2021b), which uses different methods for calculating unemployment rates, reports that Jordanian

and non-Jordanian youth face different risks of unemployment (see Figure 6). Among male youth, Jordanians are at slightly higher risk of unemployment than non-Jordanians (37.6% versus 33.9%). The OECD (2018) attributes this to young Jordanians' overly high aspirations for public and high-skill work in a context where the majority of job openings are for low and medium-skill work; Razzaz (2017) adds that it is not the type of work per se, but poor working conditions that Jordanians refuse to tolerate. Among female youth, non-Jordanians are more likely to

Figure 6 Youth unemployment by nationality and sex

Source: Department of Statistics, 2021b.

be unemployed than Jordanians (35.4% versus 31.1%). This is probably because Syrians are more likely to be in the labour force than Jordanians, due to their higher poverty rates. The OECD (2018) adds that in line with broader patterns, the most educated youth are most likely to be unemployed (or so discouraged that they are no longer actively seeking work). In 2015, 31.2% of young university graduates were unemployed or discouraged, compared to just under a quarter of those with technical and vocational education and training (TVET), secondary education or basic education (ibid.).

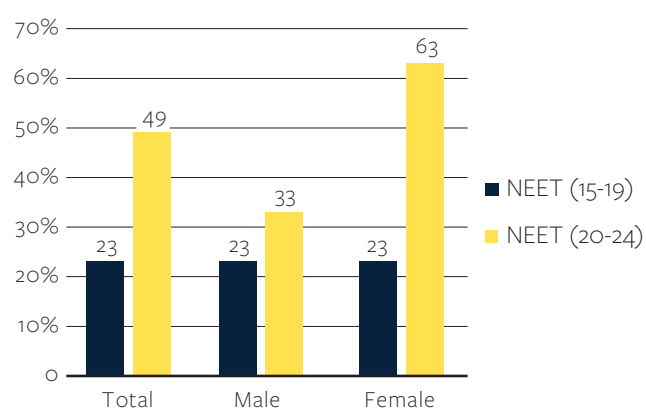
The duration of youth unemployment has grown in tandem with its magnitude (Amer, 2018). Using the Jordan Labor Market Panel Surveys and looking only at Jordanians, which allows analysts to disentangle the impact of nationality/citizenship, Amer (2018) reports that while in 2010 the average young Jordanian man was unemployed for 13 months before finding work, in 2016 this had quadrupled to 52 months. For young Jordanian women, figures were even higher – 16 and 57 months respectively. Although the most educated young people are at greater risk of unemployment compared to their less educated peers, more education is associated with shorter spells of unemployment (OECD, 2018; Amer, 2018). Amer (2018) reports that half of male university graduates find work after 42 months, compared to 51 months for secondary graduates and 72 months for those with less than secondary education. Patterns for young women are similar, albeit with lower odds of exit over time.

Acquisition of a first job has become especially arduous for young people. In 2010, half of all young Jordanian males had a job by the age of 17 or 18, but by 2016, half of all young men had to wait until the age of 22 to find a job (Amer, 2018). Figures for women demonstrate similar

patterning: in 2010, a quarter of Jordanian women aged 25 were employed, yet this had fallen to 12% by 2016 (ibid.).

Delays in employment and declines in youth labour force participation are not always negative – for instance, when they reflect improvements in young people's access to education. Higher enrolment rates are often associated with lower rates of engagement with work. However, this is not the case in Jordan. Using the Jordan Labor Market Panel Surveys and looking only at Jordanians, Amer (2018) reports that the proportion of young people classed as not in employment, education or training (NEET) grew between 2010 and 2016, with growth highest for boys and young men (see Figure 7). Of Jordanian adolescent boys aged 15–19, rates of NEET in 2016 were 11 percentage points higher than in 2010. For young men aged 20–24, 2016 figures were 16 percentage points higher than those in 2010. Amer (2018) calculates that most of this growth is due to boys and young men dropping out of the labour force; in 2016, less than half (45%) of males classed as NEET were searching for a job. Although Jordanian girls' and young women's rates of NEET were relatively static over time, young women are markedly more likely to be classed as

Figure 7 Rates of NEET, by sex and age, 2016



Source: Amer, 2018.

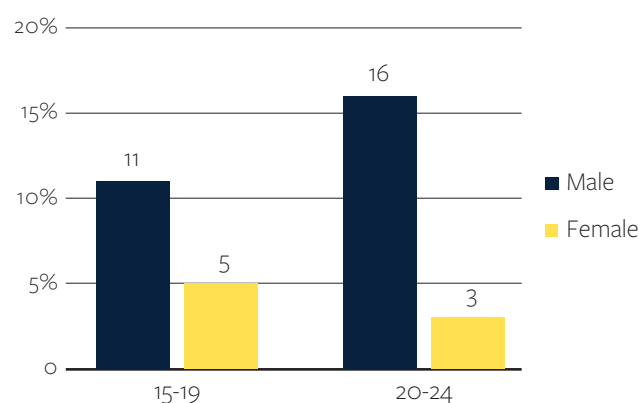
NEET than young men (see Figure 8). In 2016, 63% of young women versus 33% of young men were out of education and employment. Interestingly, in 2016, females were more likely to be in the labour force (19% versus 13%) and searching for a job (17% versus 12%) than they were in 2010.

Even when young people are able to find work, it is often precarious and poorly paid. The OECD (2018) reports that in 2015, 40% of young men in Jordan and 25% of young women were in informal employment. Amer (2018), looking only at Jordanian young people, observes that those who find work in the informal sector are highly unlikely to transition into the formal sector within four years. She notes that segmentation is growing more pronounced across cohorts, with youth in 2016 disadvantaged compared to those in 2010. Young workers are also often poorly paid. The OECD (2018) reports that more than half (59%) of employed youth are paid below the youth wage, with young women (64%) more likely to be poorly compensated than young men (58%), reflecting the broader gender pay gap. It adds that both tertiary education and TVET credentials tend to result in higher wages than basic education. GAGE's baseline work found that young refugees are especially likely to engage in precarious and

poorly paid work. Of the older boys (then aged 15–17) in our sample, Palestinian boys earned the least – only 1.3 Jordanian dinar (JOD) per hour, compared to 1.7 for Syrians and 1.8 for Jordanians (Jones et al., 2019).

Due to recent government reforms, it has become far easier for the small- and medium-sized businesses that drive the Jordanian economy to operate. In 2016, Jordan ranked 185 out of 189 countries on the World Bank's Doing Business index; in 2020, it had moved up substantially to rank 75 out of 190 countries (World Bank, 2020b). Access to credit has particularly improved; the World Bank awards Jordan a score of 95% and notes that access to credit in Jordan is better than in any other country in the MENA region (ibid.). That said, the International Finance Corporation (IFC) (2021) observes that for the smallest businesses, access to finance remains very restricted, as only 42% of adults (and only 27% of adult women) hold an account with a financial institution. Access for young people (aged 15–34) is even lower, at just 25%. Refugees' access to the credit that supports self-employment has been especially low. Most are not able to open a bank account due to national laws, and even microfinance has been largely unavailable (UNHCR, 2019; FMO, 2019; Microfinanza, 2018). The introduction of the E-wallet, which allows refugees to access, move and save money via mobile, has improved their financial inclusion in recent years, with the Covid-19 pandemic significantly accelerating uptake (Dhawan et al., 2021; Mercy Corps, 2018).

Figure 8 Change in rates of NEET between 2010 and 2016, in percentage points, by sex



Source: Amer, 2018.

Education and preparation for work

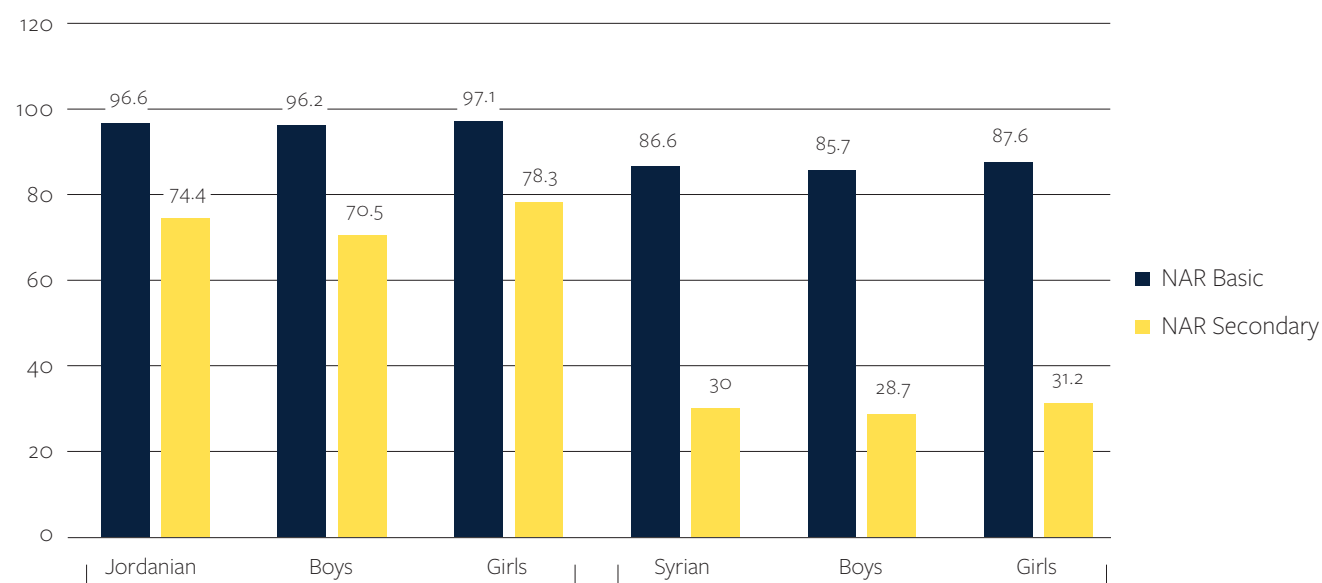
Basic education in Jordan is free and compulsory for children aged 6–15, and consists of 10 years of schooling. At the end of basic education, young people may choose to enter vocational training

(provided by the Vocational Training Corporation, and lasting between three months and two years) or progress to secondary school, which offers both academic and technical streams and lasts for two years. After graduating from secondary school, young adults may choose between TVET offered by community colleges (and lasting two years) or, if they successfully pass the General Secondary Education Certificate examination (the Tawjihi), they can go to university or TVET tertiary programmes (UNESCO, 2019). Jordanian and Syrian students are educated in government schools, which were scaled up to accommodate need in part by running a second shift (in the afternoon) for Syrians. Palestinians living in camps are almost exclusively educated in UNRWA schools (nearly all of which are double-shift due to overcrowding) up until grade 10, at which time they join government schools.

The most recent Jordan Population and Family Health Survey (JPFHS) found that enrolment in education varies by level, sex and nationality (see Figure 9) (DOS and ICF, 2019). Unsurprisingly,

enrolment in basic education is higher than enrolment in secondary school for both Jordanians and Syrians, and for girls and boys. Across levels, and including both Jordanians and Syrians, girls are more likely to be enrolled than boys – in part because boys are more likely to engage in child labour and in part because boys are educated after third grade in boys' only schools, which tend to be less engaging and more violent, driving many boys to drop out (Jones et al., 2019; Ripley, 2017). By secondary school, the gender gap is quite large. This is especially the case for Jordanians (78.3% versus 70.5%), because by mid-adolescence, Syrian girls' enrolment (31.2%) plummets, alongside boys' enrolment (28.7%), due to gender norms that prioritise girls' honour and marriageability (HRW, 2020; Jones et al., 2019; Presler-Marshall et al., 2020). Across levels, and including both girls and boys, Syrians are less likely to be enrolled than Jordanians. Syrian enrolment begins falling by age 12 and by secondary school, which entails higher real and opportunity costs, Jordanians are more than twice as likely to be enrolled as Syrians (74% versus 30%) (HRW, 2020

Figure 9 Enrolment by level, sex and nationality



Source: Department of Statistics, 2019.

Jones et al., 2019). Sieverding et al. (2020) observe that Syrian older adolescents and young adults often have especially low levels of education, as they were forced out of school during childhood when they left Syria and were often unable (due to administrative barriers) to re-enrol in Jordan.

Because the JPFHS does not disaggregate Palestinians (as most are Jordanian citizens), and because UNRWA reports the number of students it serves (121,000 for the 2019–20 school year) rather than enrolment rates, the most recent comparable figures for Palestinian students date back to 2011 (UNRWA, 2020b). At that time, enrolment during middle childhood was nearly universal (Tiltne and Zhang, 2013), but began dropping in early adolescence. Tiltne and Zhang’s (2013) study found that by the end of basic education (age 15), only 81% of those living in camps were still enrolled (82.1% for girls and 80% for boys, compared to 92% for those outside of camps). In 2011, just over half of adolescents living in camps were enrolled in secondary schools (55% of 16-year-olds) that were run by the Jordanian Ministry of Education (rather than UNRWA) and located outside of camp boundaries (ibid.).

Uptake of TVET in Jordan – at any level – is low, and the government is attempting to address this through ongoing reforms (UNESCO, 2019). Just how low is a matter of some debate, given the current fragmentation of delivery and classification. UNESCO (2019) reports that 14% of upper secondary-age adolescents are enrolled in vocational programming, primarily in the vocational stream delivered by government

secondary schools.⁹ The OECD (2018) observes that low enrolment rates are partly because TVET is stigmatised as being only for the least able students, but also because the sector is poorly linked to labour market needs due to lack of involvement of the private sector. SEO Amsterdam (2019) adds that as the number of teachers has declined faster than the number of students, and the curricula and equipment are outdated due to limited government spending and oversight, the stigma surrounding TVET has become a self-fulfilling prophecy: only those with the lowest grades choose TVET.

Despite UNRWA’s provision of technical training, which is advertised in UNRWA schools, few Palestinian youth choose to pursue vocational training after completing basic education. Tiltne and Zhang (2013) report that in 2011, only 3% of those aged 16–17 and living in camps chose this path. It was also the case that few Palestinian adolescents chose the technical stream at secondary school; and boys were more likely to do so than girls (16% versus 9% for those inside camps in 2011). Enrolment in the community colleges that deliver most post-secondary TVET is also uncommon for Palestinian young people: only 9% of 19-year-olds living in camps were enrolled in 2011. UNRWA (2020b) reported providing TVET to approximately 2,800 students in the 2018–19 school year; it adds that its students are far more likely to pass exams than students of other local institutions. There appears to be no evidence on the proportion of young Syrian refugees who choose TVET. Although UNHCR (2020a) has found that Syrian adults are interested in and

9 Other sources report enrolment rates half that size. DTDA (2020), for example, reports that only 6.9% of secondary students pursued the technical stream in 2017 – down from 10% in 2000.



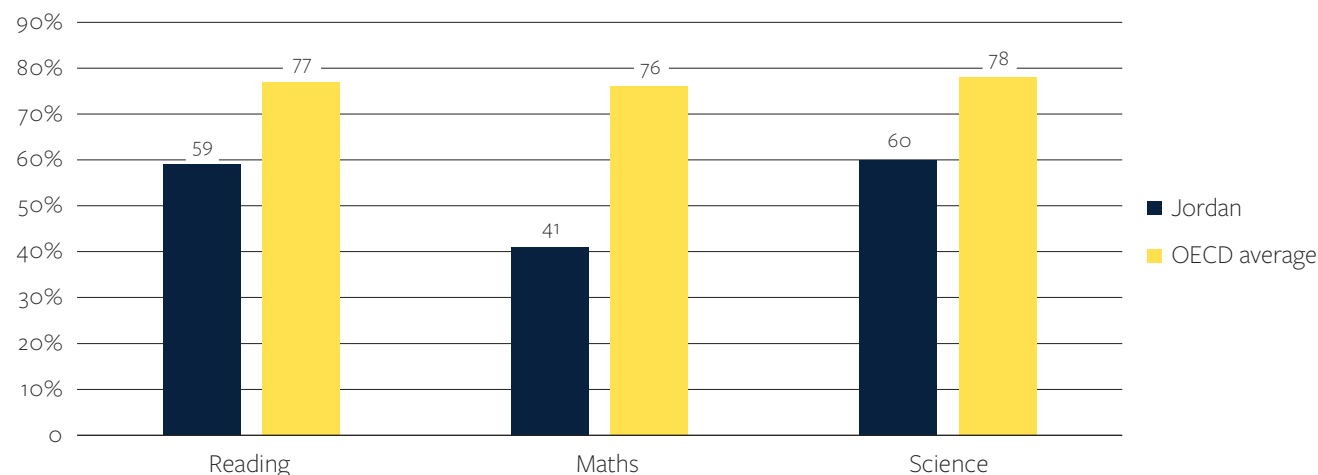
Zaatari 2018 Innovation LabC © Herwig UNICEF 2017

aware of programming, its dashboard (UNHCR, 2021d) lists only the (small) absolute number of refugees taking part in any given initiative.¹⁰

Higher education in Jordan is a relatively new phenomenon; the first public university was not established until 1962 and the first private university did not open until 1989 (Fincham, 2020). Despite high unemployment rates for graduates, university education remains highly valued because it is seen as a precursor for employment in the public sector and in better-off Gulf states (Razzaz, 2017). Public universities (of which there are 10) offer only traditional majors and have more competitive entrance requirements, because of the large number of

Jordanians who attend at lower cost; private universities (of which there are 19) offer practical majors such as design and marketing and have a set tuition fee regardless of nationality (WANA, n.d.). UNESCO's Institute of Statistics (2021) reports that one-third of young people living in Jordan enrol in tertiary education, with young women (36.9%) more likely to do so than young men (30.3%). In 2011, 19% of Palestinian 19-year-olds living in camps were enrolled in university, a rate significantly lower than their peers living outside of camps. This is partly because those inside camps are poorer and partly because those without citizenship (who disproportionately live in camps) must pay the higher tuition fees required of non-citizens at public universities

¹⁰ For example, for the first quarter of 2021, it reports that 32 students (including refugees and Jordanians) took part in a computer coding class and that a TVET programme on business and media was launched and targeted to reach 180 young people (UNHCR, 2021g).

Figure 10 Proportion of students scoring as proficient, by subject

Source: Tweissi et al., 2014; Innabi and Dodeen, 2018; OECD, 2018.

(Tiltnes and Zhang, 2013). Rates of enrolment in post-secondary education among Syrian refugees are lower still. WANA (n.d.) reports that in 2016, only 13.3% of university-aged Syrian refugees were enrolled in higher education. Barriers include not only cost (despite a fee reduction of 20% at select universities), but also documentation, and, for young women, gender norms that require them to have permission to pursue education (Sherab and Kirk, 2016; Fincham, 2020). UNHCR (2020b) and donors offer some¹¹ university scholarships to refugee students. However, demand is higher than supply, given that nearly 1,700 Syrian students passed the Tawjihi last year (UNHCR, 2020b) and WANA (n.d.) observes that there is no regulatory framework that addresses refugees and higher education.

Educational quality in Jordan is very low by international standards. Indeed, the World Bank (2021) estimates that learning levels are so low that young people are developing only half of their potential human capital. On the Programme for International Student Assessment (PISA) test,

which is administered to 15-year-olds, students in Jordan were less likely to score as proficient than their global peers on all three subjects (see Figure 10) (OECD, 2019). Gender gaps are uniformly in girls' favour, while learning levels vary by nationality. GAGE's baseline found that although 55% of Jordanian adolescents could read a short story written at the second-grade level, only 39% of Syrian and 45% of Palestinian adolescents could do the same (Jones et al., 2019). Maths scores showed similar patterns, with Jordanians more likely to be able to accurately subtract than Syrians and Palestinians (52% versus 39% and 37% respectively) (Jones et al., 2019). While one study found that students in UNRWA schools in Jordan outperform those in government schools – by nearly a year's worth of learning (Abdul-Hamid et al., 2014) – GAGE's baseline research underscores the need to look beyond averages. Of Palestinian boys in the sample (nearly all of whom live in Gaza camp), only 22% could read at the second-grade level and only 28% could subtract (Jones et al., 2019).

¹¹ UNHCR (2020b) reports that since 2007 there have been nearly 800 Syrian students awarded a DAFI scholarship, for example.

Conceptual framework

As discussed, youth economic vulnerabilities are a major concern in the MENA region in general and for refugee communities in particular, and there is a pressing need to advance knowledge that can inform programming and policy interventions to fast-track social change for the largest youth cohort the region has known to date. This report employs a positive deviance approach in an effort to understand the individual, family, community and policy-related factors that contribute to young refugees' ability to secure the foundations for economic security, skills and, ultimately, empowerment. Positive deviance (PD) refers to a behavioural and social change approach that takes as its starting point the observation that in a particular context, a minority of individuals – confronting similar challenges, constraints and resource deprivations as their peers – will employ atypical but successful behaviours or strategies that enable them to achieve a more desirable outcome. In studying such individuals or 'positive deviants/outliers', the PD approach aims to identify innovative solutions to context-specific challenges (BetterEvaluation, 2021). Examples of this type of approach include a study on livelihood options in the context of the HIV and AIDS epidemic in sub-Saharan Africa, which looked at the coping mechanisms deployed by positive deviants to pinpoint promising strategies for improving food security among antiretroviral therapy (ART) users (Samuels and Rutenberg, 2008 cited in The Positive Deviance Initiative, 2021) and a study on rice farmers in Nepal who departed from local customary cultivation practice to successfully experiment with a new variety of seeds, highlighting that individuals who deviate from the norm can 'stimulate innovation permitting people to survive... and even improve

their living conditions under adverse social, political and agro-ecological circumstances' (Pant and Odame, 2009).

Underpinning this approach is the assumption that 'communities possess the solutions and expertise to best address their own problems' (ibid: 1) and that by studying positive deviant individuals, it is possible to uncover insights into the factors that can fast-track social change. Sternin and Choo (2000) cite the example of an initiative to tackle malnutrition in rural Viet Nam. They argue that in contrast to traditional development modalities, which impose external models of change, by seeking solutions within the affected communities and focusing on the behaviours of parents who found a way to keep their children healthy despite having no more resources than their neighbours, they were able to identify local strategies to combat malnutrition. They argue that such solutions have three key advantages: (1) they are cost-effective as they do not require external resourcing; (2) the benefits are sustainable as they are community-based and owned; and (3) they are scalable, as positive deviants can be found in almost all communities. Drawing on this framing, we consider the behaviours and solutions adopted by youth affected by forced displacement in Jordan, and the ways in which these differ according to the economic strategy they have chosen to pursue (university education, TVET, entrepreneurship, skills building and financial literacy), and according to gender roles and norms.

Methods

Our research on youth economic insecurity (see 'Findings on youth economic insecurity among refugee communities' section) draws upon baseline survey data undertaken by the Gender and Adolescence: Global Evidence (GAGE) longitudinal study between mid-2018 and early 2019 with 1928 older adolescents (aged 15-19 years) and their caregivers in Azraq and Zaatari Syrian refugee camps, Jerash Palestinian refugee camp and in host communities in Amman, Irbid, Jerash and Mafrqa governorates. In-depth qualitative interviews were undertaken with a subset of 120 of these adolescents.

The positive outlier research (see 'Positive outliers' section) involved multiple qualitative interviews carried out in a sequenced approach (see Figure 11). In line with the positive deviance approach that underpins the report (see earlier discussion), and informed by the Global Development Institute's (2020) concept of 'thick data' – which it defines as 'granular, context-rich qualitative information to help us understand the underlying reasons behind deviant practices and behaviours' (Global Development Institute, 2020: 1; see also Figure 12) – we carried out in-depth interviews (IDIs) with 66 male and female youth aged 15–24 years living in host communities and refugee camps who were considered positive outliers: i.e. young people who have made choices and had opportunities that set them apart from their peers in terms of economic security, skills and empowerment (see Table 1). These young people were purposefully selected from four main categories, based on a snowballing approach: (1) youth attending TVET programmes; (2) youth receiving university scholarships; (3) youth who have started a small business; and (4) youth enrolled in economic empowerment

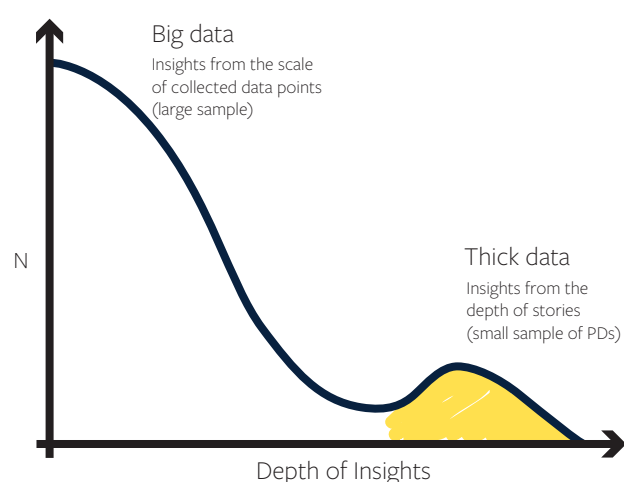
programmes based in Amman, Mafrqa, Zarqa, Tafileh, Ajloun, Jerash camp, Azraq camp, and Zaatari camp.

We used five tools in the individual interviews to explore why and how some young people were able to break the mould and overcome obstacles, in order to understand how to support more of their peers to do so in the future. Instruments were structured to explore the following four aspects of adolescent outlier experiences:

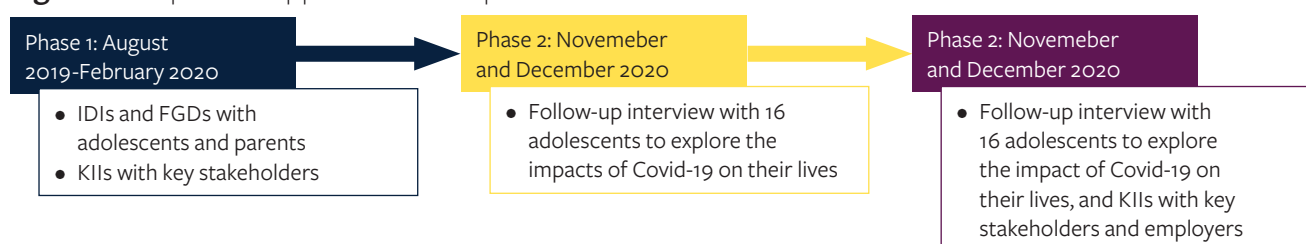
(1) intervention characteristics; (2) intervention perceptions; (3) intervention choices/ constraints; and (4) links to future aspirations.

An additional 26 interviews were undertaken following the onset of the Covid-19 pandemic to understand how lockdowns and service closures had impacted on a sub-sample of the youth in our study. We also looked at what support they had received (if any) from programmes they had participated in and what coping repertoires they had relied upon (see Table 1).

Figure 12 Thick data to illuminate positive deviance



Source: Global Development Institute, 2020

Figure 11 Sequenced approach to the qualitative research

We also carried out five focus group discussions (FGDs) involving a total of 28 adolescents. These discussions involved adolescents and youth who had participated in interventions from the four categories mentioned above. The discussions focused on what young people think was valuable about these initiatives and what could be improved (see Table 2).

We conducted a further 15 IDIs with parents of adolescents to better understand what forms of support these young economic outliers receive from their families, to explore what factors contribute to their ability to break the mould and achieve greater economic and social mobility (see Table 3).

Finally, we conducted 14 key informant interviews (KIIs) with programme implementers, international non-governmental organisations (NGOs), UN agencies, employers and civil society organisations (CSOs) to explore strengths and weaknesses of intervention designs and implementation, as well as barriers and enablers to youth economic participation in Jordan (see Table 4).

See Annex 3 for more details about the research instruments.

Table 1 Number of interviews with youth

	15–17		18–20		21–24		Incl. Syrians	Incl. Palestinians	Incl. Jordanians	Totals
	F	M	F	M	F	M				
TVET	1	0	8	7	2	1	8	4	7	19
Economic empowerment	7	5	1	3	3	0	10	5	4	19
Small businesses	0	1	3	3	3	4	6	3	5	14
University scholarships	0	0	7	4	2	1	8	4	2	14
Total	8	6	19	17	10	6	32	16	18	66
Covid-19 follow-up interviews	3	4	6	6	4	3	12	10	4	26

Table 2 Focus group discussions with adolescents

Category	Male	Female
Adolescents receiving university scholarships	4	5
Adolescents in TVET programmes	4	-
Adolescents in economic empowerment programmes	6	9
Total adolescent participants	14	14

Table 3 Interviews with parents

Parents						Spouses / in-laws		Sum
Syrian		Palestinian		Jordanian		Syrian	Palestinian	
Mothers	Fathers	Mothers	Fathers	Mothers	Fathers			
5	1	3	1	3	0	2	0	15

Table 4 Key informant interviews

Category	
TVET providers	3
UNICEF	1
Civil society organisations	4
Employers	4
International NGOs	2
Total	14

Findings on youth economic insecurity among refugee communities

We now discuss adolescent refugees' access to decent work and the foundations of economic empowerment in Jordan, drawing on the GAGE baseline survey and in-depth qualitative interviews. We discuss five aspects in relation to adolescents and economic (in)security: (1) their economic aspirations; (2) their access to market-appropriate skills; (3) their access to decent and age-appropriate work; (4) their access to assets and resources; and (5) their access to age- and gender-responsive social protection. This overview sets the scene for our main findings, in section 6, which discusses the positive outlier cases in detail.

Economic aspirations

Echoing the findings of USAID (2015), GAGE survey findings indicate that adolescent refugees' occupational aspirations are high: 73% of girls and boys in our sample, across age groups, nationalities and locations, aspired to a professional career. Of the remainder, most wished to work in skilled labour (10%), become homemakers (8%) or have a retail job (4%). Agriculture and unskilled labour were mentioned by only a handful of adolescents.

Our qualitative findings revealed more diversity, with some interesting patterns between boys and girls and across nationalities. Some Syrian girls – all older – stressed that they planned to pursue non-traditional professional careers specifically to address the injustices constraining the lives of adolescent girls. As a 16-year-old Syrian refugee girl living in Irbid testified: *'I want to study to defend people who are facing injustice ... Most of my friends have suffered injustice and I want to*

defend them ... A lot of them suffered from early marriage. They were married by force.' Other Syrian girls reported that their imagined futures looked much like the lives of their mothers: marriage and motherhood. Others still could imagine challenging the gender norms that deny women paid work – but not those that shape what kind of work they could do. They wanted to become hairdressers or perhaps teachers or nurses. Several noted that they wished to work but were afraid to let their families know about their aspirations. For example, a 15-year-old out-of-school Palestinian refugee girl from Gaza camp explained: *'In the future I would like to become a chef ... If I told anyone at home about my dream, they would laugh at me and think I'm not serious.'*

In our qualitative work, boys' aspirations emerged as noticeably more realistic than girls' – perhaps because they know that gendered norms around the male as breadwinner mean that they must earn a living to support their family. Accordingly, many boys reported wanting practical work, such as driving or becoming a mechanic. As a 15-year-old Syrian boy living in a host community in Amman explained: *'I have an ambition to have my own workshop and business – for car mechanics.'*

In the case of older adolescent boys in informal tented settlements, who spend their days doing gruelling agricultural work, aspirations were more modest. One 17-year-old boy from an informal tented settlement near Irbid noted: *'I do not want to work on farms. I want a better job, a relaxing one ... a good and comforting job.'* Palestinian refugee boys' aspirations stand out not only for their realism but also their fatalism (due to a

combination of legal restrictions on the types of work they can do and financial restrictions that limit their ability to pursue other options). A 17-year-old out-of-school boy from Gaza camp noted, *'I wanted to learn a certain profession, but the financial situation does not allow me to learn it'*. Similarly, a 19-year-old Syrian refugee boy in an informal tented settlement emphasised that:

Dreams are not even present. You can think about, but they are hard to come true ... It is difficult, because you have to go to school to be an engineer or a doctor or a teacher. Here it is difficult ... Your economic status is hard, and you don't have money to achieve your dreams.

Our findings indicate that adolescents with the highest aspirations often have limited understanding of what steps and supports would be required to achieve their goals. In part this appears related to age, given that the youngest adolescents often profess aspirations that they cannot fully explain. However, adolescents' inability to concretise their aspirations highlights just how tenuous are the links between their aspirations and reality. For example, an out-of-school married girl in an informal tented settlement in Amman governorate explained that she aspired to join the Jordanian armed forces: *'My dream was to finish my studies and then to join the Jordanian army ... Yes, I would still like to! [laughs]. I can show you pictures on my phone ... It's a nice job.'*

It is also vital to understand parental aspirations for children, as these often shape adolescents' own aspirations. Palestinian and Syrian refugee caregivers were relatively circumspect about the economic aspirations they hold for their adolescent children, as they understand the legal and economic realities. A Palestinian father reported that he simply wished for his sons to

find work – any work: *'There is a huge number of unemployed guys, I wish they could use the potential of the youth'*. A Syrian mother, living in Azraq camp, added that while she wished for her son to become a teacher, she knew that this was a difficult path and that her son was more likely to drop out of school:

He says he prefers to drop out of school and start working ... We reply that if he studies hard, he will reach a stage when he can become a teacher and work and earn money ... I dream of this. But this is hard to achieve in the camp. It is extremely difficult.

Gender norms also play a role in shaping parental aspirations for their adolescents. A 19-year-old Palestinian girl from Jerash camp explained that even when girls do make it to university, their caregivers compel them to stay within a limited array of majors that will lead to socially acceptable careers for females, such as teaching, while others bar their daughters from study altogether in favour of marriage:

The parents play a big role [in preventing girls from higher education] ... Parents are the main reason, parents play 90% of the role ... Some force their daughters to choose certain specialties like chemistry, Arabic, mathematics so that the girl graduates to become a teacher... Many parents do not allow their daughters to enter university. Most girls here marry directly after high school. Parents here frustrate girls and do not allow them to work after graduation.

Educational opportunities

Access to education

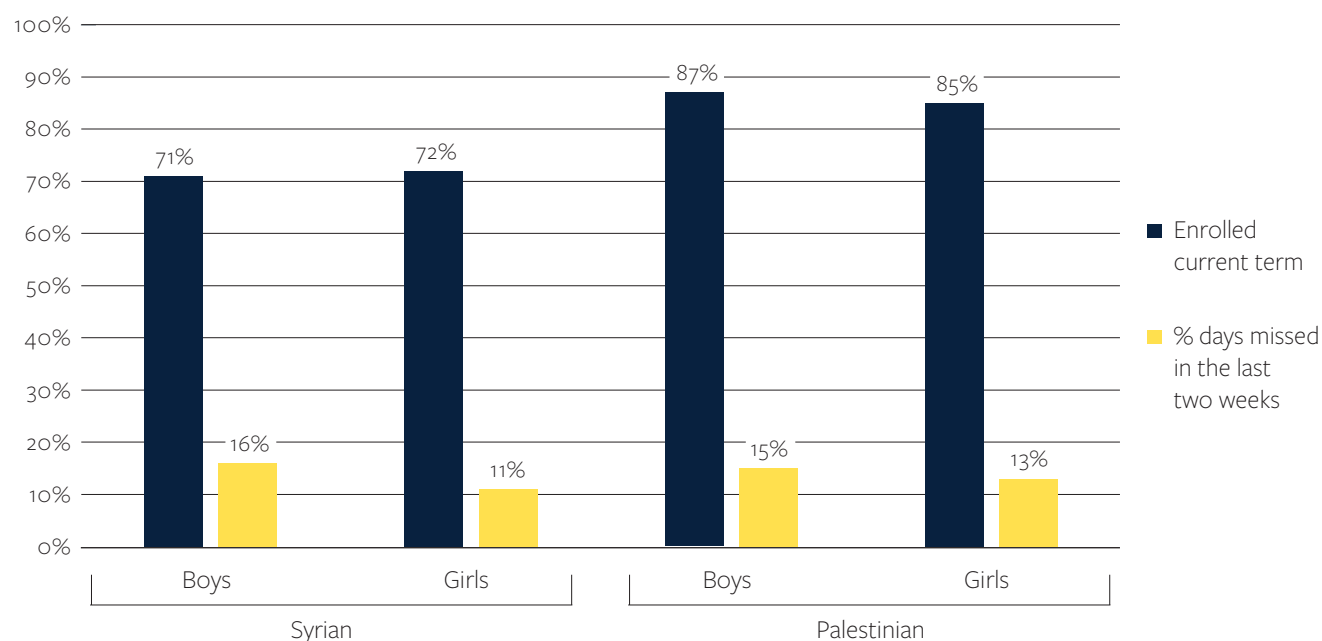
Our baseline survey found that refugee adolescents' access to education in Jordan remains far from universal. Looking across cohorts and locations, fewer than two-thirds of Syrian adolescents were enrolled in school (71% of boys and 72% of girls, see Figure 13), and fewer than 90% of Palestinian adolescents were enrolled (87% of boys and 85% of girls). Adolescents' access to education drops markedly across cohorts. Of all younger girls, 95% were enrolled, yet only 54% of older girls were enrolled. For boys, enrolment rates drop from 92% (younger boys) to 54% (older boys). In addition, absenteeism rates were high, especially for boys. Enrolled Syrian boys had missed an average of 16% of school days over the past two weeks; Palestinian boys had missed 15% of days.

Our qualitative work identified many barriers that prevent refugee adolescents from accessing education. Most of these are common to both

Syrians and Palestinians and become more pressing – and often more gendered – as young people progress through adolescence. Both young people and their caregivers identified poverty as a barrier to education. Some costs are real. A 16-year-old Syrian boy, for example, explained that he left school because his family needed to prioritise living expenses over educational expenses: *'To go to secondary school, I would have to pay for bags, books and a taxi to go there ... we can't afford these things. We have to pay rent, for electricity and water...'* For girls, the cost of school transport is often singled out – especially for girls after they reach puberty. A key informant explained, *'Parents have two choices: either they are able to pay for the transportation from their own expenses, or they will have to stop their daughter from going [to school].'*

Other costs of education represent forgone opportunities. For boys, the opportunity cost of attending school is fewer work options. While boys' work is intermittent and poorly paid, many of the poorest families depend on boys to contribute

Figure 13 Enrolment and absenteeism, by nationality and gender



to household income. This drives both truancy and dropout, as an 18-year-old Palestinian boy explained:

The economic factor here in the camp plays a big role, most of the people here in the camp are poor ... This is a burden for students since childhood, the child must go to work to earn money, which forces him to leave school ... Few students continue their study.

A 15-year-old Syrian boy living in a host community added that his parents *‘even wanted me to pay for the whole house’*. For girls, the ‘costs’ of attending school revolve around marriage. In some cases, trade-offs between school and marriage are immediate: some girls are made to leave school in order to marry, and only rarely are married girls allowed to continue their schooling. *‘My husband told me that I should not go to school,’* recalled a married 19-year-old Syrian girl who had been a top student in secondary school. Other girls are made to leave school in order to ensure that they remain marriageable, as girls who are seen speaking to boys – or being harassed by boys – can be considered sullied. A 17-year-old Syrian girl explained, *‘Many girls were forced to leave school because of the young men ... 70% of girls who leave school are because of the young men.’* A Palestinian father added that because *‘today there is increased sedition’*, girls are forced to leave school earlier than they would have in previous generations.

As refugee adolescents approach the end of secondary school, barriers often become insurmountable even for the brightest, most motivated students. Financial barriers become even greater, given that Palestinians without citizenship and Syrians are both required to pay higher tuition fees at tertiary institutions. An 18-year-old Syrian girl observed that none of

her Syrian peers had received grants to attend university and that without grants, doors remain closed. She stated:

All those who received the grants were Jordanian, and none of them were Syrian ... The Syrians have lost hope of studying, even the granting UNHCR and refugee institutions did not make them benefit ... I do not ask my parents to register me at the university, because it is enough what they spent on the Tawjihi and the [tuition] centres.

Another Syrian girl, the same age, added that even when students receive scholarships that cover tuition, transportation costs can be so high that students must forgo registration: *‘My friend received a scholarship that covered all her tuition fees...she got a grant in the Faculty of Medicine, but she could not register, because transportation costs 600 dinars per semester.’* Refugee adolescents added that barriers to advanced education are not purely financial. For example, Syrians living in Azraq are regularly denied permission to leave the camp to attend school, regardless of whether they have been offered positions at university. An older girl from Azraq explained, *‘No one can leave. The area around us is closed by a barbed wire fence ... Our situation here is tragic.’* An older boy added that he has found no one who will accept responsibility for making exceptions:

The community police said to us that this is forbidden ... there is a specific policy that it is illegal for the guys to complete their study after Tawjihi ... I tried to contact the Jordanian Protection Department but they said to me that your issue is with the UNHCR. I talked to them, they said that this issue is not related to them

and I should talk to the university or any other organisation or foundation which can talk to them and they will allow you to go out to study.

Palestinian young people living in Gaza camp added that legal barriers compound financial barriers to education, as refugees without citizenship are limited in terms of what subjects they may study and what occupations they may pursue. An 18-year-old girl explained:

I want to study the law. But the specialisation of law needs a national number ... Even if I study the law, I will not benefit from it because it is forbidden to work in the field of law because I do not have a national identity number.

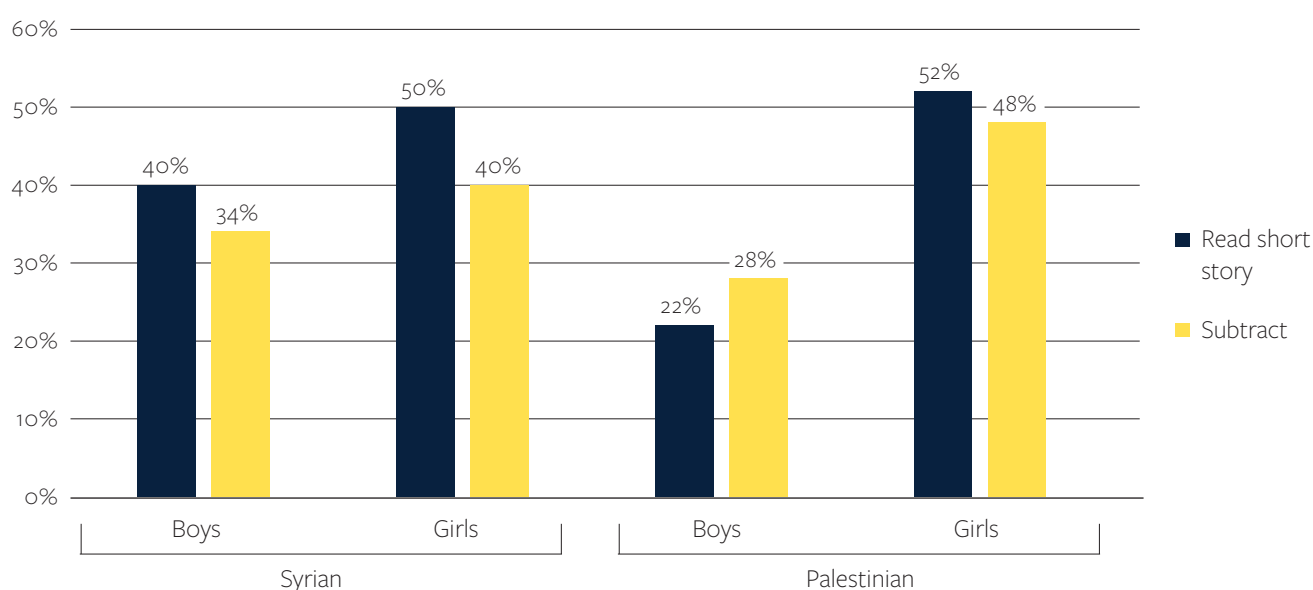
Quality of education

Our survey also found that learning outcomes for refugee adolescents are extremely low. Among Syrians, only 50% of girls and 40% of boys in our sample were able to read a short story written at second-grade level (see Figure 14). Analogous figures for Palestinian girls and boys were 52% and 22% respectively. Maths scores were similarly low;

only 34% of Syrian boys and 28% of Palestinian boys were able to accurately perform subtraction with borrowing (figures were 40% and 48% for Palestinian and Syrian girls respectively).

Syrian respondents who participated in individual and group interviews underscored that while they have access to government schools, they do not have equitable access. Afternoon shift schools, which Syrians attend, use the same curriculum as the morning shift attended by Jordanian children. However, the afternoon classes tend to be more overcrowded, lack textbooks and other classroom supplies, and have less experienced teachers who tend to rely more on violent discipline techniques. A 16-year-old girl from Zaatari camp, who left school after 5th grade and married at age 15, was scathing of her teachers: *'We take a lesson but the teacher does not explain it. Everyone gets to pass even if they do not have the required grades. I learned to read from WhatsApp.'* A younger Syrian boy living in a host community added that violence inside boys' schools is constant: *'In al Jafari school, the teachers hit everyone. We begged them not to beat us. They hit us with a gas pipe.'* Palestinian students from Gaza camp reported

Figure 14 Learning outcomes, by nationality and gender



similar experiences in UNRWA schools. An 18-year-old boy explained, *‘There are some students who have reached grade 8 or grade 19 but they still do not know how to read ... The student is lazy but teachers at school don’t give him much attention.’* A 13-year-old boy added that when students do receive attention, it is often negative and can involve violence:

My English teacher, when I ask him to get an eraser to rewrite my answers, he asks me not to move. Then when he comes to correct our answers, he asks me why I didn’t rewrite the right answers and I tell him that I asked for his permission to and he refused, [so] he gets the sticks and hits me as hard as he can.

Access to market-appropriate skills

A third key component of the foundations of economic empowerment for young people relates to opportunities to develop the skill sets needed for decent work, including access to quality education, access to individualised, context-appropriate educational and vocational guidance, and access to TVET and other skills-building programmes.

Overall, few adolescents in our sample had participated in any form of skills training. Of those who had, they had participated in relatively short-term classes, provided by local and international NGOs and aimed at empowering refugees. One older Syrian girl, living in Mafraq, reported that she was attending beautician training at Jordan River Foundation: *‘I’m getting training in cosmetics. They start with life skills in the first two weeks. And then it is make-up, hair ...’* Another Syrian girl, only 13 years old and still in school, living in a host community in Amman, explained that she too had trained in cosmetology:

I learned hairdressing at a vocational training centre, Sanad, which is a project from Denmark. It was very good, I hope it will be repeated ... We learned hair extensions, hair wrap, skin cleaning by thread ... If I hadn’t been in school I could have learned more ... If I were to stay every day, I would have had a 100-hour certificate ... If you want to work, even if at home, it is something nice for you for yourself.

Many refugee respondents also reported unmet demand for training programmes. This was particularly the case for Palestinians from Gaza camp, who, as noted earlier, face the strongest legal restrictions on employment and live too far away to avail themselves of UNRWA’s TVET centres. Key informants noted that Syrian adolescents also have pent-up demand for TVET. An adolescent empowerment programme facilitator noted, *‘If you tell the young people in general that there will be training in carpentry or a craft, you will find more than half of people in the camp come to you because of that.’*

Access to decent and age-appropriate employment

Our research found that adolescents’ access to decent and age-appropriate employment is deeply gendered. Of older adolescents (aged 15–19 years), 64% of boys but only 11% of girls had worked for pay in year prior to the survey. Slightly more Syrian refugee girls (12%) compared to Jordanian and Palestinian girls (both 9%) had worked for pay, but this was predominantly among those living in informal tented settlements, where almost half of older girls (46%) had worked for pay in the past year, compared to just 9% of refugee girls living in host communities.

Our qualitative work highlighted that this gender gap is the result of social norms that position boys

as providers and girls as in need of protection. Parents in a focus group discussion in Mafrq explained that while their sons may have to endure being *'very thin from the exhaustion'* of work, they would not contemplate 'torturing' their daughters with work. The main exception was among respondents in informal tented settlements, where girls' higher rates of child labour are driven by poverty – and allowed by the fact that girls can work in the fields alongside their parents, which protects their reputation. *'We need to have money every day,'* explained an 18-year-old girl living in an informal tented settlement. *'I worked with my mother ... We should work to provide the home expenses,'* added a 17-year-old girl from the same community.

Girls' lower rates of engagement with paid work do not indicate that girls are not working – merely that they are not being paid for the work they do. Across nationalities, nearly three-quarters (73%) of older adolescents agree that household work is not distributed equally between girls and boys (76% of girls and 70% of boys).

Syrian boys are more likely to work for pay than their Jordanian and Palestinian peers. In the past year, 66% of older Syrian boys but only 54% of their Palestinian peers and 53% of their Jordanian peers reported having worked for pay. Our qualitative work found that Syrian boys also tend to begin working for pay at a younger age, to work longer days, and in the most menial jobs. A mother living in Zaatari camp explained:

The young boys are working on the vegetables, the donkey cart, they sell the vegetables ... They may be nine years ... and boys clean restaurants,

wash dishes ... They pay them 3 JOD per day – opening at 7 in the morning to 4 or 5 in the evening.

Key informants emphasised that Syrian boys are also more likely to be abused while they are working, because they are blamed for stealing jobs and driving up the unemployment rate, despite the fact that they primarily take jobs that are shunned by Jordanians and Palestinians. A Makani facilitator explained:

Sometimes, the people violate these working children in the middle of the street. They stopped them in the roads; they said to them that they don't have the right to work... that they are the sons of the country and they have the right to work more than them... They face all kinds of harassment – dogs, even sexual harassment.

In part reflecting national law – which prohibits those under the age of 16 from working for pay and limits those under 18 to no more than six hours of work per day – but also shaped by Jordan's high youth unemployment rate (officially 48.1% in 2021) (World Bank, 2021) – our survey found that boys' work tends to be piecemeal and is extremely poorly paid. Boys who indicated that they had worked for pay in the past year reported that over the past week, they had worked an average of 21 hours, and over the past month, they had worked an average of 10.6 days. Unsurprisingly, given their greater levels of household poverty, Syrian boys had worked two days more than Jordanians and Palestinians (11 versus 9). Boys reported an average hourly wage of 1.7 JOD (\$2.39) and an average daily wage of 7.2 JOD (\$10.14).¹²

¹² Exchange rate as of 18 October 2021.

Financial literacy and inclusion

Access to credit, and especially the financial literacy classes that make credit ‘safe’, appear similarly limited, in turn hindering young people’s ability to engage in entrepreneurial activities and to launch their own small businesses.

Partly due to the economic fragility of their households and partly due to generational hierarchies that leave even young adults financially dependent on their parents (or parents-in-law, in the case of married girls), adolescents reported limited access to cash. Only 24% reported having any control over cash in the past year. There were no differences between age cohorts or locations, but unsurprisingly, given poverty rates, refugees were far less likely to control cash than their Jordanian counterparts (22% versus 36%). Indeed, Syrian adolescents repeatedly emphasised the need to economise. As a 17-year-old Syrian refugee girl living in a host community in Mafraq noted, *‘I used to always ask for things that are not too expensive for my family because I understand our situation.’* The gender gap in control over cash was significant. Reflecting gender norms that position males as providers and the ones who make family decisions, girls were 18% less likely to have controlled cash than boys (22% versus 27%). The gender gap also grows over time, with older girls 25% less likely to control cash than older boys (compared to an 11% gap among the younger cohort).

Reflecting household poverty levels – albeit also adolescent preferences – only 5% of adolescents reported having any savings, despite some effort on the part of their parents to encourage a savings habit. A Syrian refugee father from a host community in Mafraq noted:

Saving is everything, knowing the difference between what is a necessity and what is not is important ... I discuss this with my children. It’s important they get used to the idea of saving.

Married girls emerged as by far the most likely to have savings: while 4% of older boys and 5% of older unmarried girls reported having savings, this figure was 15% for married girls.

There was limited discussion of adolescents’ access to credit in the course of the research. The single exception was married girls, whose husbands are almost universally adult men who can secure loans against their salaries. Girls reported that their husband had often borrowed quite heavily to finance marriage, due to customs that require the groom to provide his fiancée with cash to purchase wedding clothes and jewellery (and, in recent years, mobile phones) – and that repayments could be crushing. A recently married 17-year-old Syrian girl from a host community in Mafraq explained:

We have a tough financial situation. My husband took out loans before marriage ... About 8,000 or 9,000 JOD ... He pays monthly, as it is deducted from his salary ... His salary is just 300–400 JOD. Half of his salary goes towards the loan. He took out the loan for my marriage payment.

Access to age- and gender-responsive social protection

There is an array of social protection programmes in Jordan for refugee populations, provided by a disparate set of actors, but the scale of these initiatives is not commensurate with need, and attention to age- and gender-specific vulnerabilities within these programmes is limited (see Box 3). These programmes have

Box 3 Social protection programming for refugees in Jordan

- **UNICEF's Hajati programme** – Labelled cash transfer designed to increase school enrolment and decrease dropout, with linkages to education services and behaviour change communications; targeting vulnerable children aged 5–16 years regardless of nationality or registration status. After having been reduced to covering 8,000 vulnerable children in the 2018/19 school year, the programme was scaled back up in 2020 in response to Covid-19 and reached 30,000 children per month.
- **UNHCR cash assistance** – Monthly unconditional emergency cash assistance for vulnerable Syrians in host communities. Assessment based on home visits. Monthly cash assistance is distributed to more than 125,000 persons, and winter assistance to more than 240,000 people.
- **EU Madad fund** – Through the European Union (EU) Regional Trust Fund, the EU complements UNHCR's Vulnerability Assessment Framework (VAF) cash assistance scheme (45 million EUR over 3 years) as well as partnering with ILO and UNICEF to support the implementation of Jordanian National Social Protection Strategy (14 million EUR).
- **UNRWA's Social Safety Net Programme** – Food assistance and cash subsidies for the most vulnerable Palestinian refugees, distributed quarterly. Cash subsidies reach almost 60,000 (3% of all registered refugees in Jordan), while basic education programming reached 118,296 students in 2020 and TVET was extended to more than 3,000 youth.
- **World Food Programme** – WFP food vouchers (and now cash transfers) of various amounts (a maximum of \$32/month/capita) for 480,000 of the most food-insecure Syrian refugees; school meals and nutrition education; Food Assistance for Assets (FFA) programme to encourage building or rehabilitation of assets and Food Assistance for Training (FFT) programme for vocational training.
- **Zakat Fund** – Islamic religious tithing system used to support vulnerable orphans and widows, and the poorest people, regardless of nationality. Covers cash and in-kind assistance through individual programmes and is funded by donations.
- **NGO support (national and international)** – Various in-kind and cash transfers implemented on a project basis especially at the height of the Syrian refugee crisis, but many have been discontinued in recent years. For example, the Norwegian Refugee Council (NRC) implements both cash for basic needs/shelter for refugees in camps as well as cash-for-work for vulnerable youth (both refugees and Jordanians). Medair, a Swiss NGO, provides cash assistance targeting essential health needs accompanied by training and awareness sessions for Syrian refugees in Jordan. Programming includes accompanying mothers during childbirth, essential health needs and non-communicable diseases. Payments are capped at 1,500 JOD per person. In 2019, Medair provided cash for health services to 14,481 refugees.

shifted considerably in recent years, in response to changing needs and budgets. Our research echoes findings from other recent studies (e.g. Abu Hamad et al., 2021; Hagen-Zanker et al.,

2017) that these programmes are necessary but insufficient, and at best pay only limited attention to adolescents' age- and gender-related needs. Moreover, these programmes pay even

less attention to the specific needs of young people with disabilities (who often have higher costs due to paying for healthcare, transport and disposables), and those who are married, separated or divorced as adolescents (who may face higher levels of economic poverty, as well as protection risks related to intimate partner violence and/or higher legal costs).

Syrian refugees

Our qualitative research findings highlight that existent social protection programmes – both WFP vouchers and cash transfers – have been critical to helping many Syrian refugee families pay the rent and achieve some measure of food security. A mother living in Amman reported that UNHCR cash helps her family secure housing, *‘We get 60 JOD for the iris print, so we can pay the rent.’* A father living in a host community in Irbid added that WFP vouchers are critical to meeting food needs: *‘We have the card and buy food.’* Positive impacts on consumption are generally larger inside camps. Although residents do not receive UNHCR cash, they do not have to pay rent and are provided with myriad other in-kind benefits. A mother living in Azraq camp, for example, explained that, *‘Things here are much better than outside. We have water ... They also gave us heating oil against the cold. The commission [UNHCR] gives us coupons to get sugar, food.’* That said, the lack of cash assistance also means that it can be hard for families living in camps to meet their children’s broader needs. As a health worker in an Azraq camp hospital explained: *‘There are many things other than food, like clothes, shoes, special requirements – all these must be paid in cash.’*

Our research also found that cash assistance – especially UNICEF’s Hajati – helps some Syrian families educate their children. For example,

respondents reported that cash helps their families afford school supplies. The mother of a younger adolescent girl explained, *‘Hajati lets me buy books, pencils, rubbers and notebooks for my children.’* Parents observed that the cost of school supplies has increased since the onset of the Covid-19 pandemic, as the switch to online learning now requires internet/data plans and tablets/phones in addition to pencils and notebooks. Hajati has been critical in enabling families to meet these extra costs. A father reported, *‘It has a huge role. It helped us buy stationery, [pay for the] internet, and other things to support our children at school.’* A few respondents noted that Hajati also allows them to partially offset the poor quality of Jordanian education by hiring tutors for their young adolescent children. A mother in a host community explained, *‘For fifth and sixth grade, these are the tough years, one can get a tutor.’* This is particularly important for the least educated parents, who often lack the skills to support their children’s learning.

In early adolescence, respondents observed that Hajati impact pathways often diverge for boys and girls. For boys, Hajati can help families forgo child labour, as a Makani key informant noted:

The cash transfer programme is effective and direct. Families ... force their children to leave school so they can work to help the family financially ... but the regular cash to vulnerable households helps to offset this... Everyone supports the continuity of the programme.

For girls, Hajati stipends can fund the transport that makes school accessible, particularly for girls who have reached puberty. Another Makani key informant reported, *‘I asked some of the families about the benefits of Hajati. Their response was that they use the money to rent cars or buses*

for their children to go to school.’ An adolescent girl, who noted that of the 20 JOD a month she receives, transport costs consume 12 JOD, added, *‘My mother would spend it on the school bus.’*

In terms of how social protection is supporting adolescents’ age-related needs for education, our research has identified two main gaps. First, programmes are not reaching enough families, primarily due to budget cuts. A father living in a host community explained, *‘They sent a message that there was a shortage in aid ... Now there is nothing.’* Second, programming is not sufficient to help families prioritise schooling for older adolescents. Indeed, at the time of data collection, Hajati did not provide stipends for adolescents over the age of 15 – leaving those with the increased real and opportunity costs associated with secondary school cut off from even the level of support they had enjoyed as younger students. Respondents observed that this age cut-off makes no sense, as *‘the needs of children in high school are more than the ones in primary’* (mother in a host community).¹³

As with younger students, some of older adolescents’ needs (such as for uniforms and tutoring) were seen as more gender neutral. An older boy with a disability noted, *‘Now that we are 16 our expenses are normal, but when we get to Tawjihi, we are going to need centres and tutoring.’* As noted above, other needs become even more gendered as adolescents approach adulthood. A mother in a host community noted that because *‘secondary schools are usually far from where people live’*, girls must be provided with transport if they are to continue their schooling. For boys, the opportunity costs of forgone work grow during middle and late adolescence, as they

become sufficiently physically developed and mature to make more sizeable contributions to household income. The mother of a younger boy observed that *‘from 15 to around 18’*, boys often spend the entire day working (or looking for work), rather than attending school. A male community key informant added *‘a huge number of youths work ... It’s a horrible thing to see.’*

Palestinian refugees

For Palestinian refugees, social assistance packages are far more limited due to funding cuts to UNRWA and disparities between Palestinians with and without citizenship. Focus group participants reported that although UNRWA packages used to be in-kind, and include legumes, oil, and sugar (but never fruits and vegetables), now they receive *‘a card’*, which enables them to buy *‘the same supplies they give to the Syrians’* (participant in an FGD with older boys from Gaza camp). Coverage rates, however, are extremely low and it is widely believed that Syrians are to blame for this. A woman living in Jerash camp reported, *‘Everything is directed to Syrians, and we have been marginalised.’* Those ex-Gazan Palestinian refugees living in Jerash camp added that they are also excluded from the programming that the government provides to Palestinians who have been granted citizenship. They are not eligible for bread subsidies, are required to pay higher co-payments for medical care and are not entitled to join government universities like Jordanian citizens.

13 Note that this has since shifted and since mid-2021 Hajati is providing support for adolescents up to 18 years (personal correspondence with UNICEF Jordan staff, 2022).

Positive outliers

We now discuss the findings from the positive outlier cases. We begin by exploring the factors that shaped the choices these young people made around economic empowerment, the impacts of those choices, the challenges they have faced, and their aspirations for the future. We conclude by reflecting on the coping repertoires they have employed in the context of the Covid-19 pandemic. The various courses and programmes the young people in our research sample had participated in are detailed in Annex 2.

Factors shaping youth economic empowerment choices

The factors shaping the economic empowerment choices made by male and female positive outlier youth depend on the pathway they have selected: (1) tertiary education via a university scholarship; (2) TVET via selection onto a TVET course; (3) setting up a small business; and (4) participation in skills-building initiatives. We now discuss each in turn.

University scholarships

Youth who had opted for tertiary education and secured a scholarship to attend university identified a number of key factors that shaped their successful academic trajectories.

Individual drive and commitment: Parents and young people alike underscored that personal drive and commitment were critical factors in refugee youth securing an academic scholarship, as there is a great deal of competition for these. The mother of a 21-year-old Palestinian male

medical student from Jerash refugee camp noted that her son was highly motivated and had an exceptionally strong work ethic:

He wanted to study medicine and honestly, we did not want to deprive him from his ambition. He worked really hard and was exhausted. He wanted to do that since he was young and worked a lot by himself. The difference between him and his siblings as well as the children of this community is that he worked really hard on his own. Teachers were not so good but he would strengthen himself. For example, for English, he went to the British institute during the holidays... He would always be memorising English words, searching and learning... We felt that he really deserves to study at university. So, me and my husband decided to support his education, despite all the difficulties that we may face, but his education comes first... We are paying instalments... Thank God he secured a scholarship which is covering half the expenses.

Similarly, a 24-year-old Jordanian engineering student from a disadvantaged neighbourhood in Amman emphasised that he needed a tertiary education so that he could realise his ambitions to be involved in innovation:

I tried once to take a job opportunity, and I was still in the training stage, in the first week, but I couldn't tolerate working in a normal job... I feel I have to be the one in charge of the work I do, or the one who's able to improve the work. I might be working in a company and having an idea which I want to work on and improve but I won't be allowed to do that... I can't tolerate that, so, I would've looked for another project and started working on a new idea from the beginning.

Other youth were also motivated by a strong desire to improve their financial situation – for themselves and their families. An 18-year-old male youth from Jerash refugee camp emphasised that he was driven by this same ambition: *‘Doctors earn a high salary, so the future of doctors will be good on the social level...This was my motivation to study medicine. Studying medicine will help me improve the economic situation of my family.’* A 19-year-old student from Jerash camp explained that he aspired for a tertiary education so that he could escape the restrictive conditions of the camp: *‘A person always hopes for change in the future. I see the camp as a graveyard for creativity.’* For Syrian refugees, securing a university education was also a way to overcome the hardships of forced displacement and to forge a new life. A 19-year-old female student living in a host community in Amman explained:

Going through hard circumstances, like the war, especially when we travelled. I was totally convinced that I need to continue my education. My first decision was registering at the school. Also, it was very hard for me to register at a university and I noticed how valuable it is.

Parental aspirations and support: Family encouragement and support was another key factor underpinning the success of university scholars. While not all parents of adolescents had a university education themselves, many parents recognised the importance of education. The mother of a Syrian refugee youth studying engineering in Amman explained why she and her husband wanted to ensure that their son could access higher education and lead a more meaningful life than that afforded by the limited options available to many refugee families:

My husband and I were very, very happy [about the scholarship] because we always dreamed of

our son completing his studies. We didn’t want him to finish high school and stay home or try to find work in a factory... We didn’t want him only working without having another purpose in life... Just working, taking money, spending money and eating. That’s all! No, he has a goal, and all of us support him.

Another common feature of the positive youth outlier cases was that their families had undergone considerable financial sacrifice to support their children through higher education. As an 18-year-old Palestinian boy from Jerash camp (studying medicine) highlighted: *‘My family did not buy land and didn’t build a house. Instead they saved money for my education... They saved money every month, not just for my study but also for any emergency circumstance.’*

Gender norms also played an important role in shaping parental aspirations for girls. A number of daughters and mothers emphasised that they enjoyed family support for their educational dreams as mothers did not want their daughters’ future opportunities to be truncated as theirs had on account of conservative gender norms and roles. A 19-year-old Syrian female student on a UNICEF scholarship studying in Amman explained her mother’s commitment to her education:

My mother got married at the age of 13. There is no big difference in age between me and my mother. This is something that affected my life. I saw my mother and her suffering, she is young, she is convinced that the girl should secure her future, and that the man is not everything.

Similarly, a 19-year-old Palestinian female student at Balqaa university explained that her parents, and especially her mother, do not want marriage to disrupt her education:

Other parents forbid their daughters from going out with their friends but my father trusts me... My mother in particular shaped my ambition... She was excellent at school and had exams when she was just married and stopped her education because of some problems. That's why she keeps encouraging us to continue our education.

Teacher support: A third key factor in positive outlier cases was support from teachers. A number of respondents emphasised that their teachers' struggles to secure higher education were inspirational, especially for adolescent girls. A 20-year-old Palestinian female youth from Jerash camp, studying applied English, explained that she saw one of her teachers as a strong role model:

She was the only girl and her father did not want to educate her, while her mother encouraged her to study. When she got a high grade overall her father said 'you won't study at university'. She felt disappointed in the beginning but after many discussions with him he allowed her to study. She finished her education and worked as a teacher and now she is helping her parents with their daily expenses now that they are old. Her father is saying he is proud of her and it was a great decision that he allowed her to study. This taught me to be determined and accomplish my dream. She is my role model. I know that some families do not accept or change their mind and it is challenging for other girls but all girls should keep on and not give up.

TVET training

The factors shaping young people's decision to pursue TVET were more mixed, in large part because TVET is not afforded the same level of social prestige as an academic trajectory.

No alternative pathway: For some youth, choosing to do a TVET course was initially shaped by a dearth of alternative options, most often because they were unable to finish (due to economic constraints) or graduate from high school with sufficiently high grades in the Tawjihi exam (National Secondary Education Certificate Exam) to secure a university place. A 17-year-old Syrian girl studying in Amman explained how acceptance onto a beautician course at a TVET college initially signified an end to her academic aspirations, but that over time she came to value the course and what it had to offer:

Sometimes, I feel that I have heartbreak because I didn't complete my study... but, at the same time, feel happy despite the negative things that happened to me... These things changed me and I became more aware and stronger... I became able to talk with people and to deal with them... The failure created my ambitions.

Similarly, a 19-year-old Palestinian male student from Jerash camp, studying air conditioning engineering at a TVET institution in Irbid, emphasised that TVET was not his original plan, but that a family bereavement had disrupted his high school education, so TVET offered an alternative pathway to economic empowerment:

My parents were very supportive of our education from when we were young. To keep us off the streets, my dad was bringing games inside the house so we would play there [and not be overly influenced by neighbourhood children]. I was allowed only to play football in the club or ride the bike around the area. My mom was so concerned about our education. I was the first in my class from 1st until 10th grade but I failed a subject in Tawjihi because my mom passed away that year. Her absence really affected me.

For others, the drivers were primarily economic. A Syrian male student studying computer engineering at a TVET college in Amman noted that he lacked options after having to drop out of school due to household economic constraints, but became convinced about the livelihood possibilities that TVET certification could offer after an initial interview:

They [the training provider] called me, I wasn't sure but I went with them. They conducted an interview with me, then they gave us the course information... I saw what they could give us, the accomplishments, the certifications, and they informed me about the future and what they could offer me, then I was convinced.

Interestingly, however, students did not identify particular market niches or demands as a motivating factor, rather a more generalised desire for TVET certification.

Family support: A second key factor in youth taking up TVET opportunities was family support, especially in the case of girls pursuing non-gender stereotypical courses. A 23-year-old young woman training to become a plumber explained that her parents (and especially her mother) were very supportive of her doing the course, but noted that this was not typical in her community:

My friend failed Tawjihi like me. She wanted to study in college but her father prevented her from leaving the house on her own. He forced her to get married. She got married and then she got divorced, she has a daughter. She couldn't go to college or work before marriage, and she still can't now... The point is, family can be a barrier. If mom was like her father, I wouldn't be who I am. On the contrary, my mom encourages me to work even when we are financially stable. Because working is better

than staying at home doing nothing. She often asks me to go volunteer at the centre... She encourages me to go out.

Similarly, a 20-year-old Palestinian young woman from Zarqa, taking a mobile phone repair course, emphasised the importance of family support, especially when the course is deemed for males only:

I told you that my father rejected the idea at first, but now he is too excited. Parental support is absolutely important. For example, when you go to the course while your parents are not satisfied, you will not be happy, in contrast with when they support you to go... My father wanted us to be extraordinary because we are only females in the home, no males. Even when people say to him 'why do you allow them to go out?', he did not listen to them. He was against this idea... He wanted us to work. Among my friends, some of their families are like mine, but many are not.

Teacher support: Positive outlier respondents also underscored the importance of supportive teachers, both in motivating them to continue training and in helping them to overcome barriers they encountered within the family or community. A 20-year-old Palestinian young woman from Zarqa, doing a mobile phone repair course, emphasised her teacher's engaging pedagogical approach as a key motivation:

Our teacher, we were very comfortable with him... We had a [WhatsApp] group for any questions we had... Any cell phones in the home, we fix it together... Many techniques and mechanisms were available there... The teacher was also sending us videos and educational material... After the course, he kept following up with us. He is following up with us until now.

In a similar vein, an 18-year-old Jordanian girl, undertaking a sweets and confectionery training course in Amman, noted that the instructors are not only focused on imparting technical skills but also provide life skills support and are concerned with students' broader wellbeing:

In the previous week, Save the Children provided us with a life skills training course. Students from the previous training courses of the institute came with us also... They encouraged us, saying that the work is tiring, but beautiful. Also, the institute makes visits to the shop [where I'm doing a practical training] periodically. The institute's team ask us if we feel comfortable or not and if we are not comfortable at our work, they make changes to the workplace... They told us if we are exposed to any situation where we are unsure if it is wrong or right, we should come to the institute for help.

Own business

Youth who have set up their own small businesses emphasised that a combination of interest in entrepreneurship and financial drivers shaped their decision to do so.

Financial motivation: Most young people who had established their own business explained that being able to support themselves and their families financially was a key driver. A 24-year-old Palestinian young woman from Jerash camp, who owns a small business, noted that this was a critical motivating factor:

I got a scholarship to study fashion design at Al-Quds college. It covers the tuition fees and transportation, but I have to buy the stationery and supplies... This is one of the reasons that made me start my project of opening a small

market to sell crisps and sweets. The other reason was that we do not have any other source of income.

Entrepreneurial interest: For other young people, the decision to set up their own business was shaped by entrepreneurial interests in a particular field. For example, a 24-year-old Jordanian young man has set up a small robotics consultancy to train students in universities, based on his passion and that of a classmate:

We are from Amman but we studied in Al Tafila university. When we went to Tafila and saw the situation of schools and students there, frankly we found a big difference between teaching in the capital and teaching in the governorates, where there is... a lack of interest in any extracurricular activities... When I was at school, I participated in robotics competitions and I had great experience in this field, so I was aware of the change... it made in my life... So it was my own idea at the beginning to apply this thing in Tafila... Together with my classmate, we trained students from the university to spread this culture in Tafila, and after we noticed the impact on students and after receiving support from schools, the initiative grew automatically on its own.

Another positive outlier example is that of an 18-year-old Syrian refugee girl living in a host community who had set up a small art business because of her passion for painting and strong conviction that she does not want to follow a conventional path:

I am confident in my work 100%, and if someone tells me that my project will not work, ask him to wait a bit, because those things need patience... I have confidence in what I do, and I see that my mastery in my work rivals all painters... And that

thing, even if it seems small, and if the customer who came was appreciative of the business, he would definitely become a permanent customer and he would continue with me.

Family support: Overall, the positive outlier cases of young people who were engaged in entrepreneurship reflected less on the importance of family support as a driving factor, although several noted that family backing (in terms of securing start-up capital) was often important, given limited opportunities for youth to secure formal credit. A 24-year-old Palestinian young woman from Jerash camp, who has set up a small grocery store, explained her experience:

I had an agreement with an institute to give me the money to start my business... I will give it back after one or two months when profits start flowing... The institute is in the camp, people there know my family so we signed a contract... I didn't think about getting a bank loan because it is not allowed according to [our] religion and I won't be able to pay back the interest.

Economic skills-building programmes

Young people who joined skills-building programmes noted that an interest in self-improvement as well as family and teacher support were important motivating factors.

Individual self-improvement: Several female participants noted that they wanted to gain skills so that they could become more empowered. A 15-year-old Syrian girl who joined a skills-building programme in Mafrqa explained that she was motivated by a desire to enhance her self-confidence: 'I participated in this programme because I want to become a bold and strong girl.'

Family support: Young people underscored that parental support for learning in general – rather than a specific commitment to skills-building – was a key factor in their enrolment in such courses. A 19-year-old Syrian refugee girl from Zaatari camp, who was part of the UNICEF social innovation lab for older adolescents, explained that:

My family were happy because I was very shy and I used to stutter... My parents encouraged me to go out and learn so I can build self-confidence, because they will not live forever to protect me... They kept us in school as the education is the future of the woman. Some women now cannot read or write and they seem very weak and cannot interact with life. The educated woman can protect herself and defend herself better.

Similarly, a 16-year-old Palestinian refugee girl participating in the same programme, in Jerash camp, noted that:

My parents encouraged us to use the internet... My father encouraged us to win a phone and a laptop by being superior and winning competitions... He trusts us. He told us that we are not normal girls. We are role models for other girls and this is a heavy burden on us. We do our best not to make mistakes.

In the same vein, a 14-year-old girl from the same UNICEF lab underscored that her father had equally high ambitions for his sons and daughters' learning because of his own regrets about under-achieving: '*My dad supports my ambition... He regrets not completing his study, so he does not want us to live with the same feeling... He supports both his daughters and his sons.*'

Teacher support: Several young people underscored the importance of teachers who had adopted personal mentoring roles in their lives. A 16-year-old Palestinian refugee boy from Jerash camp, participating in a UNICEF Jordan social innovation lab, noted that his teachers had helped him to realise his potential. They had proactively encouraged him to participate in extra-curricular activities that could further develop his skills and talents:

My teachers at the school had a huge influence on me... When they noticed that I wanted to make anything, they took me aside far away from my colleagues and they asked me what I want, and they told me that they were ready to help me. They were a strong motivator to me, more than my family... They saw me as a distinguished student and I wanted to do something... regarding the projects at the school, I shared in the parliament and I became the vice president of the UNRWA [United Nations Relief and Works Agency for Palestine Refugees in the Near East] school parliament for the Kingdom of Jordan... They supported me very much.

Impacts of programme participation

The impacts of programme participation identified by positive outlier youth again depend on the pathway they have selected: (1) tertiary education via a university scholarship; (2) TVET via selection onto a TVET course; (3) micro-entrepreneurship; and (4) participation in skills-building initiatives. We now discuss each in turn.

University scholarships

Youth who had secured a scholarship to attend university identified a number of important impacts that their successful academic trajectories had afforded.

Opportunity to gain new knowledge and skills:

For some young people, receiving an academic scholarship had transformed their lives, as it had opened up a career pathway that they found inspiring not only because of their personal interest but also because of the opportunity to contribute to society. A 19-year-old male Syrian refugee from Amman, who had received a scholarship for computer engineering, eloquently described what it meant to him:

For my life, this grant has been a change in my entire course, as you will enter something new that you may like or not, but it will change the course of your entire life. For example, I entered the field of software engineering because I love this specialty... I want to innovate in the future by producing research... I want the world to benefit in general.

Other young people, especially girls, focused on the 'soft' skills that the scholarship had helped them acquire. An 18-year-old Palestinian refugee girl from Jerash camp noted that she had gained self-confidence and learned how to interact effectively with others, including through volunteer opportunities that were part of the broader offering at university:

Before I entered the university, I was relying on my parents for everything, I consulted them about every step I took... And now I take my own decisions, my family knows everything that happens to me and all the decisions I have taken and they support me... In the past... I was a shy girl, I did not speak or ask anything. When I went to the university, I saw how people deal with each other... Going to college was something new for me because I dealt with people outside the camp for the first time... The first day I entered university, my goal was to get high marks. But... after... I felt there was another aspect, which is volunteering

and participation. Volunteering strengthens personality and develops self-reliance and initiative... The university community is not as I thought... I thought they would not deal with me well and they would be evil with me [respondent laughs]. But I discovered that they are normal people and they deal with me in a good and comfortable way... whether they are Jordanian or Palestinian.

Opportunity for social mobility: While most adolescents interviewed come from poorer backgrounds and some from very conservative communities, having access to higher education represents a chance to significantly improve their situation. A 19-year-old Syrian refugee boy with a scholarship in medical sciences underscored that a tertiary education provides a pathway to social respect:

In our society now, a person with a college degree is different from a person who does not have a college degree... they consider him having a greater status in anything and in any dealing, they consider him an educated person... When you discuss with an educated person, it is different than when you discuss with someone who is uneducated or has no knowledge, as the university community makes you learn how to deal with people... Your interaction with people becomes excellent, and you have a certain way of dealing with them.

Building social networks and learning from high-achieving peers was mentioned as one of the broader impacts of receiving a scholarship. An 18-year-old Palestinian refugee girl from Jerash camp explained:

When I was in school, I loved studying... Because I love to study, I was able to get to university. Studying is what made me go out of the box and

complete my education, learn new things and see a new society. I see success stories at the university and learn from them.

Other young people emphasised that while acquiring theoretical knowledge was fundamental, opportunities to put this into practice were also key, and that scholarship programmes opened such doors. For example, a 24-year-old Jordanian young man from Aljoun explained that opportunities to gain work experience were not only important in strengthening professional skills but also for building the social relationships that would underpin future professional advancement:

Anyone, any young man or woman, if they want to achieve their goal or dreams, first of all, they have to merge into society, because this polishes the personality and helps build social relationships and relationships with decision makers... Through my programme I had the opportunities to volunteer... which increased my experience, skills and relationships... It makes you gain experience or develop creative ideas until you reach your goal... But if you finish your engineering and sit at home and call yourself an engineer, that's not right. If you didn't participate in practical work and training, your education will be in vain, you have to care about the theoretical and practical side also so that you'll reach the goal you want.

Exposure to positive role models: Young people attending university also emphasised the value of being exposed to positive role models, including teachers, and having the chance to develop their personalities and realise their potential. A 19-year-old Syrian refugee male youth from Mafraq underscored for example that:

When you discuss with an educated person, it is different that when you discuss with someone

who is uneducated or has no knowledge, as the university community makes you learn how to deal with people in an excellent way. You are encouraged to aspire towards excellence before of the environment around you – the students and the professors.

Similarly, an 19 year old Palestinian male youth noted: *‘Oh their [teachers] experience is very strong and exceptional... The way they explain is exceptional. The exam centres are very disciplined and systematic.’*

Female students in particular reported that they appreciated being exposed to different people and ideas, which in turn increased their sense of agency over their future. A 19-year-old Jordanian girl with a scholarship in Amman noted that the university environment had inspired her to adopt a more independent approach to her future success: *‘My ambition now is not [to find] a man. I am not waiting for anyone to fulfil my dreams, I will fulfil them myself.’* Several university students also highlighted how important it is to be able to mix with international students and to learn from students from different cultural backgrounds. A 20-year-old Palestinian young woman from Gaza camp explained:

My major is Applied English, so I can work in companies, translation, tourism, and will not be confined to teaching, like when people study English literature... It is a good environment to exchange cultures with foreigners from different countries.

TVET programmes

Youth who gained a place on a TVET programme identified various impacts of programme

participation, including acquiring new skills, developing soft skills, challenging gender norms, and gaining access to employment opportunities.

Acquiring new skills: Adolescents doing TVET programmes spoke highly about the quality of instruction and the professional skills they developed, especially as a result of the workplace placement component. A 20-year-old young woman, participating in a mobile phone repair course in Zarqa, noted that:

We learnt things like CV [curriculum vitae] writing and we took a training course on combating cybercrimes, and a General Security Officer came from the Department of Cyber Crimes... He... explained to us the problems that might affect us through those crimes. Like who are the people [at risk], the targeted ages and... the officer told us that this training will help us to avoid the risk.

A 21-year-old Syrian young woman who had participated in a Norwegian Refugee Council tailoring course in Zaatar camp explained that the course had not only equipped her with skills to set up her own business but also with the ambition to develop her skills further over time:

I intend to bring a sewing machine to my house within a year. I will work on it at my house... I mean to empower myself and to keep remembering the course’s information... I will register on other training courses run by other organisations if I have a chance... Then, I plan to start up my own project and to sew.

Similarly, a 19-year-old Syrian refugee male youth who had benefited from a similar training scheme in Azraq camp noted that the training had given him marketable skill as well as access to teachers who he can continue to turn to as mentors:

Now I follow up the sewing project... I come back to the teachers who trained me if there is something I don't know and ask them. There is a social service, one day every week here in the centre. Every Wednesday, anyone can sew and can bring the things he wants to fix and he can sew them if there is a space. So, I ask the teachers when there is something that I don't know... Also, I follow up sewing in the market, if there is a job opportunity.

There remain challenges to refugees (and particularly female refugees), in terms of accessing labour markets and limited access to start-up capital (which we discuss further below). Nevertheless, TVET programme graduates appreciated the opportunity to develop a socially valued skill. A 20-year-old Palestinian young woman who had graduated from a mobile phone repair course explained:

I repair my relatives' mobiles and ask them for a small fee... but it is absolutely cheaper than the local shops. They always cheat on the clients!... I just make pocket money now... But this is a skill that will enable me to become economically independent in future... Women in particular need help with their phones but want someone they can trust... and a female repair person is perfect.

In a similar vein, a 23-year-old Palestinian young woman from Jerash camp, who had enrolled in a plumbing course, recalled feeling proud to have gained marketable skills and respect from peers as a result of these skills:

When I went to a meeting, here, someone saw my CV and asked me: do you have a certificate? I said yes. He asked me how and what do you know. He also told me he will ask me to fix things in his home if needed. It was a good

feeling... Besides the certificate and the toolkit... before the workshop, when I saw the guys on the streets, I didn't know them. Now, we are colleagues.

Although far from ubiquitous, some TVET programmes also provided ongoing linkages and support to post-graduation employment opportunities, which were highly valued by participants. A 19-year-old Syrian refugee boy who had taken a course on hybrid car repairs explained:

They said that they provide us with a job opportunity, they created a group for us after we graduated, whenever there was a job opportunity available, they sent it to the group. The right person was going to the required job, more than someone who found a job opportunity through other means... Until now they are continuing.

Having a sense of purpose and developing

soft skills: For many young people, getting into a TVET programme was an important milestone, especially for those who had been home for months or even several years before enrolling. Prior to the training, they had limited social relations, mobility and agency, but they commonly reported that programme participation had helped them develop a sense of purpose and greater self-confidence. A programme implementer from the non-governmental organisation (NGO) Land for Peace noted:

Recently, the mother of two participants came to me and said: 'I want to tell you something... When my girls became 16 years old, they wanted to get married and that's enough! They didn't have any ambitions to go work. Now, my girls want to work and they want to prove

themselves.’ The mother said that her girls gained confidence and personality from the secretarial training course.

Similarly, a 17-year-old Syrian refugee girl from Mafraq, participating in a confectionery and baking course, explained:

I liked everything [about the course], because it’s not easy to me to go out of the home, I went out and I became refreshed and I liked everything, the place, the education; I became alive...

Another Syrian refugee girl of the same age, living in Zaatari camp, who enrolled in a tailoring course, emphasised that for her, being able to leave her shelter, do a new activity and develop life skills was an important impact of the programme:

Previously, I didn’t like to go out so much, but the programme encouraged me to go out and to do many things. It encourages people to get out of home and to think about new things. I benefited from life skills so much... I go wherever there is an opportunity.

Similarly, a 17-year-old Syrian girl from Amman who had joined a TVET college emphasised that course participation had expanded her horizons and her self-confidence:

I was living in a small community and I didn’t go out locally, I didn’t deal with people outside this world... I only dealt with my friends and with specific people in my life... When I came here [the TVET college], I encountered multiple challenges but these situations provide me with a lot of strength... So, this helped to strengthen my personality.

Young people frequently cited gains in independence and problem-solving skills as important benefits of TVET programme participation. A 19-year-old Jordanian girl, who had completed a tailoring course in Mafraq, highlighted that the attitudinal shift that the course had brought about in her was invaluable:

The course taught us how to break the internal deadlock, how to boost your self-confidence, how to manage your time, give us many things to do... and how to deal with people around me, how to earn their trust... It changed many things... how to have a positive outlook and to look for the positive things in everyone.

Similarly, an 18-year-old Jordanian girl in Amman explained that the course had equipped her with newfound self-confidence:

Can you imagine? In the past, when my uncles visited us, I used to be silent. But now, I am talkative and more confident. All of them noticed that I have changed, they all said this to me... They said that I grew up, I became more aware. I am a different girl than before.

In some cases, adolescent girls and young women noted that this confidence had helped them negotiate domestic and care work burdens so that they could better balance their professional ambitions and household chores. A 19-year-old Syrian refugee girl, enrolled in a Luminus beauty course, explained that:

My family noticed that I changed a lot after participating in the programme... Because my college has become more important than anything else for me... For example, if my mother asked me to do something at night, I tell her, no, 12 o’clock I must sleep, I will wake up from 5... Before, when I was working at the salon,

the salon owner taught me to stick to the time if I was to succeed. So after that – for example, if it was my appointment at 9 – if I was a minute late, I would lose my mind.

Challenging gender norms: Adolescent girls underscored that acquiring a professional skill was especially empowering as it helped to challenge negative gender stereotypes. An 18-year-old Jordanian girl, enrolled in a confectionery-making course in Amman, explained that demonstrating her skills to her family helped to challenge their conservative views about women's employability:

The family may give you negative comments; they say: 'Are you able to complete? It is so difficult'... All of them only talk about what I do, and question the value of what I'm learning... At first these conditions were very difficult. The constant questioning... and doubts that I could complete the course successfully. When I told them that I want to receive the training and I will learn things that the shop makes, they asked me: 'Is that really possible?'... Sometimes, this talk affected me so much and I doubted myself. I said to myself: 'Will I be able to complete the class or not?' Eventually, to stop them all talking, I made all of the desserts from A to Z. I made a complete feast... I made Maa'mol [a traditional dessert], petits fours [French butter cookies], cookies, barazeq [an Oriental dessert] and cheesecake. They asked me: 'Is this your work?!' I proudly said to them: 'Yes, it is my work.'

For young women who had enrolled in vocational training in areas of work traditionally considered 'male', overcoming gender stereotypes was particularly important. A 23-year-old Palestinian young woman from Jerash camp, enrolled on a plumbing course, emphasised that: *'My cousins used to make fun of me by saying: "You can't work! You need to drop out!"... But when I finished the*

[plumbing] course and got the toolbox and so on... they liked it. They no longer told me to stay home...'

A 22-year-old Syrian young woman, also enrolled on a plumbing course in Mafraq, explained that given Jordan's gender-segregated society, entering '*traditionally male*' occupations can have wider empowering effects for women:

Plumbing is a course where a woman can be superior in several ways. She will be accepted by women more than a male plumber... You can discuss with her... You do not have to wait for your husband to return until the pipes are fixed. And it is safer for the woman in the house and also for us as plumbers... She will be hardworking, she is not waiting for people to pay for her, she is financially independent.

Similarly, a 20-year-old Palestinian young woman from Jerash, enrolled on a mobile phone repair course, emphasised that opportunities for girls to enter male-dominated occupations can foster broader social change:

My mother told me about [the mobile phone repair course], but she did not really expect that it would go very far. She thought that it would be like any other training, [that] I would take it to fill up my time. But when I told my father, family and relatives, they were surprised and said that what types of training is this which I, as a girl, can go to... But I insisted on it, because I loved the idea so much. You as a girl will be able to fix your own phones or even others' phones... I did not listen to them, and went on with the training and I would like to get deeper in it... as the idea is really great.

In the same vein, a TVET training course manager in Mafraq governorate emphasised that efforts are

made to integrate successful graduates into their teaching approach where possible so that young people have access to role models from their community:

We call them success stories, many of our students are employers now, and we have started to deal with them and train with them within the institute through a participatory training approach. The students go and spend a week or more with recent graduates in the private sector and we also set up communication links with successful graduates who have become business owners themselves.

Own businesses

In contrast to the other three categories of positive outliers (academic scholarship holders, TVET graduates and economic empowerment programme participants), youth who had set up their own businesses had much less to say about the impacts of self-entrepreneurship. As we discuss further below, they mostly focused on the challenges involved. Our findings suggest this is partly because positive impacts are likely to be slower to realise, and also because, as discussed in the preceding section on aspirations, business ownership was largely motivated by a dearth of alternative options. As such, the main impact identified by youth with their own business was the ability to support their family financially.

Supporting family financially: For some adolescents, the income from their business either covers part of their personal costs or their allowance, or is entirely given to their family to meet basic needs. One 18-year-old Syrian refugee boy noted that he used to give all the money from his accessories stand to his family of eight, because he and his brother (a barber) were the

only providers for the household. Similarly, a 24-year-old Syrian young woman who had set up her own home-based catering company in Amman explained:

We do not have anything except a room, a bathroom, and this has a room with this salon, a kitchen and a toilet. There are no cheaper apartments than this. So, whatever my mother was working I would help her. If she would get an order [for her catering business] for more people, she would tell me to do it. So, I would be at home and she would tell me 'take this dish and I will pay you, when I get the money'. So I started doing the work and with the work of my husband, whatever I could save I would, and buy anything that I wanted to.

Economic empowerment programmes

Youth who participated in economic empowerment programmes described key benefits, including gaining new skills, improving their self-confidence, and gaining enhanced social networks.

Gaining new skills: Acquiring financial literacy skills was cited as a key benefit of participation in economic empowerment programmes. A 15-year-old Palestinian girl from Jerash camp explained:

I started thinking about saving money.... I will save money and have my own money, personal money... so that if I need anything I will not have to ask my father and mother... So, when I started thinking of asking money for myself, instead me and my siblings decided to start a kitty account and everyone would contribute 7 dinars per week. And then we would decide how the money should be allocated according to need.

A 16-year-old Palestinian girl, also from Jerash camp, similarly noted that the economic empowerment programme helped her and her classmates not only to save but to develop a strategy for investing savings:

Before the class I did not think of saving money. I used to spend all the pocket money in the school like my friends... But after we studied the subject, it affected us... Some people save, some people who are stable financially... they will not keep on spending only, but they started saving and rose above the poverty situation, that is why they reached a level... There are activities [in class]... Each girl will present an idea and discuss in the class... Like one gets to know that she cannot become rich and reach that level on their own without working... One has to do more to reach [financial independence], and not alone.

Improving self-confidence: Many adolescents reported that participating in economic empowerment programmes improved their self-confidence, especially by instilling in them a sense of motivation to work on something with purpose. A 17-year-old Jordanian boy from Amman noted: *'This programme helped me break barriers of shyness and become more sociable. It also helped me form an opinion and build my ambition.'* Among girls, this newfound confidence translated into a new attitude towards gendered social pressures. A 15-year-old Jordanian girl noted that the programme had helped her to develop ambitions for herself that extended beyond social expectations around girls and marriage: *'I've now got confidence [to be independent]. I will only marry at the age of 30... Because marriage is the end of life... After marriage, my life will become for others, not for me.'* A 16-year-old Palestinian refugee girl from Jerash camp, participating in a social innovation lab, emphasised that programme

participation gave her the confidence to shrug off those who questioned girls' participation in the community:

In the beginning, the community didn't accept it – me, as a girl, involved in video editing. But later on, they did... When I appeared on TV and the King honoured me, people were shocked because they believe that girls should not appear on the TV... And how she shakes hands with the King as he is a male... These kinds of people exist whatever happens... But I don't care about them.

Accessing new social networks: Young people identified a third key benefit of taking part in economic empowerment programming, namely improved access to diverse social networks with peers of different backgrounds and nationalities. Almost all adolescents spoke about the positive social relations and friendships they developed while taking part in these programmes. A 16-year-old Jordanian boy emphasised that he had benefited from lessons in teamwork:

The relationships with my friends became stronger than before. When we were at the school, the relationships with my friends were superficial, but when we were studying together at the centre, we began to visit each other's houses... The relationship became stronger because they asked us to do the class work in groups together – teamwork.

Adolescents noted that these informal linkages had translated into strong friendships that often lasted after the end of the course:

We have bread and salt together after the training, we brought food and we ate together... We are still in contact with each other until

now....We became friends, we have a good relationship with each other and we like each other...

What is particularly interesting about the social innovation lab model (UNICEF) is that adolescents have to think about problems in their wider community, and potential solutions. An 18-year-old Jordanian boy underscored that even though he did not pass his academic exams, the focus on problem-solving to benefit the wider community helped to refocus his energies constructively:

I did not pass Tawjihi. I was not lucky. Then, I turned to voluntary work. I help orphans. Makani [UNICEF Jordan's adolescent empowerment programme] helped me to find ways to encourage myself and other groups that I work with. I am working on solving problems for people with special needs, like designing a personal vehicle that charges with no need for electricity, using solar energy.

Future aspirations

Our findings underscore that all four types of positive outlier youth have high personal and professional aspirations. Here, we discuss the four types together as the themes are generally quite similar, highlighting notable differences where relevant.

Generally speaking, young people in this positive outlier sample have high aspirations, especially to become experts in their chosen field. For some, this involves pursuing further education. A 24-year-old young woman who owns a small grocery shop in Zaatari refugee camp explained:

I compare myself with myself of a year ago, and work to change my reality and become better. I took the adventure to think about resitting the

Tawjihi again under a new branch of studies and you know how hard it is to study physics and math. I only told my family because I know that a lot of people will not support me.

For some young people, their educational aspirations extend to postgraduate studies. For example, a 20-year-old Palestinian young man from Gaza camp, studying refrigeration engineering on a TVET course, explained that he has become so motivated through his course that he wants to continue his studies and graduate at doctoral level:

I have strong ambitions when I think about the next decade. My goal is to finish my course with a high grade and then to transfer to the university to do an engineering degree and then to secure a scholarship and study my doctorate overseas. I know I have the ability and that somehow I will make the finances work. I have that confidence now.

For young women, discussion of future aspirations included postponing marriage so that they could ensure they were on a strong professional trajectory. As a 20-year-old Syrian refugee young woman explained:

I would love to avoid marriage actually, because I am educated and I will be having a good job, so why would I trouble myself with marriage?... In 5 years' time I want to be building my career and to build my future well. After I have built my future, then I will marry.

Similarly, a 20-year-old Palestinian young woman who had graduated from a mobile phone repair course explained that her aspiration was to teach and train other young women, and to become a role model for them:

I like how I have a special skill. And I can teach it for others as a trainer. I can see myself as a role model. I have a huge aspiration that I want to be a leader for others. Maybe in this field or others! Now this field helps me and I want others to make use of it as well... I want to be a leader in this major because I need to lead the girls. Males are dominant in this field everywhere. I like how I want to break what is determined for males and include girls in it!... Even my siblings are surprised by the way I can repair things, knowing that I am a female and it is not expected. I worked hard and practised it... I will never stop working on myself. I have been studying 3 years in Tawjihi because I need to finish the subjects slowly and gradually. But I will finish and will work on my dreams.

For others, their ambition was more closely linked to becoming a role model for young people from their national background. A 16-year-old Palestinian girl who had actively participated in the social innovation lab in Jerash camp explained that she wanted to contribute to resolving the forced displacement of Palestinians: *'I want to contribute to the liberation of Palestine... like a goodwill ambassador. This is my YouTube channel... My audience is children... from around the world.'*

Finally, among small business owners, a common aspiration was to scale up their business and business networks. This is illustrated by the words of an 18-year-old Jordanian girl, who has a small accessories business in Mafraq:

From now and over the next 10 years, I'll be financially stable and form new relationships and become famous. I'll have guaranteed customers who stay with me... God willing, I will start working in the shop as a female. We want to change the stereotype that only a man works in the shop... I will start by opening

branches of the shop, and open something like a hairdressing salon, try brands on the face of a girl such as a model... God willing, my profit will be excellent and stable, I know how much money I will increase on the original price of the piece and how much I will decrease and how much I take and how much money I will recoup... Most of the shops that I went to, men sell. It is difficult to deal with a man who basically does not understand what the difference is between colours, between forms, especially since I feel like females have a sense of persuasion of other females more than the man. As a female, she knows how girls are thinking.

Limitations and challenges

The limitations and challenges faced by young people in our research were largely dependent on their socioeconomic background and the financial challenges associated with pursuing their chosen career path. However, problems of discrimination and conservative gender norms were also common across the four outlier groups. Here, we again discuss all four groups together, noting any differences by category as relevant.

Financial difficulties: Financial challenges were a critical cross-cutting theme. For university students, indirect costs (such as transport, accommodation and school supplies, which were not covered by their scholarship) were a key challenge. A 19-year-old Palestinian refugee girl from Jerash camp, studying chemical engineering, explained:

The biggest obstacle I encountered was the financial one... I don't have money to buy papers and notebooks... I can't photocopy the slides. I uploaded lectures on my mobile, and I study from the mobile. Photocopying in the university is expensive.

In some cases, caregivers complained that universities were overly punitive, and rather than offering access to student loans they barred students from sitting exams if their university fees were overdue. The mother of a 22-year-old architecture student, a Palestinian refugee from Jerash camp, explained his situation:

My son studies in Jerash University... They try to pressure us to pay the fees. They prevented the students from entering the exams rooms. They are about to graduate, and they did not allow them to take their tests. This is really disappointing, right?... I did not find anyone to help. I need at least 500 dinars... They prevented him from accessing one subject that is crucial for graduation... The university does this to put pressure on so that we pay... We don't have money. If we have money, we won't let our sons suffer like that... If we can't pay in time, he will have to repeat the semester again...

Similarly, in the case of TVET courses, students emphasised that they had faced considerable financial challenges in pursuing their studies, including indebtedness. A 19-year-old Syrian refugee boy emphasised that:

I would not borrow money again... I faced a lot of pressure to be able to pay back the money I borrowed from these people... I will not experience the same mistake again... I promised them when I knew that I would receive an amount of money... However, the clients didn't give me money as I expected and they backtracked on their promise... So I lied with the guys [who I had borrowed from]. They didn't know [about this issue], but they know that I was a liar at the end.

For positive outlier youth who own small businesses, the financial challenges tended to be

related to getting start-up capital, including the ability to afford equipment necessary for their business. For instance, a self-employed 19-year-old Jordanian male plumber noted: *'I don't have enough money to buy my own equipment, so I have to rent the equipment.'*

Among refugee youth, financial challenges were also linked to financial exclusion on the basis of nationality. A 24-year-old Syrian young woman, with a home-based catering company in Amman, explained that:

Every time I go to the coordination office for my case [to qualify for cash assistance for vulnerable refugees], they just tell me every time, that this is your file and we are waiting for the aid. So, I am waiting for the past 6 years.

Similarly, caregivers of academically talented refugee students lamented that they were unlikely to be able to afford tertiary education fees as they lack a national identification number (needed to access public services). They must therefore pay the much higher university fees charged to non-Jordanians, a the mother of a Palestinian young woman in Gaza camp explained:

My daughter is smart... She wants to study law but I cannot afford the expenses... and I'm sure she won't be able to work when she graduates because she does not have a national number... I kept silent about this with her until now. Let's see when she graduates from Tawjihi first and then we talk. She will be disappointed I am sure, but I cannot afford the costs of her education.

Another woman, mother to a Palestinian young man in the same camp, said:

If I had a national identification number I would not be concerned about earning money as I

am doing right now. They will offer a seat in the university for excellent students like my son and there will be more opportunities and jobs for people who have the national number.

Discrimination: Refugee respondents highlighted that their nationality was a key challenge in pursuing their chosen pathway, and that they faced significant discrimination, either during their studies or because of future difficulties they foresaw when transitioning to the workforce after university.

Some Syrian students noted that they were not made to feel welcome by other students and were looked down upon because of their nationality. A 20-year-old Syrian young woman studying English recounted her experience:

Some students on scholarships ask us if we are Syrian, and you feel that sometimes they hate the Syrians. So we always face challenges and difficulties with them... Once we were in an English course, the subject of the course was mainly to teach us how to have a conversation in English...

So they told us that we are required to narrate what has happened in our life, and one student was Syrian and started talking about his situation back in Syria and that he did not receive education... But the teacher mocked him and poor him, he felt broken... And stopped interacting as before... Our education is not like their education... The Jordanian students are excellent, some of them speak English fluently... so this reinforces the idea to the teacher that they are better than Syrian students... There is no support for us as Syrian students.

Several female students reported experiencing stigma because they were wore a hijab, something

that seems to be less socially acceptable on some university campuses. A 20-year-old Palestinian girl from Jerash camp, studying English, described her experiences:

I have a friend who wears hijab and is covered so teachers look down at her... This is especially [common] in the languages department because most teachers studied in the United States and the United Kingdom... It is just that they prefer the girl without hijab over the one with hijab. For example, teachers discuss and support girls without hijab more than those who are wearing it, like when my friend tried to check her mark, the teacher refused, while he did so for another girl who was not wearing the hijab... We feel it is unfair not to discuss with us because we wear hijab.

For other respondents, concerns about discrimination were more linked to future opportunities. As an 18-year-old Palestinian refugee boy with a pharmacy scholarship explained:

It is expensive in the sense of competition... If you want to complete a Master's [degree], they ignore the Palestinian and move on to the other name... Even if you are top in the university, they will not offer scholarships to complete a Master's or PhD. Everything is through the Palestinian embassy... Of course, the feeling is negative, but you always think that maybe the situation will change in the future.

Similarly, a 21-year-old Syrian young man, studying engineering and medicine on a scholarship in Amman, underscored that irrespective of how well refugee students execute their studies, the reality of a highly truncated labour market for refugees means that this investment in education is not likely to translate into employment success:

The scholarship taught us to be ambitious, but if you get a chance to study, how can we find a chance to work in the future? Yes, it affected our ambition. We worked hard to get the scholarship, but we cannot know the result... The scholarship gave us hope... But don't look at us, look at others who did not get the scholarship. They think, 'why should we study?' Their hope is zero, either in studying or working... Even though you find a job, the law does not allow us to work. The Jordanians cannot find jobs, but the law allows them to work. Not like us. We want the law to allow us to work and compete with others based on qualifications. Why am I rejected because I am Syrian?... We are here 8 years. We study here, and it is our right to have a chance in the labour market... Syrians cannot work till they get a permit that is limited to agriculture and construction. We cannot work in medicine and engineering. The companies are not allowed to hire Syrians... In engineering companies, they don't look at your application form if you're Syrian... So, we have to leave Jordan or work in free jobs... Or you can work and don't follow the rules, and this is risky. I know someone who was kicked out of the country because he worked illegally...

As with university students, among the TVET outlier youth, it was also female and non-Jordanian participants who faced the greatest challenges. One Syrian participant stated that she was forced to pay higher fees than her peers – *'as a Syrian girl, I pay 60 dinars, while the Palestinian and Jordanian girls pay 30'* – while others experienced discrimination during the course, whether from teachers or students. Also, both Syrian and Palestinian participants felt they were facing more bureaucratic difficulties than

Jordanians, such as difficulties obtaining a labour card, which demonstrates experience of practicing a profession after completing training.

Conservative gender norms: Adolescent girls and young women in our sample cited another common challenge, namely the restrictive gender norms they have to negotiate to participate in their chosen field. This affected both Jordanian and refugee girls and young women. For instance, one participant was initially forbidden by her relatives from joining her major simply because it was 'gender-mixed'. In other cases, because of conservative gender norms, adolescent girls explained that they needed to justify that their skill was exceptional in order to secure approval, as this example from a 19-year-old Jordanian girl in Amman, studying tailoring, attests:

At first, no one would accept that a little girl works in a shop, to place trust and give me their items to work on from the beginning. But I will be challenging myself, how will I prove to them that my sewing is the best and how I can attract them? These are all initial obstacles.

Another 19-year-old Jordanian girl, studying renewable energy in Amman, recounted the restrictions she has had to contend with:

I was attending a conference for university but when my relatives came to know about it they tried to stop me studying... On the first day, I posted on Facebook that I am attending the conference and they saw the post. I also posted my photos... I posted the important things I saw there and I shared a live video. Then, my aunt and my older sister... they saw it. They went to our house on the second day of the conference... My aunt said that her husband didn't even allow his daughter to go to places nearby. He said to her: 'There is no need'...

She said to my father: 'How do you send your daughter to far places and things like this?' Some of them also said to me: 'How do you leave your mother alone?' My mother is healthy, thanks to God. So, how can it be construed as I am leaving her?... They wanted to link me with my family and my mother. They want me to stay and care for them... But I want to see my life and to care of them also at the same time. I want to do both things... They like to see people like them [in their space] and inside the cage which they built for them and for the others, but I try to go out of this cage.

Gender norms emerged as a barrier for girls and young women who wanted to participate in areas of work or careers traditionally perceived to be men's domain. A 19-year-old Palestinian girl from Jerash camp, studying chemical engineering, noted that:

My parents talk like the people around us, that engineering is not suitable for girls... They say engineering specialty causes a lot of problems for girls... They prefer medical specialties for girls, but in my opinion, engineering is more interesting... When I was in school until grade 10, I wanted to study dentistry, but when I entered high school I did not like studying biology... I changed my mind, because I like mathematics, so I decided to study engineering... I felt that the best specialty that suits my personality is chemical engineering.

For small business owners, the key challenge in terms of gender norms relates to interactions with customers and avoiding community gossip. A 24-year-old Syrian young woman, running a self-catering business from home in Amman, explained:

We cannot open a shop where we women are working alone. If I open a shop, I need a man to talk to the customers. People who will come will not talk to me but they will need a man... So I will not open a shop. A shop needs a man.

Adolescents living in Village 5 in Azraq Camp faced the most challenging obstacles. Even smart and motivated adolescents who have studied hard to pass their Tawjihi exams and aspire to get a university degree, had applied to many scholarship programs but reported that they were unable to receive one because they are residents of Village 5, a high security area of the camp. To them, attending the social innovation program at the camp is the only positive thing that they can do until their circumstances change. As an 18 year old adolescent girl explained: *'No one can leave. The area around us is closed by a barbed wire fence... Our situation here is tragic.'*

Conclusions and implications for policy and programming

Our findings underscore that young people affected by forced displacement in Jordan face myriad intersecting barriers to successfully acquiring skills and employment. The Covid-19 pandemic and the associated economic crisis have only served to make matters worse, as rising rates of unemployment (especially youth unemployment) and inflation have combined to further restrict access to work and school. There is now an urgent need for the Jordanian government and the international community to refocus efforts on how to support young people to ready themselves for independent adulthood. Our research with positive outlier cases suggests that to meet the SDG commitments to ending poverty and promoting decent work for all, including youth, and in line with the Global Compact on Refugees, the following actions should be prioritised.

Support for basic education

- To help offset the real costs of education, expand social assistance programming that targets low-income students and provides either cash transfers or vouchers that are sufficient to cover the costs of school supplies, uniforms and transportation. The transfers should be at least quarterly and available to students until the end of secondary school. They should include Jordanian students too, to foster social cohesion. UNICEF Jordan's Hajati labelled cash transfer is a promising model that could be scaled up. It provides cash stipends to students up to 18 years, as well as awareness-raising efforts to tackle the risks of child labour (especially for boys) and child marriage (for girls) to strengthen caregivers' commitment to educating their daughters and their sons.
- To help offset quality deficits in the short term and medium-term – and support all students to thrive academically – provide after-school tutorial support in schools and community venues. Programmes should be open to all, regardless of nationality, and target not only older students who are already struggling, but younger students who are working on foundational skills. Courses should help students to develop strong English language and digital literacy skills. UNICEF Jordan's Makani programme (an integrated child, adolescent and youth programme), implemented by a network of local NGOs and CSOs, is a promising model. It offers education tutorial support as well as financial and digital literacy courses.
- To ensure that out-of-school young people are supported to keep learning (and to return to school if they choose), scale up informal education and bridging programmes that enable young people to transition from informal to formal education pathways.
- To improve young people's longer-term educational and occupational trajectories, provide school- and community-based programming to improve psychosocial well-being and support the development of life skills such as communication and leadership. Programming should cater for all nationalities and be carefully tailored to address gender norms.
- To better position parents to lift their children's educational and occupational trajectories,

provide parent education courses. These should foster improved parent–child communication and open up space for young people to practise decision-making. To address low enrolment rates, especially among adolescents, design awareness-raising programming for parents and young people, emphasising the importance of education not only for future work opportunities but for improving broader life chances. Tailor messages according to gender and nationality, using popular media and sports figures where possible. Programming should cater for all nationalities and be carefully tailored to address gender norms.

Support for higher education

- To raise the aspirations of young people and their families for higher education, develop awareness-raising programming that includes exposure to local role models, especially for refugee communities and for girls.
- To ensure that Syrian young people and their families understand how the Jordanian educational system works, in terms of gateway exams and vocational versus academic pathways, provide adolescents and parents with school- and community-based information and guidance, starting no later than lower secondary school.
- To help offset the real costs of higher education, scale up the provision of tertiary-level scholarships and interest-free education loans to low-income students of all nationalities, and ensure that young people and their families know about these opportunities for financial support, including through the introduction of career counselling services at school. This should include provision of school- and community-based information and guidance, with active support for students during the application process.

- Provide transport vouchers for low-income students of all nationalities and, over the longer term, work with the Ministry of Education to reduce educational fees required of Syrians, stateless Palestinians and other refugees.

Support for work skills

- To ensure that students and their families – especially refugees – are aware of TVET programming and its advantages vis-à-vis labour market opportunities, raise awareness and actively promote the vocational pathway, starting in intermediate school. Such efforts could help to shift attitudes that tend to under-value TVET compared to university education pathways. Tailor messaging to account for conservative gender norms, working to challenge and shift norms over time, and to encourage adolescent girls and female youth to consider non-traditional sectors.
- To support young people's access to the labour market, work with TVET institutes, universities and the Ministry of Labour to strengthen links between schools and local labour markets, including organising in-person visits for students to vocational training centres and successful micro-businesses.
- Use economic empowerment programmes to help young people find and enter niche markets, attending to local contexts and taking care not to over-saturate markets.
- To support young people to find and keep decent work, ensure that universities, TVET institutions and economic empowerment programmes help them develop soft skills alongside more technical, employment-related skills, and also include monitoring and follow up support once courses are over.
- Over the longer term, work with government agencies, parliament and UN agencies to

influence political dialogue around removing barriers to refugees' taking up work in the formal sector – including the requirement that they have work and residency permits, and sectoral limits on employment.

Support for self-employment

- To help young people launch their own business and improve their chances of success, economic empowerment programmes should provide graduates with career counselling and the financial, marketing, management, communication and digital literacy skills and other assets needed to start up.
- To help young refugees launch their own business, provide them with logistical (including financial) support to access work permits and overcome legal barriers, and conduct market assessments to ensure that skills offerings are in line with identified market needs.
- To help young people launch and scale up their own business, develop programming that supports their access to credit on favourable terms.
- Over the longer term, work with the Ministry of Labour to remove barriers to refugees' self-employment, including the requirement that they have work and residency permits, and prohibitions against their accessing saving and credit opportunities.

Support for girls

- To address restrictions on girls' mobility, provide them with transport or transport vouchers for education, training and internships.

- To address the gender norms that leave girls with little access to higher education and especially paid employment, empowerment programming should target girls and focus on raising their aspirations and strengthening their communication and negotiation skills.
- Scale up course offerings that are culturally acceptable for girls such as computer technician courses, graphic design, architecture, English language and management.
- Invest in awareness-raising efforts with parents and husbands to shift gender norms, and extend these activities to tertiary and TVET providers.
- To enable married girls to attend programming, ensure that training programmes provide childcare.

Support for stateless Palestine refugees

- To address the fatalism that is lowering aspirations for education and work among stateless (ex-Gazan) Palestinian boys and their parents, pair awareness-raising with hands-on programming to show what can be achieved – even under current Jordanian law – using local role models where possible.
- Over the longer term, work with the Jordanian government and international actors to remove the barriers that are responsible for stateless Palestinians' social and economic exclusion.

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Annex 1: Alignment between the economic empowerment commitments for refugees of the SDGs and the GCR

SDG targets related to youth economic security and empowerment		GCR Indicator Framework	
Goal 1. End poverty in all its forms everywhere		GCR Objective 2: Enhance refugee self-reliance.	
1.1 By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day	1.1.1 Proportion of the population living below the international poverty line by sex, age, employment status and geographic location (urban/rural) (Tier 1) (Disaggregation availability: sex and age (youth band incl.) dimensions only for those employed)	Outcome 2.1: refugees are able to actively participate in the social and economic life of host countries.	2.1.2 Proportion of refugees who are able to move freely within the host country. (Tier 1) (Disaggregation: This indicator is required to be disaggregated by country of origin.)
1.2 By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions	1.2.1 Proportion of population living below the national poverty line, by sex and age (Tier 1)	Outcome 2.2: refugee and host community self-reliance is strengthened.	2.2.2 Proportion of refugee and host community population living below the national poverty line of the host country. (Tier 2) (Disaggregation: At a minimum, this indicator is required to be disaggregated by age and sex.)
	1.2.2 Proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions (Tier 2)		
1.3 Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable	1.3.1 Proportion of population covered by social protection floors/systems, by sex, distinguishing children, unemployed persons, older persons, persons with disabilities, pregnant women, newborns, work-injury victims and the poor and the vulnerable (Tier 2) (Disaggregation availability: age and disability)		

SDG targets related to youth economic security and empowerment		GCR Indicator Framework	
1.4 By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance	1.4.2 Proportion of total adult population with secure tenure rights to land, (a) with legally recognized documentation, and (b) who perceive their rights to land as secure, by sex and type of tenure (Tier 2)		
Goal 4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all			
4.4 By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship	4.4.1 Proportion of youth and adults with information and communications technology (ICT) skills, by type of skill (Tier 2) (Disaggregation availability: sex)		
Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all			
8.3 Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services	8.3.1 Proportion of informal employment in total employment, by sector and sex (Tier 2) (Disaggregation availability: sex)		
8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value	8.5.1 Average hourly earnings of employees, by sex, age, occupation and persons with disabilities (Tier 2) (Disaggregation availability: sex)	Outcome 2.1: refugees are able to actively participate in the social and economic life of host countries.	2.1.1 Proportion of refugees who have access to decent work. (Tier 1) (Disaggregation: This indicator is required to be disaggregated by country of origin.)
	8.5.2 Unemployment rate, by sex, age and persons with disabilities (Tier 1) (Disaggregation availability: sex, age (youth band incl., and disability)		

SDG targets related to youth economic security and empowerment		GCR Indicator Framework
8.6 By 2020, substantially reduce the proportion of youth not in employment, education or training	8.6.1 Proportion of youth (aged 15–24 years) not in education, employment or training (Tier 1) (Disaggregation availability: sex)	
8.b By 2020, develop and operationalize a global strategy for youth employment and implement the Global Jobs Pact of the International Labour Organization	8.b.1 Existence of a developed and operationalized national strategy for youth employment, as a distinct strategy or as part of a national employment strategy (Tier 2)	

Annex 2: Overview of youth economic empowerment programmes

Programme name	Programme description
Abu Nseir Vocational Training Centre	<p>Implementer: Government(?)</p> <p>Funder: -</p> <p>Years of implementation: -</p> <p>Main objectives: Providing training for Jordanians and non-Jordanians, and teaching them skills to help them find a paid job. Training for employment.</p> <p>Programme components: Cosmetology, sewing and fashion design, secretarial, data entry, goldsmithing, and restaurant skills.</p> <p>Target groups: 16–35-year-olds. Mostly targets girls, except the goldsmithing programme and restaurant skills programme (for both males and females).</p> <p>Reach: -</p>
Amaluna programme	<p>Implementer: UNICEF, Luminus Technical College</p> <p>Funder: Australia, Canada, Kuwait Foundation for the Advancement of Sciences (KFAS)</p> <p>Years of implementation: Since 2018</p> <p>Main objectives: A multi-stakeholder partnership to support the most vulnerable youth by equipping them with market-driven and accredited skills for meaningful employment opportunities.</p> <p>Programme components: Training modules include cosmetology, plumbing, hospitality, catering and food processing, garment manufacture, customer care and call centre operation (also employability, life skills and English language classes).</p> <p>Target groups: Youth</p> <p>Reach: Amaluna has supported 2,500 young people since 2018 and has a 70% employment rate for graduates.</p>
DAFI programme	<p>Implementer: Jubilee Center for Excellence and Noor Al Hussein Foundation</p> <p>Funder: UNHCR</p> <p>Years of implementation: Since 2014 (programme usually takes 3–5 years)</p> <p>Main objectives: Enable young refugees, both women and men, who have completed secondary education to pursue higher education in their host country.</p> <p>Programme components: Scholarship (100% tuition), life skills, community events, and volunteering.</p> <p>Target groups: Young refugees who completed secondary education: Syrian (670), Iraqi (17), Yemeni (7), Sudanese (2).</p> <p>Reach: 696 students</p>
EDU Syria	<p>Implementer: German Jordan University</p> <p>Funder: EU</p> <p>Years of implementation: 2015–2023</p> <p>Main objectives: Provide more than 3,000 scholarships in higher education and vocational training, equipping both Syrian refugees and vulnerable Jordanians from host communities with the required knowledge and skills to access the labour market.</p> <p>Programme components: Scholarship: the programme covers 100% tuition, as well as transportation and health insurance.</p> <p>Target groups: Syrian refugees</p> <p>Reach: EDU-Syria has already graduated 700 students; enrolled almost 1,800 students in various academic degree programmes (52% females, 48% males), 739 Syrian refugee students in Bachelor degree programmes, 487 students in Higher National Diploma programmes, and 271 students in various Master's degree programmes.</p>

Programme name	Programme description
Mafrq TVET	<p>Implementer: International organisations working inside Al-Mafrq</p> <p>Funder: Government</p> <p>Years of implementation: -</p> <p>Main objectives: Train and prepare qualified and competitive human resources in different professional disciplines.</p> <p>Programme components: Barber training (for males), specialising in sweets and pastries (males and females), industrial sewing (males and females).</p> <p>Target groups: 16–35-year-olds</p> <p>Reach: Demand for vocational training is rising</p>
Maharati programme	<p>Implementer: Generation for Peace and Ministry of Youth</p> <p>Funder: UNICEF</p> <p>Years of implementation: -</p> <p>Main objectives: Develop life skills and foster social cohesion.</p> <p>Programme components: Sport-based activities and life skills.</p> <p>Target groups: Males and females aged 10–24 years</p> <p>Reach: Directly impact 45,000 youth and indirectly impact an estimated 150,000 youth</p>
Mubaderoon programme	<p>Implementer: Plan International Jordan, Ruwwad, Alfannar, Euricse</p> <p>Funder: EU</p> <p>Years of implementation: Launched August 2019</p> <p>Main objectives: Enhance the contribution of individuals and social institutions in supporting their communities.</p> <p>Programme components: Community-based poverty reduction and enterprise initiatives.</p> <p>Target groups: Young people living in Amman, Tafliih and Ajloun</p> <p>Reach: -</p>
Land of Peace	<p>Implementer: -</p> <p>Funder: UN Women, Australian Embassy, EU and the Dutch Embassy</p> <p>Years of implementation: -</p> <p>Main objectives: Economic empowerment.</p> <p>Programme components: Mobile phone repair training.</p> <p>Target groups: Mainly female adolescents, mixed nationalities.</p> <p>Reach: -</p>
Sana Association	<p>Implementer: -</p> <p>Funder: IM, JICA</p> <p>Years of implementation: 2010-</p> <p>Main objectives: To empower people with intellectual disabilities and their families to live beyond any inability.</p> <p>Programme components: Training sessions and linking beneficiaries with potential employers. Also offers support for parents.</p> <p>Target groups: Children and young adults with intellectual disabilities (and their families)</p> <p>Reach: -</p>

Programme name	Programme description
Social innovation labs	<p>Implementer: RI, JRF, JOHUD, ICCS, SCJ, IMC, EAC, YBC</p> <p>Funder: UNICEF</p> <p>Years of implementation: -</p> <p>Main objectives: Enhancing the creativity and 21st century skills of vulnerable Syrian and Jordanian children.</p> <p>Programme components: Hackathons, virtual reality tools, multimedia, game design, coding and emerging technology exhibitions.</p> <p>Target groups: Children and adolescents</p> <p>Reach: -</p>
Vocational Training Corporation (VTC) programmes	<p>Implementer: Government in collaboration with the Al-Balqaa Applied University</p> <p>Funder:</p> <p>Years of implementation: Since 1995</p> <p>Main objectives: Train and prepare qualified and competitive human resources in different professional disciplines.</p> <p>Programme components: Vocational training in different fields and on different levels.</p> <p>Target groups: Youth</p> <p>Reach: 42 centres</p>
Youth Engagement programme	<p>Implementer: UNICEF</p> <p>Funder: -</p> <p>Years of implementation:</p> <p>Main objectives: To work with adolescents and young people and equip them with the skills, opportunities and experiences to become socially and economically resilient.</p> <p>Programme components: Training in key 21st century skills.</p> <p>Target groups: Young people aged 15–24 years</p> <p>Reach: In 2019, 86,783 young people (54% girls) participated in the Life Skills and Social Innovation programme.</p>

Annex 3: Instruments

1: Individual interview: Participants in economic empowerment programme/ TVET

Who: Young people who have made choices and had opportunities that set them out from their peers in terms of economic empowerment – such as going to TVET or skills building programmes

Objectives: To explore why and how some young people are able to break the mould in order to understand how to support more of their peers do so in the future.

To understand the following four aspects of adolescence outlier experiences:

- Programme characteristics
- Programme perceptions
- Programme choices/ constraints
- Links to future aspirations

Materials: Four forms to be filled out with the individual respondent: a) programme characteristics table, b) programme strengths and weaknesses, c) choices and constraints mapping, d) aspirations timeline.

Please print these in A3 format.

1 Programme characteristics

History/What/Who

- What programme are you in?
- What's the goal of the programme? (Including different components if it's multi-component)
- What are you learning? Describe what you do?
- Where? Under which organization?
- How did you find about it? How did you apply?

Conditions

- How long is the programme? How intensive is the programme?

Inputs

- What are the qualifications/conditions to get in?
- Is the program open to anyone? Is anyone excluded?
- Who funds it/pays for the training?
- Is transport included?

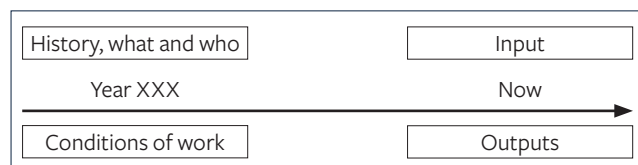
Outputs

- What is the teaching like?
- Tell me about the instructor/s—Who is she/he? (age, gender, nationality, experience level)
- Who else is in the class? (nationality, age, gender, etc)
- How much interaction is there between students in the class itself?
- Do you see the students outside the class/ program? Did you make any friends? If yes, where do you see them? What do you do?

Please use a timeline looking backwards from now to understand the steps involved in starting your programme participation. Then use different coloured markers to annotate key points related

to the four categories of Who? Conditions? Inputs? Outputs? On the timeline chart. You will need four coloured markers.

Timeline of programme participation



In addition to questions above focus on:

- Did they finish school or drop out? When? Why? Map it out on the timeline.
- When did they start vocational training?

2 Programme perceptions

Discuss overall strengths and weaknesses of the programme. Overall, what do you like about the training? Dislike? Please write these down in two columns on a flipchart – see worked-through example in figure below.

- Does the instructor appear to know the content/skill well? Is she/he a good teacher? Is she/he a kind and supportive person?
- Are there any specific changes you'd make? (Go back and mark them on the timeline.)
- Overall, what has been your parents' reaction to course of study? Are there changes they would make? What choices have your siblings made?
- Are they similar to yours? (Go back and mark them on the timeline.)
- What have been your peers' reactions to the course of study?
- Do you think these perceptions are shaped by your gender in any way? If so, how? Would an adolescent girl/young woman likely have a similar or different experience to you (if talking to a boy, vice versa)?

Strengths	Areas for improvement

Strengths and areas for improvement example

Strengths	Areas for improvement
Gaining experience in soft skills needed for the labour market	Cost of transportation to attend course is high, need subsidised transport option
Gaining a certificate/qualification	Limited linkages to market opportunities – need programme implementers to make introductions to employers
Networking with like-minded peers	Programme is overly theoretical, need to make it more practical and interactive
Having a trainer who is also a role model in terms of their professional behaviour	Would have been good to have learned financial literacy as well

Strengths and areas for improvement example

ID: <u>CCCM03</u> Category: <u>CE program</u> Location: <u>Camp</u> Date: <u>10.9.2019</u> Researcher: <u>Khalid</u>	2. ناقش نقاط القوة والضعف في البرنامج - نقاط القوة والضعف
نقاط القوة	نقاط الضعف
* كانت بيئة علاقه المتبر - على رغم كونها المعلومه فمجرد عمه ما في مميزات - استراحتت تتكسر دائما على الكسبه غير - الامكانه انفس حيث يتقال مع <u>فقط</u> 1 اصدقاء المشاركة ما في مضافا	* العلاقات - تتغيره أكثر - لا تتغيره في المبره - <u>مفرد</u> - اقله في العمل الجماعي - على كل شيء - يعتمد على العلاقات مع بعضا - القدره على التكيفه في المبره - لا يمكنه ان يتغيره على انه حاله - دائما متغيره ليس بغيره
* كانت هناك مميزات ما في حيثه مميزات لا يوجد ما في 3 - ما في <u>مفرد</u> في <u>مفرد</u> في المبره (ايجاد العلم) في المبره مفرد ما في مميزات في ايجاد العلم - أكثر من <u>مفرد</u> و <u>مفرد</u> مميزات أكثر من <u>مفرد</u> ما في ما في - لنفهم كيف علمه اكبر ما في حتى حصل	* وقت الفراغ - نتج ما استمتع المبره ما في نشاطات في مميزات ما في - من العلم البرنامج - مع المبره

3 Choices and constraints regarding programme participation

- How did you choose this programme and this course of study? What were your other options and of your other options why did you make this choice? (Fill out chart below)

Why this course?	What was option 2 and why did it lose compared to the programme you chose?	What was option 3 and why did it lose compared to the programme you chose?

- Thinking of yourself compared to your peers – in the neighbourhood/ in school/ community centre/ at the mosque/ church – what or who helped make this choice possible for you?

Programme participation enablers

Factors related to who I am	E.g. personality, interests, formative event or experience
Support from my family	E.g. financial support, emotional support, role modelling
Support from others	E.g. teachers, community centre facilitators, religious leaders, neighbours
Role models	E.g. inspirational (positive or negative) person – in person or in the media/ online
Other	E.g. luck, custom, etc.

- Did you face any barriers as you worked to get here? What? How did you overcome them? Were any of these barriers gender-specific?

Aspirations timeline

Where I want to be:

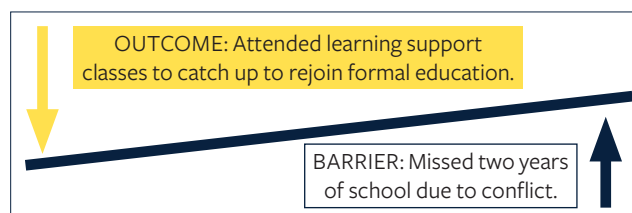
Steps I need to take to achieve my aspirations:

People whose advice I need to seek to know the steps:

1 year 3 years 5 years 10 years

Barriers I need to overcome:

Barriers



Choices and constraints

Option 1:
Option 2:
Option 3:

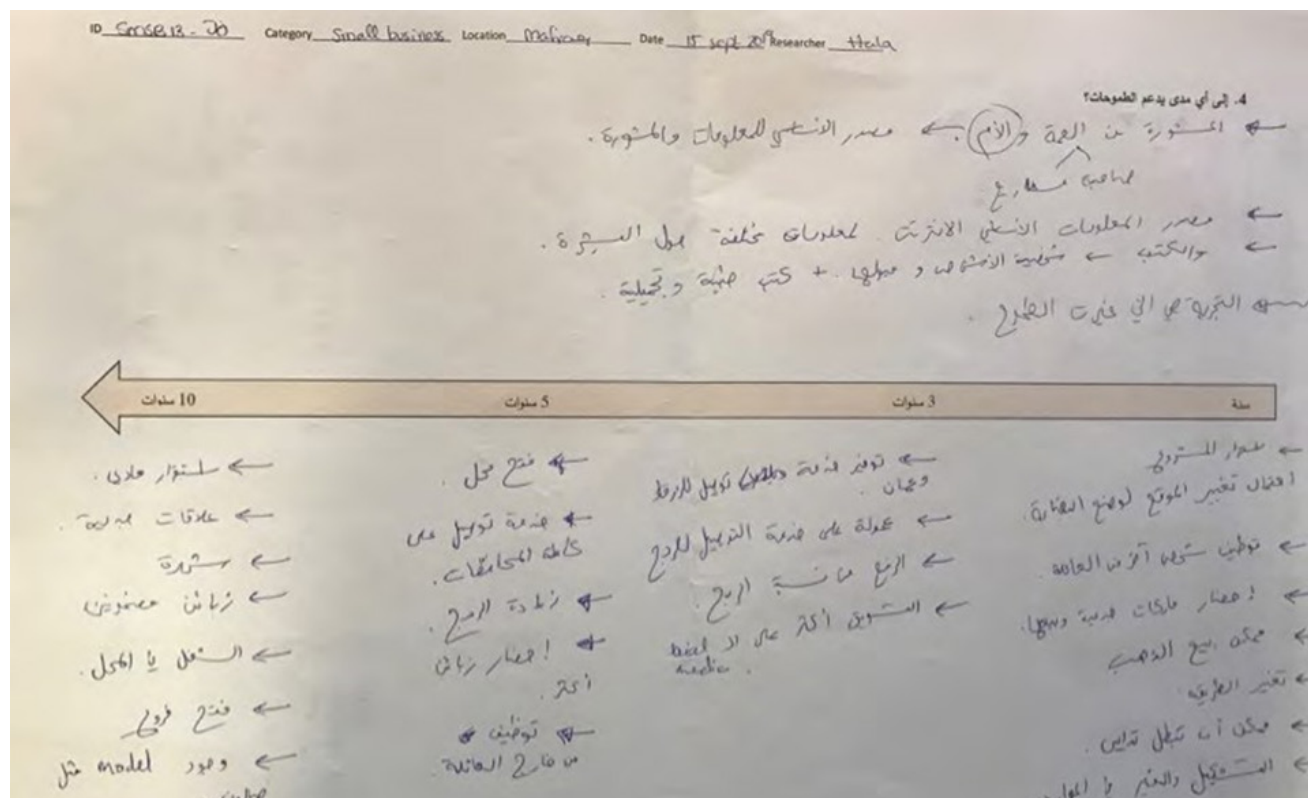
Barrier	Outcome

- What has prevented your peers from taking a similar path? What could be done to help more students get to a similar place?

4 Links to aspirations

- What's next? On figure below, plot out one year, three years, five years, 10 years. How does the course you are attending fit into your aspirations?
- What factors shaped your aspirations? (E.g. role models, desire to have a lucrative profession, desire for professional respect, limited options in locality etc.)
- What barriers can you see to transition points on your timeline and have you thought through how you will overcome them? (Mark barriers below the line in red.)
- Have you sought advice on these next steps? If so from whom? Or what information source? What gaps in advice and information if any have you faced?
- How do your current aspirations compare to those you had when you were a young adolescent (10–14 years)? If they have changed, why is this?

Aspirations timeline example



2: Interviews with disadvantaged university students

1 Education characteristics and history

History/What/Who

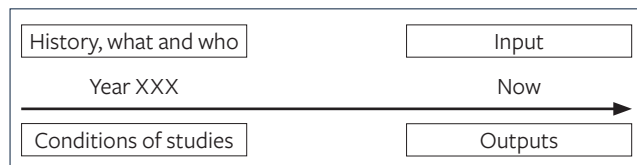
- What you studying? What degree are you currently working towards?
- Which college/university?
- Do any of your parents/siblings have a university education? Is university education important in your family? Why?

Inputs

- How are you funding your studies?
- If you received a scholarship who from and how much? What did you need to do to qualify for the scholarship?
- What were the qualifications to get in?

Outputs

- Tell me about your instructors – who are they? (age, gender, nationality, experience level)
- Are your instructors generally knowledgeable about their topics? Are they generally good teachers? Are they generally kind?
- Do you feel like you are learning new things? How would you assess the quality of the education you are receiving?
- Who are your fellow students? (nationality, age, gender, etc)
- How much interaction is there between students in the classroom? Is the interaction between students largely positive/neutral/negative?
- How much interaction is there between the students outside of the classroom? Is this interaction largely positive/neutral/negative?

Figure 11: Timeline of education

- What do you like about your university and course of study?

In addition to the questions above, focus on:

- When did they finish school? Was it disrupted at any point?
- When did they start university?

2 Programme perceptions

- Discuss overall strengths and weaknesses of the course. See worked through example below.
- Would you make any changes to the programme? (Go back and mark them on the timeline.)
- Overall, what has been your parents' reactions to your course of study? Are there changes they would make? What choices have your siblings made? Are they similar to yours? (Go back and mark them on the timeline.)
- What have been your peers' reactions?
- Do you think these perceptions are shaped by your gender in any way? If so, how? Would an adolescent girl/young woman likely have a similar or different experience to you (if talking to a boy, vice versa)?

Strengths and areas for improvement

Strengths	Areas for improvement
Studying a respected course	Cost of transportation to attend course is high, need subsidised transport option
Gaining a certificate/qualification	Limited linkages to market opportunities – need professors to make introductions to employers
Studying with peers with similar academic interests	Course is very male-dominated and not welcoming for female students
Having a professor who is also a role model in terms of their professional behaviour	The scholarship amount is quite low and so it's challenging to balance part-time work and study

Strengths and weaknesses (areas for improvement)

Strengths	Areas for improvement

3 Choices and constraints regarding programme participation

- How did you choose this path versus others? (Fill out the chart below.)

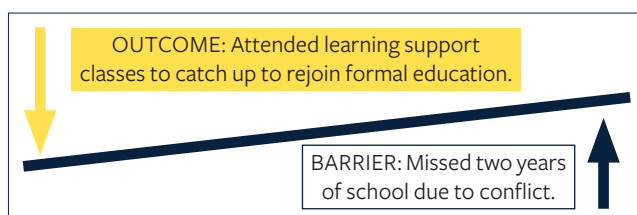
Why this course?	What was option 2 and why did it lose compared to the programme you chose?	What was option 3 and why did it lose compared to the programme you chose?

- Thinking of yourself compared to your peers – in the neighbourhood/in school/at the mosque – what or who helped make this choice possible for you?

- Did you face any barriers as you worked to get here? What? How did you overcome them? Were any of these barriers gender-specific? (Fill out image below.)

Factors related to who I am	E.g. personality, interests, formative event or experience
Support from my family	E.g. financial support, emotional support, role modelling
Support from others	E.g. teachers, community centre facilitators, religious leaders, neighbours
Role models	E.g. inspirational (positive or negative) person – in person or in the media/ online
Other	E.g. luck, custom, etc.

Barriers



Choices and constraints

Option 1:
Option 2:
Option 3:
Barrier → Outcome

Aspirations timeline

Where I want to be:

Steps I need to take to achieve my aspirations:

People whose advice I need to seek to know the steps:

1 year 3 years 5 years 10 years

Barriers I need to overcome:

- What has prevented your peers from taking a similar path? What could be done to help more students get to a similar place?

4 To what extent does the programme support aspirations?

- What's next? On figure below, plot one year out, three years, five years, 10 years. How does the course you are attending fit into your aspirations?
- What factors shaped your aspirations? (e.g. role models, desire to have a lucrative profession, desire for professional respect, limited options in locality etc.)
- What barriers can you see to transition points on your timeline and have you thought through how you will overcome them? (mark barriers below the line in red)
- Have you sought advice on these next steps? If so from whom? Or what information source? What gaps in advice and information if any have you faced?
- How do your current aspirations compare to those when you were a young adolescent (10–14 years)? If they have changed, why is this?

3: Interviews with business owners

1 Business characteristics and history

History/What/Who

- What is your business? What is the history of your business? When did it start?
- What were your and your family's circumstances when you started your business? Were your parents or other siblings in work? Were you in school? What motivated you to set up your business – e.g. push factors (poverty, no option for schooling) or pull factors (love what doing, excited about making money)?

- Who is your client base? How do you market your services to them? Do you have repeat customers – why/why not? Do you have any challenging customers/ clients?
- Who do you work with? Who are your work colleagues? (age, gender, nationality, etc)

Conditions of work

- How many days/hours a week do you work? When you are not working, what are you doing? (e.g. research about your business, networking to find new clients, a second job, gaining new work-related skills etc.)?
- How much do you earn per unit? (e.g. hour/day/ week/ month) How do you set your prices? Is there much competition in your sector? From whom?
- Where do you work? (e.g. at home, on the street, in a shop). Is this location unsafe in anyway?

Inputs

- Did you need any particular training/skill set to open your business? What? How did you get it? (can be formal training or informal)? Were you eligible for TVET training courses – i.e. what is the minimum qualification required?
- Did you require cash/start-up capital to start your business? How did you get it?
- Did you need credit to start your business? How did you get it? Even if you didn't take credit, was it an option to you – why/why not?
- Did you need credit to start your business? How did you get it? Even if you didn't take credit, was it an option to you – why/why not?
- Did you need any formal permission/ permit to start your business? How did you get it?
- Do you need any particular equipment to run your business?
- Do you have insurance for your business? Why/ why not? Awareness about insurance options?
- Have you had any sort of financial education class?

- When? From whom? What about marketing?
- Do you have an advisor/mentor? What do you consult them about? Did you get advice from a guidance counsellor while at school?
- How do you market your work? To what extent do you use social media – e.g. Facebook – to market?

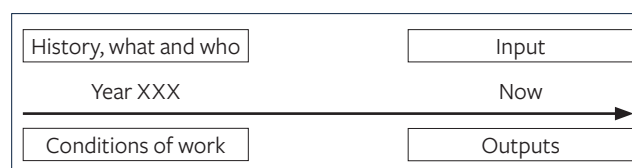
Outputs

- Do you save any of your earnings? What percentage do you aim for? How do you save? Do you have a bank account? What do you spend your money on? What proportion do you give to your family? Is this similar or different to your peers? Is your family putting pressure on you to earn more? Do you pay taxes? Register as self-employed?

Timeline of business

Please use a timeline looking backwards from now to understand the steps involved in setting up the business. Then use different coloured markers to annotate key points related to the four categories of Who? Conditions of work? Inputs? Outputs? On the timeline chart. We will need four coloured markers.

Timeline of business



2 Perceptions of employment

Discuss overall strengths and weaknesses of having your own business. Example:

Strengths and areas for improvement

Strengths	Areas for improvement
Gaining experience in soft skills needed for the labour market	Cost of transportation to attend course is high, need subsidised transport option
Gaining a certificate/qualification	Income is volatile
Interacting with diverse clients	Need for more training
Having independence	Would have been good to have learned financial literacy as well

- Overall, what do you think are the strengths and weaknesses of your business in terms of how it supports you and your family?
- Are there things that you would like to change? What recommendations would you give program designers or policy makers about what would facilitate small business ownership for young people?
- What does your family think of your business? Are there changes they would make? (Add them to timeline)
- What have been your peers' reaction to your business?
- Do you think these perceptions are shaped by your gender in any way? If so, how? Would an adolescent girl/young woman likely have a similar or different experience to you (if talking to a boy, vice versa)?

Strengths and weaknesses (areas for improvement)

Strengths	Areas for improvement

3 Choices and constraints regarding programme participation

- How did you choose this option (starting your own business? (Fill out the chart below.)

Why this business?	What was option 2 and why did it lose compared to the business you chose?	What was option 3 and why did it lose compared to the business you chose?

- Thinking of yourself compared to your peers in school/ community centre/ the neighbourhood, what led you to start your own business when others do not?

Business enablers

Factors related to who I am	E.g. personality, interests, formative event or experience
Support from my family	E.g. financial support, emotional support, role modelling
Support from others	E.g. teachers, community centre facilitators, religious leaders, neighbours
Role models	E.g. inspirational (positive or negative) person – in person or in the media/ online
Other	E.g. luck, custom, etc.

- Did you face any barriers as you worked to get here? What? How did you overcome them? Were any of these barriers gender-specific? (Fill out image below.)

Barriers



- What has prevented others from taking similar path? What could be done to help more peers get to a similar place?

Choices and constraints

Option 1:
Option 2:
Option 3:

Barrier	Outcome

Aspirations timeline

Where I want to be:

Steps I need to take to achieve my aspirations:

People whose advice I need to seek to know the steps:

1 year	3 years	5 years	10 years
--------	---------	---------	----------

Barriers I need to overcome:

3 Links to aspirations

- What comes next for you? Think one year/three years/ five years/ ten years out?
- What barriers can you see to transition points on your timeline and have you thought through how you will overcome them?
- Have you sought advice on these next steps? If so from whom? Or what information source? What gaps in advice and information if any have you faced?
- How do your current aspirations compare to those when you were a young adolescent? If they have changed, why is this?
- What factors shaped your aspirations?

FGDs with adolescents – Most Significant Change

Why: to understand what young people think is valuable about these initiatives without having predefined parameters

Who: participants from TVET, university scholarship, work permits, skills building programmes.

Materials: flipchart paper, post-its (green, orange, yellow), markers.

1 Most significant changes

Since you have been participating in the programme or course, what has been the most significant change for you?

Probes

- Ask each participant to take three post-it notes and ask them to write down 3 key changes that they value that have risen as a result of the programme on green post-it notes (if they are participating in different programmes assign them A, B, C and ask them to put that letter on the post-it also).
- Then ask for 2 volunteers to describe what they found most important and stick the cards on a flip chart.
- Next ask the rest of the group participants to place their cards on the flipchart, grouping similar changes together (the group facilitator can help with this – but if the adolescents are capable also good to get them involved in deciding on category names)

- The facilitator will then look at these clusters of changes, and ask those who contributed to talk more about why they selected this particular change, illustrating it with their own experience / before what were you like, now what are you like and what was the change process?

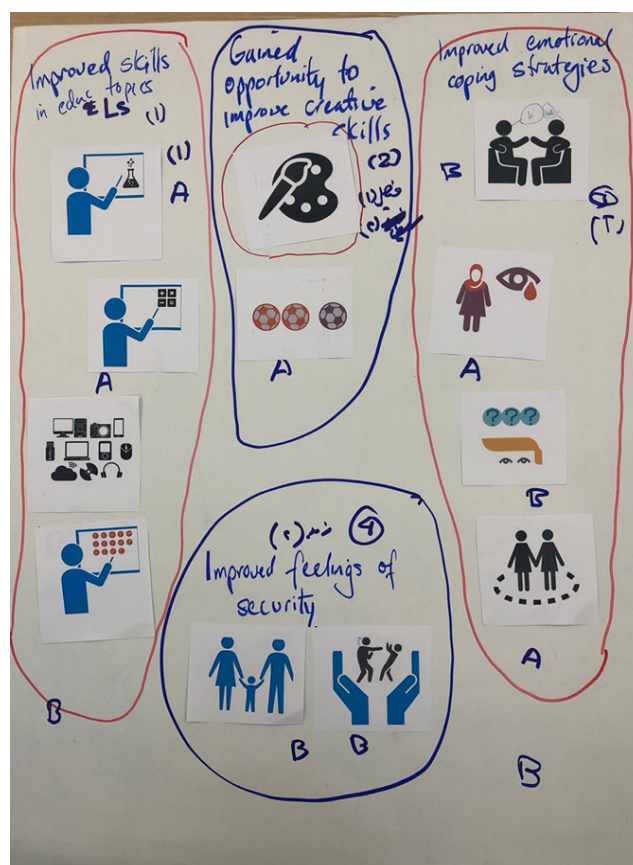
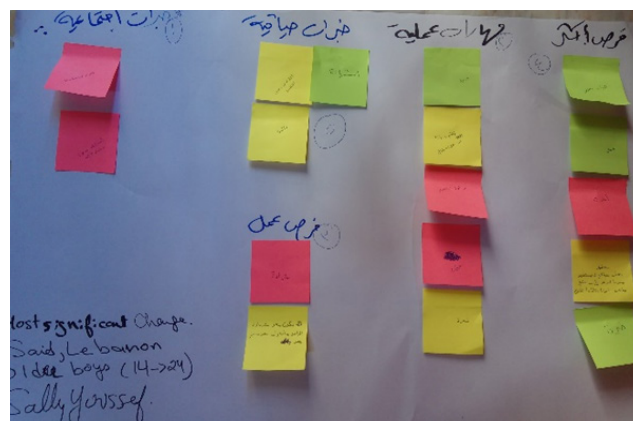
2 Analysis with the group of significant changes

- Then ask the participants to jointly rank the changes from most important to less important with a reason - rank the clusters of factors as a whole not specific examples/ (e.g. 'learning a new skill' vs 'meeting friends')
- How long do programme participation effects last? / Primarily during course participation or are there also legacy effects after the programme has ended? (e.g. if dropped out of school? If married?) [use different coloured markers for short-term vs longer-term benefits]
- Ask participants to think about gender differences in impact, and any other key category that could shape perception of significant change (e.g. disability, marital status)

3 Concerns and scope for changes

- Next ask the programme participants to reflect on what concerns they have vis-à-vis the programme/short-comings and how the programme could be improved
- Ask them to write down two key areas for improvement on orange post-it notes and to share and cluster these into similar types of issues
- Then ask the group to rank these from the most important to the least important.

Flipchart examples



Most significant change FGDs – programme implementers

Who: Programme implementers/service providers who are delivering programming for adolescents and youth.

Objectives: To understand the significant changes that the programme implementers value in the programme for a) the adolescents they serve given their particular context and b) for themselves as facilitators think is valuable about these initiatives.

Materials: flipchart paper, post-its (green, orange, yellow), markers.

Probes related to programme benefits

Since you have been in your role, what have been the most significant changes in your view for the adolescents you serve?

- Ask each participant to take three post-it notes and ask them to write down on green post-it notes three key changes that they value in terms of the effects they observe in the adolescents that they serve as a result of the programme.
- Assign each implementing organisation a letter, starting with A, and ask them to add that to the post-it notes.
- Then ask two volunteers to describe what they found most important and add the cards to a flipchart.
- Next, ask the other group participants to place their cards on the flipchart, grouping similar changes together.

- The facilitator will then look at these clusters of changes, and ask those who contributed to talk more about why they selected a particular change, illustrating it with their own experience/observations and what the change process was.
- Ask the group to discuss similarities and differences across contexts (e.g. urban/rural) and also the extent to which these changes have been shaped by shifts in the broader national and international humanitarian context – e.g. rising unemployment, declining donor funding, declining coverage of social protection for refugees, fractured social cohesion between nationalities.

Analysis with the group of significant changes

- Ask the participants to jointly rank the changes from most important to least important, with a reason – rank the clusters of factors as a whole, not specific examples (e.g. ‘learning a new skill’ vs. ‘meeting friends’).
- How long do programme participation effects last? Primarily during course participation or are there also legacy effects after the programme has ended? (E.g. if adolescents ceased participating in the programme, dropped out of school, married or engaged in work activities?) [Use different coloured markers for short-term vs. long-term benefits.]
- Ask participants to think about gender differences in impact, and any other key category that could shape perception of significant change (e.g. disability, marital status.)

Probes related to programme benefits for the programme implementers themselves

- Since you have been in your role, what has been the most significant changes for you professionally and personally?

- Ask each participant to take three post-it notes and ask them to write down on pink post-it notes three key changes that they value in terms of the effects on themselves professionally and/or personally as a result of the programme.
- Assign each implementing organisation a letter, starting with A, and ask them to add that to the post-it note.
- Ask for two volunteers to describe what they found most important and add the cards to a flipchart.
- Next, ask the other group participants to place their cards on the flipchart, grouping similar changes together. The facilitator will then look at these clusters of changes and ask those who contributed to talk more about why they selected a particular change, illustrating it with their own experience/observations and probe after what the change process was?
- Ask the group to discuss similarities and differences by gender/age/nationality.

Analysis with the group of concerns and scope for changes for adolescents and for facilitators

- Next ask the participants to reflect on what concerns they have vis-à-vis the programme/ shortcomings for adolescents, and how the programme could be improved.
- Ask them to write down two key areas for improvement on orange post-it notes, and to share and cluster these into similar types of issues.
- Then ask the group to rank these from the most important to the least important.
- Finally ask the participants to reflect on what concerns they have vis-à-vis the programme/ shortcomings for facilitators and how the programme could be improved.
- Ask them to write down two key areas for improvement on yellow post-it notes and to share and cluster these into similar types of issues.

- Then ask the group to rank these from the most important to the least important.

FGDs with parents –vignettes

Who: Parents of adolescents and youth involved in economic empowering programming.

Materials: flipchart paper, post-its (green, orange, yellow), markers.

A: Academic track

Story 1: Rana's story

Rana's daughter is 18 years and she is a Syrian refugee living in Irbid in a small village in a host community. Her daughter got a reasonable Tawjhi score but not high enough to get a scholarship to university, which she would need given her household's poverty. Her daughter would like to attend TVET college in Irbid city to study computer science as she thinks it would be a practical course that she could use in Jordan and also in Syria if they return back as her husband plans in the next few years. The problem is that Rana and her husband are concerned about their daughter's safety travelling to the TVET college as there are no other girls going from her village and also it would be a struggle – although not impossible – financially to cover the tuition costs. Her daughter has said she will help to cover her expenses by doing henna painting for friends and relatives, underscoring how committed she is to the idea of getting a higher qualification. Rana would like to support her daughter but is facing a dilemma as to how best to persuade her husband, given she also has some misgivings about the distance to the college.

Probes

- Does this story resonate with you? Why/ why not?
- How important do you think post-secondary education is for your children?
- What are your thoughts about TVET college as compared to other pathways, e.g. university?
- What would you recommend that Rana does? (probe around safety, finances, prestige). What other challenges may Rana face in supporting her daughter?
- How do you think the story would have been different had Rana been thinking about a son not a daughter and why?
- How could the government or NGOs better support young people like Rana's daughter to obtain post-secondary qualifications? (probe around loans for education, transportation subsidies, information portals on qualifications and funding, open days for parents etc)
- What are your aspirations for your children in terms of employment in the future? For your sons? For your daughters? If similar or different, why? How typical are your aspirations for your children compared to your friends/ peers?

Probes

- Does this story resonate with you? Why/ why not?
- How important do you think post-secondary education is for your children?
- What are your thoughts about university education compared to other economic empowerment pathways?
- What would you recommend that Mohammed does? (probe around finances, prestige, concerns about drugs and poor psychosocial wellbeing)
- What other challenges may Mohammed face in supporting his son?
- How do you think the story would have been different had Mohammed been thinking about a daughter not a son and why?
- How could the government or NGOs better support young people like Mohammed's son to obtain post-secondary qualifications? (probe around loans for education, transportation subsidies, information portals on qualifications and funding, open days for parents etc)
- What are your aspirations for your children in terms of employment in the future? For your sons? For your daughters? If similar or different, why? How typical are your aspirations for your children compared to your friends/ peers?

Story 2: Mohammed's story

Mohammed's son is 19 years old and he is a Palestinian refugee living in Jerash (Gaza) camp. He has always wanted his son to follow in his footsteps and support him with their small car mechanic workshop on the edge of the camp but his son is an excellent student and has set his sights on university. He could potentially secure a scholarship to partially cover his fees but Mohammed is concerned that his son's desire to study psychology is not very practical and that if he does support him to get a degree he will eventually end up very disappointed as there are so few avenues for formal employment for Palestinians without national ID. Mohammed feels torn between supporting his son's dreams – as he has always told him education is critical – and being the 'voice of reason', especially as he sees a number of young men in the camp who have gone to university only to end up idle afterwards, depressed and sometimes mixed up with drugs, as they are unwilling to take on more menial tasks when they feel to get a placement in their field of study.

B: Non-Academic track

Story 1: Abdulla's story

Abdulla is a 25 year old Jordanian from Mafraq and recently married a 17 year old girl who is in Grade 11. A condition of the marriage was that he support her to finish secondary school and then to get a bachelor's in Engineering. Abdulla is supportive of his wife's educational aspirations as he thinks it will be helpful to have two incomes in these uncertain economic times and it will mean that she can also better support any future children they might have with their homework. However, his friends' wives have all dropped out from education and they warn him that he is taking a risk by letting his wife travel to school each day by herself and moreover, that at university she will be mixing with other young men. These concerns are starting to nag away at Abdulla and he is beginning to have second thoughts about his promises to his wife and his in-laws.

Probes

- Does this story resonate with you? Why/ why not?
- How important do you think post-secondary education is for young women?
- What would you recommend that Abdulla does? (probe around finances, prestige, concerns about drugs and poor psychosocial wellbeing)
- What other challenges might Abdulla face in supporting his wife to continue her studies?
- How do you think the story would have been different had Mohammed been thinking about TVET or his wife setting up her own small business?
- How could the government or NGOs better support young people like Abdulla's wife to obtain post-secondary qualifications? (probe around loans for education, transportation subsidies, information portals on qualifications and funding, open days for parents etc)
- What do you envision your wife doing in the future in terms of education and work? How similar or different is your vision compared to those of your friends?