GENDER & ADOLESCENCE: GLOBAL EVIDENCE

ENDLINE REPORT SERIES

Young people's economic empowerment in Jordan

GAGE endline findings

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Introduction

In line with Sustainable Development Goal SDG 8, decent work and economic growth, the Jordanian government is committed to capitalising on its youth bulge and produce a skilled workforce capable of transforming the labour market and accelerating growth and development. Its Economic Modernisation Vision (launched in 2022) aims to strengthen and scale up Technical and Vocational Education and Training (TVET), alongside strengthening and extending the economic sectors deemed critical to Jordan's future (e.g. industry, information and communication technology (ICT), tourism, etc.) (Ministry of Education, 2022; Government of Jordan, 2022). The Covid-19 pandemic, which saw the economy contract (by 2.9% in 2020), slowed both implementation and impact of these plans (UNESCO and Ministry of Education, 2023; World Bank, 2025a). In 2024, 18% of those looking for work (including 42% of youth (aged 15 to 24)) were unable to find it (UNESCO, 2025; World Bank, 2025b). The 2024 Sustainable Development Report concludes that Jordan is off target for delivering on its education and economic goals (Sachs et al., 2024).

This report draws on mixed-methods data collected in 2024 and 2025 by the Gender and Adolescence: Global Evidence (GAGE) research programme. It aims to contribute to the evidence base that the Government of Jordan and its development partners need to meet national and international goals. Designed to build on baseline (2018–2019) and midline (2022–2023) research, surveys were undertaken with nearly 3,000 Syrian, Jordanian and Palestinian adolescents and young adults living in Jordan, and individual interviews were conducted with a sub-sample of approximately 200 of these young people. Quantitative and qualitative data was also collected from caregivers of the adolescents.

The report begins with an overview of the Jordanian context, focusing on the contours of the population and access to work and social protection. We then describe the GAGE conceptual framework and methodology. We present our findings – focusing on differences by gender, age, location, and marital and disability status – on households' economic status and access to social protection; young people's access to education and work-related training opportunities; engagement with paid work; and access to financial information and services. We conclude by discussing the key actions needed to accelerate progress and ensure that all young people living in Jordan have access to services and supports they need to become empowered, productive members of Jordanian society.

A 16-year-old Jordanian boy of Palestinian origin works in his family's juice shop in Amman © Nathalie Bertrams /GAGE 2025

Jordan context

Jordan's population, estimated to be 11.7 million (up from only 6.9 million in 2010), is very young (Department of Statistics, 2024). One-fifth (20%) of residents are adolescents aged 10–19, and nearly a third (29%) are young people aged 10–24 (United Nations Population Fund (UNFPA), 2025).

Approximately one-tenth of Jordan's residents (1.3 million people) are Syrian (Department of Statistics, 2016; Parker-Magyar, n.d.). Of those, 611,000 were registered as refugees with the United Nations High Commissioner for Refugees (UNHCR) as of December 2024 (UNHCR, 2025a). Nearly 80% of Syrians live in Jordanian host communities; most of the remainder live in formal refugee camps run by UNHCR (Zaatari and Azraq), although 15,000 are estimated to live in informal tented settlements scattered throughout the countryside (ibid.). Since the fall of the Assad regime in Syria, in December 2024, Syrian refugees have begun returning home. As of August 2025, over 133,000 have left Jordan for Syria (UNHCR, 2025d).

There are also nearly 2.4 million Palestinian refugees registered with the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) living in Jordan as of 2024 (UNRWA, 2025). Of these, approximately three-quarters have Jordanian citizenship, have full access to government services and employment, and live in Jordanian communities (Amnesty International, 2019). The remainder, some 630,000 people, who either entered the country in the 1960s or later or are descended from those who did, lack citizenship and its attendant rights. They are concentrated in one of 10 official camps run by UNRWA, one of which is Jerash camp (Amnesty International, 2019; UNRWA, 2025).

Jordan's economy has struggled since well before the onset of the Syrian crisis. Annual gross domestic product (GDP) growth fell from 7.2% in 2008 to 2.3% in 2010 and has only risen above 3% once[1] since then (World Bank, 2025a). Low economic growth, coupled with high population growth, has resulted in a sharp increase in poverty. In 2023, it was estimated[2] that the poverty rate had reached 27% (Economic and Social Commission for Western Asia (ESCWA), 2023). Refugees, who face legal restrictions on the type of employment they can do, are far more likely to be poor than Jordanians. UNHCR (2024a,b) reports that in 2024, 67% of all refugee households under its remit were poor; American Near East Refugee Aid (ANERA, 2024) adds that the poverty rate that same year among Syrian households was 80%. Of Palestinians living in camps, it is estimated that 31% are poor (United Nations Children's Fund (UNICEF), 2021). The highest poverty rate is in Jerash camp, where 53% of households live below the poverty line (ibid.)

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 – a metric that captures those who are working and those who are actively looking for work – stood at 38% in 2024 (World Bank, 2025c). However, because Jordan has the world's 4th lowest rate of female labour force participation (behind only Iraq, Syria and Yemen), figures must be disaggregated by gender to be meaningful (Kasoolu et al., 2019). In 2024, men's labour force participation rate was 61%; the rate for women was only 14% (World Bank, 2025d). Women's labour force participation is closely related to education; those with university degrees (55%) are far more likely to enter the labour force than those with only a high school education (4%), because professional work is seen as more 'appropriate' for women (Kasoolu et al., 2019).

Labour force participation rates for refugees are lower than for Jordanians, partly due to the presence of a migrant workforce estimated to be as large as the Jordanian workforce (1.5 million people[3]) and partly due to legal restrictions on the work refugees are allowed to do. Palestinians without citizenship are barred from most forms of professional work, whereas Syrians are limited to working in the agriculture, manufacturing, construction, food services and retail trade sectors (Tiltnes and Zhang, 2013; Razzaz, 2017; Mohanna and Haddad, 2021; Stave et al., 2021) and, as of summer of 2024, must pay an annual fee of 500 dinars (JoD) (US$700), up from only 10 JoD in order to purchase a work permit (Fawaz et al., 2024). In 2024, UNHCR reports that of registered refugees, 42% of men and 6% of women were working (UNHCR, 2024b).

1 In 2021, GDP growth reached 3.7%, after falling to -1.1% in 2020 due to the Covid-19 pandemic. In 2022, growth fell to 2.7%.
2 The most recent Household Expenditure and Income Survey (HEIS) was conducted 2017–2018; an update is expected in 2026.
3 See Mohanna and Haddad (2021).

Unemployment – a metric that captures only those who are not working but are actively looking for work – is not only extremely common in Jordan, but rates are increasing much faster than in the rest of the world (Tzannatos, 2025). In late 2024, Jordan's Department of Statistics reported that more than a fifth (21%) of potential workers were unable to find work, with females (31%) – despite their lower odds of being in the labour market – disadvantaged compared with males (19%) (as cited by Tzannatos, 2025). Youth aged 15–24 years were even more likely to be unemployed than adults: 40% of young men and 66% of young women were actively looking for work but unable to find it (ibid.). Refugees are more likely to be unemployed than Jordanians. For example, UNHCR (2024b) reports that in 2024, prior to the increased fee for work permits for Syrians, 21% of Jordanians and 35% of Syrians were unemployed. UNICEF (2021) reports that of the Palestinian households living in Jerash camp, only 56% were headed by someone who had worked in the past 7 days.

To understand the links between education and employment in Jordan, it is important to note that unemployment is most common for the most educated people, as there are fewer high-skilled jobs than there are highly skilled workers (Organisation for Economic Co-operation and Development (OECD) Development Centre, 2018). In 2022, more than a quarter (27%) of those with advanced education were unemployed, compared to 20% of those with basic education and only 11% of those with intermediary education (World Bank, 2025e). Women with university degrees (32%) were more likely to be unemployed than their male peers (19%) (Kasoolu et al., 2019).

Access to social protection in Jordan varies by nationality. Vulnerable Jordanians have access to a cash transfer programme called the National Aid Fund (NAF). The Jordanian government (2025) reports that the NAF is reaching 191,000 households. Syrian refugees have access to food assistance provided by the World Food Programme (WFP), though this has been sharply curtailed due to funding shortfalls (WFP, 2023). In 2024, aid reached 416,000 people (down from more than 500,000) with support worth 15 JoD per month (US$21), down from 23 JoD) (WFP, 2024; Elayyan, 2024). Some Syrians living in host communities also have access to a cash transfer provided by UNHCR, although coverage has also been impacted by budget cuts. UNHCR (2025c) reports that in 2024, the number of beneficiaries was reduced and the value of transfers fell (temporarily) by 25%. In 2023, this programme reached approximately 29,000 households with an average of US$184 per household (UNHCR, 2024c). A small minority of Syrian young people (1,600 as of March 2025[4]) also receive a cash transfer labelled for education (Hajati) from UNICEF (down from 55,000 in 2017). Although stateless Palestinian refugees living in Jordan have access to basic services (including education and health) courtesy of UNRWA, access to social protection is extremely limited, especially in the aftermath of the United States deciding to withhold funding in 2024 (Davis, 2021; Margesson and Zanotti, 2025)[5].

An 18-year-old woman attending sewing vocational training © Marcel Saleh/GAGE 2025

4 Personal communication

5 Figures for Social Safety Net Programme beneficiaries for the poorest Palestine refugees registered in Jordan are not disaggregated by those with and without Jordanian citizenship; however, 8358 Palestinians from Syria did receive emergency cash assistance in 2024 (authors' communication with UNRWA).

Conceptual framework

Informed by the emerging evidence base on adolescent well-being and development, GAGE's conceptual framework takes a holistic approach that pays careful attention to the interconnectedness of what we call the '3 Cs' – capabilities, change strategies and contexts – in order to understand what works to support adolescents' development and empowerment, both now and in the future (see Figure 1). This framing draws on the three components of Pawson and Tilley's (1997) approach to evaluation, which highlights the importance of outcomes, causal mechanisms and contexts, though we tailor it to the specific challenges of understanding what works in improving adolescents' capabilities.

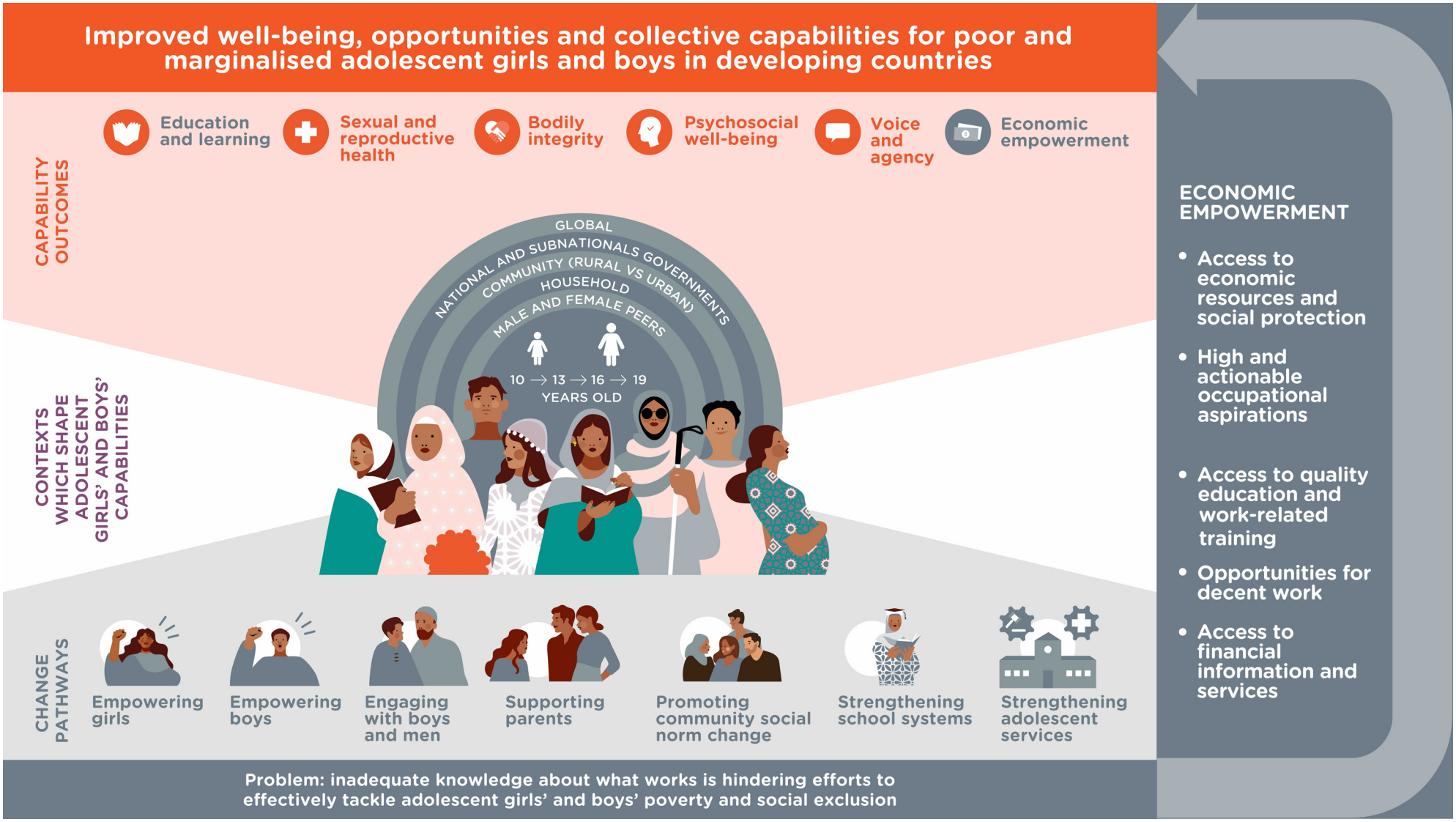
The first building block of our conceptual framework is capability outcomes. Championed originally by Amartya Sen (1985, 2004) and nuanced by Martha Nussbaum (2011) and Naila Kabeer (2003) to better capture complex gender dynamics at intra-household and societal levels, the capabilities approach has evolved as a broad normative framework exploring the kinds of assets (economic, human, political, emotional and social) that expand the capacity of individuals to achieve valued ways of 'doing and being'. At its core is a sense of competence and purposive agency: it goes beyond a focus on a fixed bundle of external assets, instead emphasising investment in an individual's skills, knowledge and voice. Importantly, the approach can encompass relevant investments in children and young people with diverse trajectories, including the most marginalised and 'hardest to reach' such as those with disabilities or those who were married as children. Although the GAGE framework covers six core capabilities, this report focuses on economic empowerment. It includes households' economic status and access to social protection and young people's occupational aspirations; access to education and work-related training; engagement with paid work; and access to financial information and services.

The second building block of our conceptual framework is context dependency. Our '3 Cs' framework situates young people socio-ecologically. It recognises that not only do girls and boys at different stages of the life course have different needs and constraints, but also that these are highly dependent on their context at the family/household, community, state and global levels.

The third and final building block of our conceptual framework – change strategies – acknowledges that young people's contextual realities will not only shape the pathways through which they develop their capabilities but also determine the change strategies open to them to improve their outcomes. Our socio-ecological approach emphasises that to nurture transformative change in girls' and boys' capabilities and broader well-being, potential change strategies must simultaneously invest in integrated intervention approaches at different levels, weaving together policies and programming that support young people, their families and their communities while also working to effect change at the systems level. As noted earlier, this report concludes with our reflections on what type of package of interventions could better support young people's access to quality education and training and economic empowerment.

A young woman who works in farming and lives in an informal tent settlement © Marcel Saleh/GAGE 2025

Figure 1: GAGE Conceptual framework



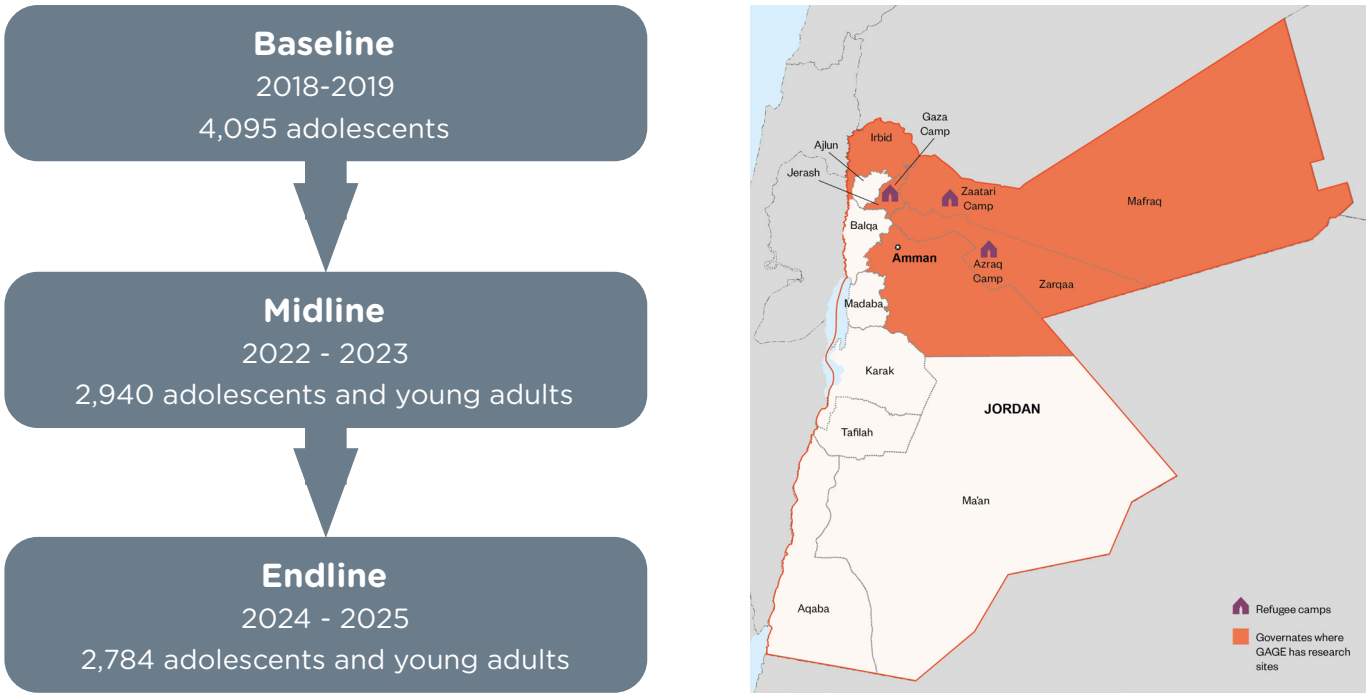
Sample and methods

This report draws on mixed-methods data collected in Jordan in 2024 and 2025, following up on two earlier rounds of research – at baseline (2018–2019) and midline (2022–2023) (see Figure 2). At baseline, the quantitative sample included adolescents from marginalised households across two cohorts (aged 10–12 years and 15–17 years, averaging 11.3 and 16.1 years respectively), with purposeful oversampling of adolescents with disabilities and those who were married prior to age 18 – recognised as particularly vulnerable groups. The baseline sample consisted of 4,095 adolescents in five governorates: Amman, Irbid, Jerash, Mafraq and Zarqa (see Figure 2). At midline, the GAGE sample included 2,940 young people (a 71% follow-up rate), with the two cohorts then averaging 15.0 years old and 20.0 years old.

The GAGE Jordan endline sample involved 2914 total participants. This included 2,784 young people from the original baseline sample (a 68% follow-up rate since baseline and 80% follow-up since midline, see Box 1), and 130 new participants who were not included in the baseline sample. These are: (1) 96 new young people who belong to either the Bani Murra or Turkmen ethnic minority groups[6] and (2) 34 new young people previously included only in qualitative research[7].

This report focuses on the 2,838 participants who were living in Jordan at the time of the endline survey and surveyed after the pilot (see Table 1). This omits the 43 young people surveyed as part of the pilot and the 33 young people who had moved internationally at endline but completed an abbreviated survey over the phone. Of these 2,838 participants, nearly three-quarters (72%) are Syrian refugees (2,021), just over half of whom (51%) have lived in host communities consistently since baseline (1,031). Approximately 26% of Syrian respondents (522) have lived in refugee camps (Zaatari or Azraq) run by UNHCR since baseline, and 14% (293) have lived in informal tented settlements (ITS) at any point since baseline.[8] A minority of Syrian refugees (170, or 8%) have moved between host

Figure 2: Timeline of GAGE research in Jordan, with the distribution of the original baseline sample



6 Turkmen and Bani Murra young people typically have Jordanian citizenship. Because the new Bani Murra and Turkmen participants were identified through a different sampling strategy and have fundamentally different lived experiences, they are presented separately and not included where overall averages are presented. There were 23 individuals in the original baseline sample who self-identifying as ethnic minorities at endline, the majority of whom were classified as Jordanian at baseline.

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8 In the seven years between baseline and endline, a minority of young people moved location. This was most common among Syrians (18%). The bulk of movement was between UNHCR-run camps and Jordanian host communities. Because of this movement, young people are classified as 'always camp' dwellers if they were living in a UNHCR-run camp at baseline, midline, and endline. They are classified as movers if they moved from a camp to a host community, or from a host community to a camp, in the years between baseline and endline. They are classified as 'ITS' if they were living in an informal tented settlement at either baseline, midline or endline.

Box 1: Attrition over time

Minimising attrition, or loss-to-follow up, is a key challenge for longitudinal studies where the goal is to understand changes over time. This challenge is acutely felt with the GAGE Jordan sample because many participants are migratory, including refugees leaving Jordan to return to their country of origin (especially Syrians returning to Syria after the fall of the Assad regime in December 2024), those living in Informal Tented Settlements (ITS) moving for seasonal agricultural work, young adult males leaving their communities to seek out paid work, and newly married females leaving their natal household to move into their husband's household. Further, the mandatory secondary school exam and Ramadan fell within the endline survey timeframe, creating logistical challenges with scheduling interviews. Difficulties extending the permits needed to enter the UNHCR refugee camps created additional logistical challenges at endline.

Several mitigation strategies were implemented at endline to minimise attrition:

- Offered in-person participants incentives for their time (monetary for those in host communities, ITS, or Jerash camp and snacks for Syrians in refugee camps due to UNHCR gift restrictions).
- Offered virtual phone interviews, including outside of the typical working hours, to reach young males engaged in paid work, as well as Syrians in camps.
- Created an intensive tracking protocol that utilised the qualitative team for intensive tracking to capitalise on their rapport with participants.

With these mitigation strategies in place, 68% of the original baseline sample from 2018-2019 and 80% of those surveyed at midline in 2022-2023 were re-surveyed at endline. This attrition is in-line with another longitudinal research study on Syrian refugees conducted in a similar timeframe (2019-2024), where they retained 63% of their sample, highlighting the challenges with tracking migratory samples (Alrababah et al., 2025).

Table 1: Quantitative sample

	Nationality				Sub-sample of Bani Murra and Turkmen	Sub-sample of those with disability	Sub-sample of those married <18	Total
	Syrian	Jordanian	Palestinian	Other				
Females	1043	263	150	9	46	149	307	1515
Males	978	162	123	14	50	135	3	1323
Younger cohort	1119	252	174	14	27	173	93	1626
Older cohort	902	170	99	9	69	111	217	1212
Total	**2021**	**425**	**273**	**23**	**96**	**284**	**310**	**2838**

communities and camps in the time between the baseline and endline surveys. The remainder of the endline sample are Jordanians (425), Palestinians (273), and a small group of individuals (23) that identified as another nationality (denoted 'other', these include Iraqi and Egyptian respondents). Almost all Palestinians in the GAGE sample live in Jerash camp, which is located in Jerash governorate and is informally known as Gaza camp because most of its residents are ex-Gazans who were displaced during the 1967 Arab–Israeli war and who lack Jordanian citizenship and its attendant benefits. Due to the sample size, the 'other' nationality group is not included in comparisons by nationality, but is included in all other demographic group disaggregation, such as gender and age cohort.

Just over half (53%) of the endline sample are female. Although the baseline sample was approximately equally split between the two age cohorts (53% younger [10-12 at the time] and 47% older [15-17 at the time]), the older cohort were more likely than younger cohort to be lost to follow-up between baseline and endline (62% follow-up for the older cohort versus 73% follow-up for the younger cohort, $p<0.01$). Because of this, the younger cohort is over-represented in the endline sample. Older cohort males were especially likely to be lost to follow-up (57% follow-up), and as such are the most under-represented at endline. At endline, on average, younger cohort adolescents were aged 17.2 years, and are referred to in this paper as adolescent girls and adolescent boys; the older cohort had transitioned to young adulthood (average age of 22.1) and are referred to as young adult women and young adult men. Where both cohorts are discussed simultaneously, they are referred to as young people. Where adolescent boys and young men are discussed together, they are called young males; where adolescent girls and young women are discussed together, they are called young females.

A 21-year-old Palestinian refugee with a disability attends university and works in the market © Marcel Saleh/GAGE 2025

Because GAGE's sample includes the most marginalised adolescents and young adults, about a sixth of young people in our quantitative sample have any functional disability[9] (479). Among those, 284 report having functional difficulties even if they have an assistive device (such as glasses, hearing aids, or a mobility device). Our sample also includes adolescent girls and young adult women who were married prior to age 18. Of the 527 ever-married females, 307 married prior to 18.

The qualitative sample is also large and complex. In total, it included 756 young people, 195 caregivers and 63 key informants (government officials, community and religious leaders, and service providers) (see Table 2). Of young people, 206 were selected from the larger quantitative sample, deliberately oversampling the most disadvantaged individuals in order to capture the voices of those most at risk of being 'left behind'. These young people have been followed since baseline and were interviewed individually. Of caregivers, 77 have taken part in iterative individual interviews. The remainder of young people and caregivers took part in focus group discussions and were not part of the longitudinal sample.

Quantitative survey data was collected in face-to-face interviews[10] by enumerators who were trained to communicate with marginalised populations. With the exception of never-married adolescent boys, enumerators were typically the same sex as the respondent: all female respondents were interviewed by female enumerators, and the majority of young men/ever-married males were interviewed by male enumerators. Surveys were broad (see Luckenbill et al., 2025) and included modules reflecting the GAGE conceptual framework. Analysis of the quantitative data focused on a set of outcomes related to economic empowerment (data tables are available on request). Statistical analysis was conducted using Stata 18.0. Importantly, where we present endline survey findings, we include the 2,838 young people (2,708 from the original baseline sample who were not part of the pilot or moved internationally and 130 new participants, detailed above) who completed the endline survey. Where we present change over time, however, we restrict our sample and include only the 2,289 young people who completed baseline, midline and endline surveys.[11] These are referred to as the panel sample. For change over time for any

9 Determined by using the Washington Group on Disability Statistics Questionnaire, which was filled out by caregivers at baseline: www.washingtongroup-disability.com/question-sets/wg-short-set-on-functioning-wg-ss/.

10 A small number of surveys (81) were completed over the phone, because respondents were unable to be interviewed in person.

11 There are exceptions to this rule, because some questions were not asked at baseline or were asked of only adolescents over the age of 15. These exceptions are carefully noted in the text.

Table 2: Qualitative sample

		Syrian	Jordanian	Palestinian	Bani Murra/ Turkmen	Mixed nationality	Sub-sample of those with disability	Sub-sample married < age 18	Total
Individual interviews with young people	Girls	8	8	46	5		26	41	67
	Young women	6	8	36	1				51
	Boys	4	2	29	7		27	3	42
	Young men	7	8	26	5				46
Total		25	26	137	18		53	44	206
Group interviews with young people	Females	9	5	21	4	4			43 groups (306 people
	Males	6	5	18	2	5			36 groups (244 people)
Total		65	62	313	42	9			
									756 young people
Individual interviews with caregivers	Mothers	6	5	36	0				47
	Fathers	5	6	19	0				30
Total		11	11	55	0				77
Group interviews with caregivers	Mothers	3	1	3	1				8 groups (59 people)
	Fathers	2	1	5	1				9 groups (59 people)
Total		5	2	8	2				17 groups (118 people)
									195 care-givers
Key informants		25	6	24	8				**63 key informants**

given outcome, we also restrict to the sample who have answered that question at all rounds to ensure a consistent sample across all survey rounds.

Qualitative tools, also employed by researchers carefully trained to communicate sensitively with marginalised populations, consisted of interactive activities such as timelines, body mappings and vignettes, which were used in individual and group interviews (see Jones et al., 2025). Preliminary data analysis took place during daily and site-wide debriefings. Interviews were transcribed and translated by native speakers and then coded thematically using the qualitative software analysis package MAXQDA.

The GAGE research design and tools were approved by ethics committees at the ODI Global and George Washington University. For research participants in refugee camps, permission was granted from the UNHCR National Protection Working Group. For research participants in host communities, approval was granted by Jordan's Ministry of Interior, the Department of Statistics and the Ministry of Education. Consent (written or verbal as appropriate) was obtained from caregivers and married adolescents; written or verbal assent was obtained for all unmarried adolescents under the age of 18. There was also a robust protocol for referral to services, tailored to the different realities of the diverse research sites.

Findings

Our findings are organised in line with the GAGE conceptual framework (see page 5). We begin with households' economic status and access to social protection. We then turn to young people's occupational aspirations and access to formal education and training opportunities, before addressing their access to decent work and financial information and services. In each case, we first present endline survey findings, using the full endline sample, highlighting differences between groups where they are significant. For some indicators, we also present change over time, restricting the quantitative sample to only those young people who completed all three surveys at baseline, midline and endline.[12] In each section, we present qualitative findings after the survey findings.

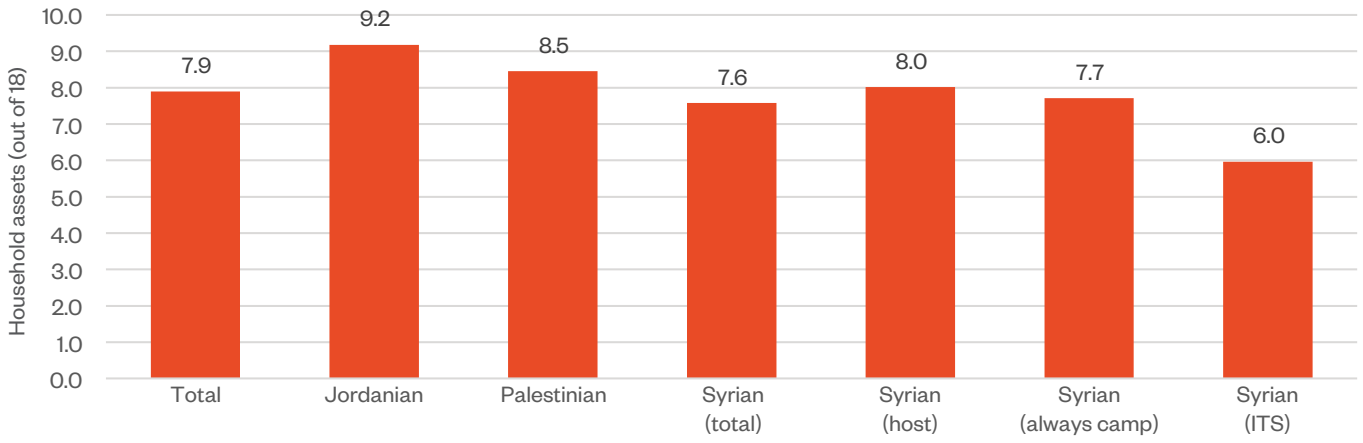
Household economic status and access to social protection

On an index of 18 household items[13] drawn up to gauge households' economic status, the endline survey found that households in the GAGE sample had a mean of 7.9 items (see Figure 3). Cohort and gender differences were not significant, but nationality and – for Syrians – location differences were. Jordanian households (9.2/18) had slightly more items than Palestinian (8.5/18) and Syrian (7.6/18) households. Syrians living in host communities (8.0/18) and formal refugee camps (7.7/18) had more household items, on average, than their peers living in informal tented settlements (6.0/18).

Despite their limited assets, the endline survey found that only 65% of households had ever benefited from any form of social protection and only 51% were currently benefiting (see Figure 4). Nationality differences were significant. Syrians (76%) were more likely to have ever benefited than their Palestinian (43%) and Jordanian (31%) peers. Despite recent funding cuts, they were also more likely to be currently benefiting from any form of social protection (61%, 25% and 24% respectively). Location differences were highly significant for Syrians. Those living in camps were not only more likely to have ever benefited, but they have also seen little decline in access (as opposed to benefit levels) over time, unlike those Syrians living in host communities and informal tented settlements. This is in part because those living in formal camps have never been eligible for cash support (which has been the most impacted by recent budget cuts), but have instead received food coupons and free housing.

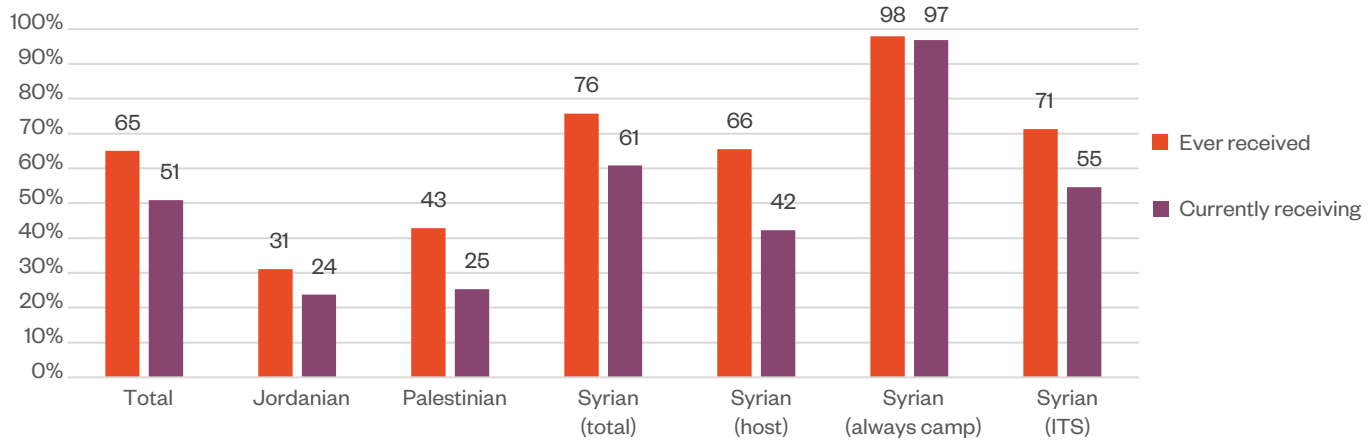
The type of aid that households have benefited from largely varies by nationality. Of Jordanians, 25% have ever received NAF and 21% are currently receiving NAF; of Palestinians, 16% have ever had a UNRWA food voucher and 11% currently have one; and of Syrians, 66% have ever had a WFP food voucher and 54% currently have one. Of Syrians, 38% have ever received a cash transfer from UNHCR and 23% currently receive the transfer. Of Syrians living in host communities and informal tented settlements,[14] 8% have ever received the Hajati cash

Figure 3: Mean number of household assets, out of 18 (by nationality/location)



12 As noted in the Methods section, there are exceptions to this rule, but they are carefully noted in the text
13 This includes items such as a mobile phone, television and refrigerator.
14 Those living in formal camps are not eligible.

Figure 4: Proportion of households benefiting from social protection (by cohort and nationality/location)

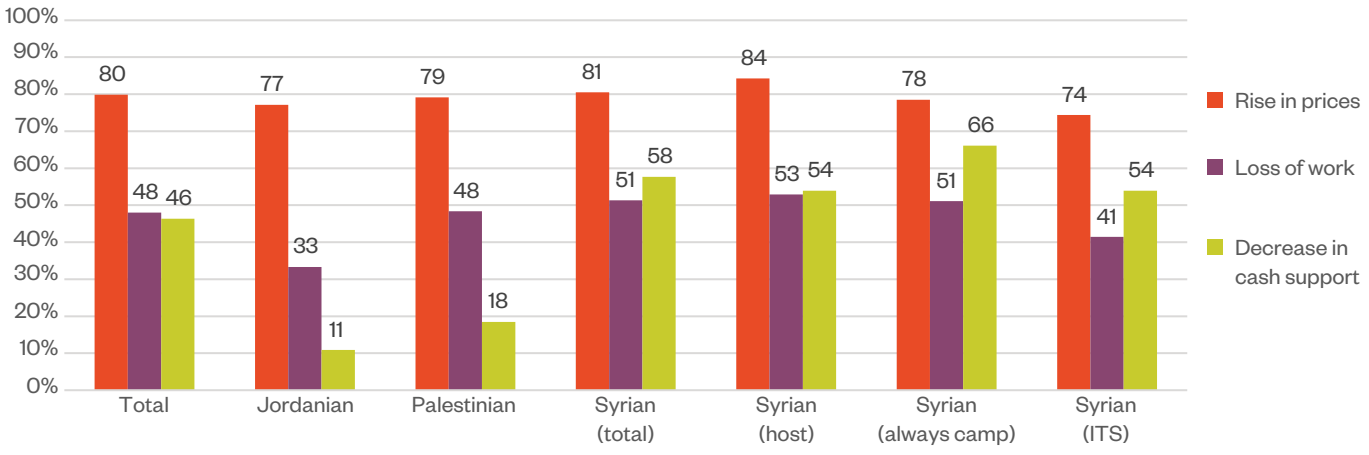


transfer (which is labelled for education) and 3% currently do. A few forms of aid are open to all. Of all households in the sample, 3% have ever benefited from zakat,[15] and 2% currently do. Of all households, 5% have ever received a cash transfer from UNICEF's Makani programme (see Box 2 on page 20).[16]

When asked to identify which types of negative shocks have impacted household finances in the past year, inflation was the most common response, regardless of nationality. In aggregate, 80% of respondents reported that a rise in prices has been detrimental (see Figure 5). Other shocks varied markedly by nationality and location. For example, Syrians (51%) and Palestinians (48%) were more likely to report that a loss of work has impacted household finances in the past year than Jordanians (33%). Syrians (58%), especially those living in formal camps (66%), were also more likely than Palestinians (18%) and Jordanians (11%) to report that a decrease in cash support has negatively impacted household finances.

During qualitative interviews, albeit with exceptions, respondents reported that households are poor and getting more so. A Palestinian mother, when asked to identify the biggest problem facing her family, replied, '*We suffer from extreme poverty.*' A 23-year-old Syrian young woman living in Azraq camp, when asked what she is most afraid of, similarly stated: '*The first thing is that there is no money or income.*' Although Jordanians were less likely than refugees to report destitution, this was not always the case. An 18-year-old Jordanian young man, trying to study for the Tawjihi and only able to work intermittently, reported that his family often goes hungry: '*No one in the house is working. Sometimes everyone in the house sleeps without food or even a piece of bread. The situation is below zero.*' Indeed, as noted in the companion report on young people's physical health (see Presler-Marshall et al., 2025d), food insecurity was a major theme at endline, with many young people reporting hunger and many more reporting poor-quality diets. A Palestinian key informant

Figure 5: Proportion of households experiencing negative shocks in the past year (by nationality/location)



15 Zakat is an obligatory form of charitable giving under Islam that all Muslims must pay above a certain threshold with the aim of contributing to social justice.
16 This cash transfer has ended, so current receipt is not reported.

explained, '*Some people can't even afford bread, let alone fruits, vegetables or meat.*'

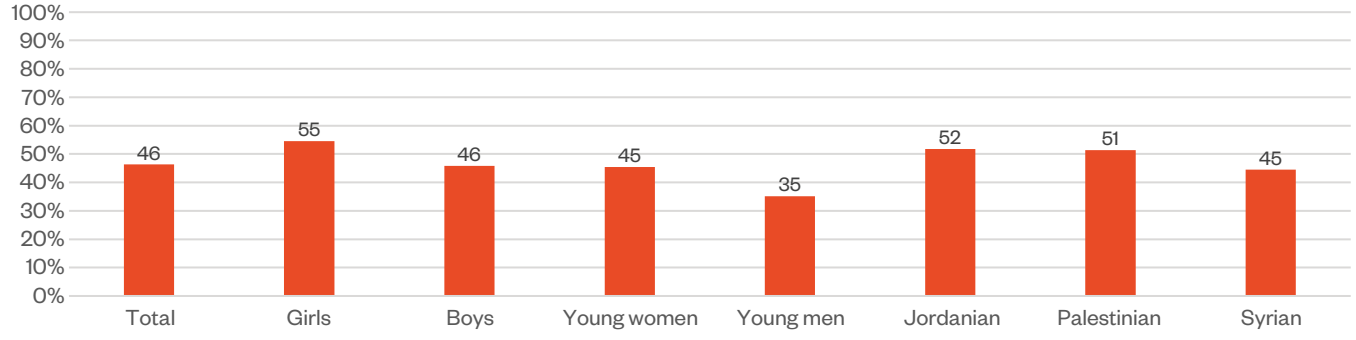
As we discuss in greater detail below, respondents identified multiple reasons why poverty is spreading, and the poverty gap is deepening. These include high inflation, a soft and softening labour market, and exorbitant fees for the work permits required of refugees. A Jordanian key informant reported that inflation has been keenly felt by young people: '*There have been a lot of price increases, which has led to parents not being able to meet their children's demands... After the price increases adolescents have come to know the value of money because they are no longer able to get all their needs*.' A Syrian father from Zaatari camp explained that he cannot provide for his family because he cannot find work: '*We always ask about work but can't find any. Life is very difficult. If we don't work, we can't cover expenses.*' A Syrian father from Azraq camp elaborated that even when work is available, it is often not obtainable because fees for work permits have increased ten-fold, '*The work permit for farming used to cost a nominal price of 60–70 JoD while the construction was 70 JoD. Now, the work permit costs 450 JoD for farming and 800–900 JoD for construction work*.'

Respondents also spoke at length about how access to social protection is too limited, given the level of need. This is felt even more keenly by refugees, as donor funding has sharply declined in recent years. In line with survey findings, Jordanians usually reported that they have no access to social protection. A 26-year-old young man stated, '*Sometimes I feel that Jordanians are poorer. I mean that Syrians get support from UNHCR, cash support and bread support and so on*.' A Turkmen key informant added that in his community, which has citizenship and access to the NAF, benefits are often taken away when families migrate: '*Some people travel... If you don't go to get it for a month, it is stopped*.' Palestinians also reported little access to social protection, dating back to UNRWA budget cuts during the first Trump administration and worsening since the outbreak of the Gaza war. A 21-year-old Palestinian young man recalled, '*We used to receive aid from UNRWA... This aid stopped and we no longer receive it.*' Syrians spoke most often about cuts to the vouchers provided by WFP. A Syrian father from an informal tented settlement explained, '*The situation was good because there were vouchers... Everything was fine. Our situation has gotten worse in the last two months*.' Other narratives about Syrians' access to social protection were shaped by where respondents lived. A father from Zaatari camp, for example, noted that cash transfers are not available to those who live in camps: '*There is no eye print* [cash transfer] *here, the eye print is only for those outside*.' A father from a host community, on the other hand, reported that he was thinking about returning to Zaatari, where food vouchers and free rent make for an easier life: '*You'll have a good life with a coupon, and living conditions are excellent*.'

Occupational aspirations

Although their educational aspirations are extremely high (see Presler-Marshall et al., 2025a), just under half (46%) of young people aspired to skilled or professional work (see Figure 6). Cohort and gender differences were again significant. Adolescent girls (55%) and young women (45%), who are not expected to be breadwinners and whose access to paid work is heavily dependent on the type of work they pursue, were more likely to aspire to skilled or professional work than adolescent boys (46%) or young men (35%) respectively. Nationality differences were also significant. Syrians (45%), who are restricted to only three occupational sectors (agriculture, construction, and sanitation), were less likely to aspire to skilled or professional work than Jordanians (52%) and Palestinians (51%).

Figure 6: Proportion of young people who aspire to skilled or professional work (by cohort, gender and nationality)



The endline survey found that 44% of young people believe they will have to migrate to achieve their occupational aspirations (see Figure 7). Cohort differences were not significant, but gender differences were. Young males (53%), who are expected to be breadwinners, were far more likely to believe that migration will be required than young females (36%). Nationality and, for Syrians, location differences were also significant. Palestinians (26%) and Jordanians (28%) were far less likely to believe they must migrate than Syrians (49%), especially those living in formal camps (58%), where access to work is the most restricted. Young Syrian males who live in formal camps (67%) are the most likely to believe they will have to migrate to achieve their aspirations (not shown).

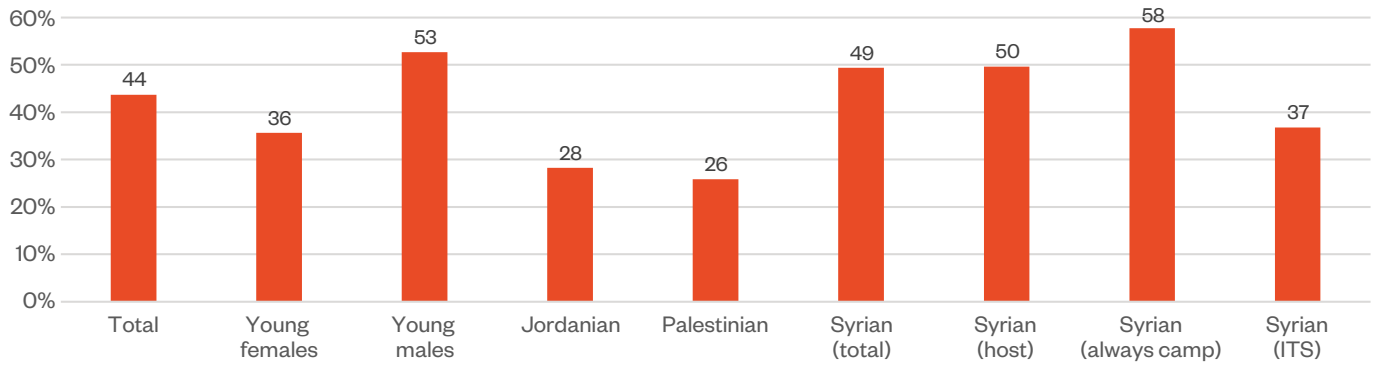
During qualitative interviews, young people almost uniformly reported that they value education, for themselves (and, among those who are married, for their children). When asked what message she would send to her younger self, if such a thing were possible, a 16-year-old Palestinian girl replied, *'In bold red letters: your studies are the most important thing!'* When asked what she wants for her preschool-aged children, a 21-year-old Syrian mother similarly reported, '*I want them to continue until they reach the university... The girl and the boy.'*

In line with survey findings, despite their esteem for education, and the types of work that it makes possible, many young people were acutely aware of the barriers that stand between them and their dreams. Indeed, at endline, young people could broadly be sorted into four categories: those who are still aiming high; those who have less lofty but actionable goals; those who have replaced aspiration with desperation; and those who no longer have aspirations.

The first group of young people – disproportionately enrolled adolescents living in host communities – have high educational aspirations and wish to have professional work. A 17-year-old Syrian girl from a host community reported, *'I would like to become a doctor... I would like* [to specialise in] *anaesthesia.*' An 18-year-old Jordanian young woman similarly stated, '*I love science-related fields... With biology, I can become a teacher, work in labs, or train in hospitals.*' Although young females were more likely to report high aspirations – in part because they were more likely to still be enrolled and in part because professional work is seen as relatively more 'acceptable' for females (see below) – some young males also reported high aspirations. A 20-year-old Syrian young man from Zaatari camp stated, *'I want to be a civil engineer... I like working with a team, engineering designs, and I enjoy subjects like math and physics*.'

Other young people – disproportionately males (because they know they must become breadwinners within the confines of the Jordanian labour market), Palestinians (because they have endured generations of legal restrictions on their work and have effectively no opportunities to be resettled by UNHCR or claim asylum in other countries) and ethnic minorities (who are especially likely to be out of school) – professed practical aspirations. A 22-year-old Jordanian young man, when asked what he would like to do, replied: '*I would like to get a diploma in warehouse management*.' A 17-year-old Palestinian boy, taking vocational classes, similarly stated, '*I'll want to work in a job related to my Refrigeration and Air Conditioning certificate*.' Girls and young women also sometimes reported practical occupational aspirations. In nearly all cases, these were related to cosmetology, which is a gender-segregated profession that can be done from home. A 16-year-old Syrian girl from a host community stated, '*I would like to open a salon at home. I am not interested in opening a salon outside.*'

Figure 7: Proportion of young people who believe they will have to migrate to achieve their occupational aspirations (by gender and nationality/location)



An 18-year-old Jordanian street vendor © Marcel Saleh/GAGE 2025

A third group of young people – almost entirely males and disproportionately Syrians and ethnic minorities – reported that their only aspiration is for work. A 16-year-old Syrian boy from Zaatari camp, when asked what he wants to do in the future, replied that there are so few options open to him that he does not care what he does, as long as he is paid: '*When I reach the legal age, I will work… Work, find me a job*.' An 18-year-old Bani Murra young man reported the same, '*I want to work… to get a salary that covers rent, food, and drinks*.' Some girls and young women also reported that they would be interested in any paid work. Unlike young males, whose preferences are shaped by the fact that they must help support their families, these young females usually reported that they want work – and an income – as internal proof of some independence. A 21-year-old Syrian young woman, whose father has prohibited her from working, stated: '*I would love to work, I would love to have my own salary*.'

A final group of young people – disproportionately refugees and married young women– reported that they no longer bother to aspire to anything. A 14-year-old Syrian boy from Zaatari camp explained that setting goals and seeing them dashed is simply too painful: '*I don't want to set a dream for myself and regret it in the future*.' An 18-year-old Palestinian young woman, whose mother-in-law answered nearly every question put to the young woman before she could answer herself, (and who ruled out the idea of paid work), eventually agreed, '*I'm good without a job*.'

Respondents reported that as with access to education and decent work (see below), educational and occupations aspirations are limited by myriad factors, including poverty, the shape of the Jordanian labour market, legal restrictions on refugees' work, and social restrictions on young females' work. Many respondents, disproportionally Syrians, highlighted the role that poverty plays in limiting aspirations. A 16-year-old Syrian girl from Zaatari camp, when asked why she does not want to attend university, replied, *'It does not matter what I want. There are no scholarships, no opportunities to study, and universities in Jordan are expensive*.'

Other respondents, disproportionately male, spoke of how unemployment rates shape aspirations. A 16-year-old Syrian boy from Zaatari camp explained that his aspirations have shifted as he has grown up:

> *Many students get a university degree but they do not benefit from it and cannot get a job. Many of my friends got a university degree but they sit at home… I want to work as a blacksmith.*

Young refugees, Syrians and Palestinians alike, spoke often of how their aspirations are limited by Jordanian law. A Palestinian key informant explained that there are no routes through which a stateless Palestinian can become a professional in Jordan, commenting that: '*There are 73 prohibited occupations for Gaza residents… They can study, but they won't find jobs*.' Respondents agreed that girls and women face the added disadvantage of restrictive

gender norms, which effectively exclude them from most forms of work. An 18-year-old Syrian young woman from an informal tented settlement, who stated that her dream job is doing cartoon voice-overs, added that she knows this will never happen: '*It's like saying, "Devil's dream in heaven"... Because I'm an Arab girl.*'

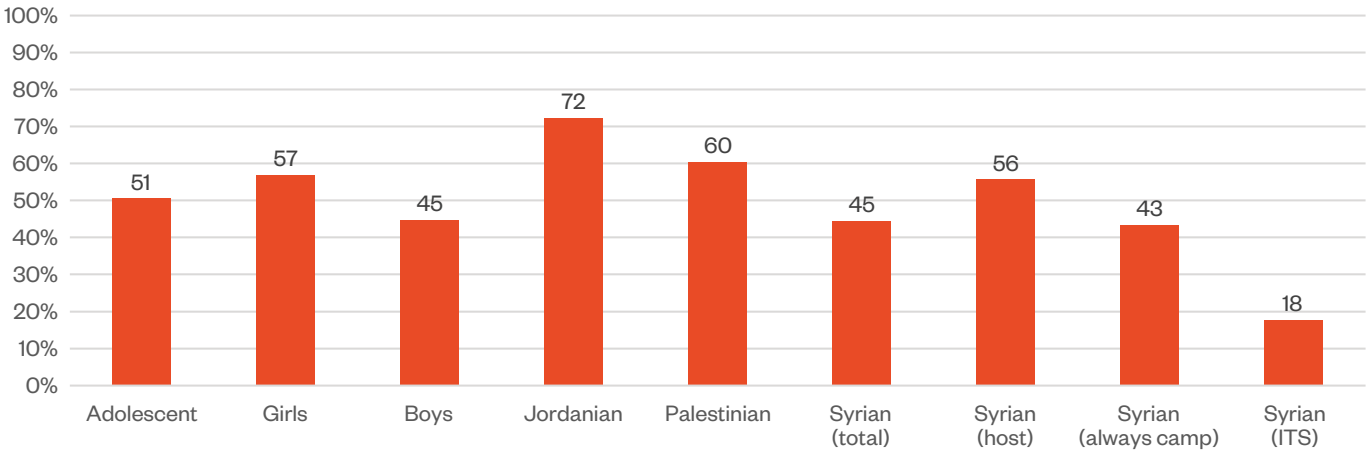
In line with survey findings, young people – especially young Syrian males living in formal camps (where access to work is most restricted) – often reported at endline that they will need to migrate to achieve their goals. A 16-year-old boy from Zaatari camp stated, '*We all think the same way, if we have the opportunity to immigrate, we will immigrate.*' A 19-year-old young man from an informal tented settlement shared the same view, saying: '*The big dream is to be out.*' Some young people reported that their educational aspirations are tied to migration. Almost without exception, these young people were top students vying for a few overseas university scholarships. A 22-year-old Syrian young man from Azraq camp stated that this is why he had made sure to pass the Tawjihi: '*I completed high school to get a scholarship to study abroad.*' Most young people reported that they wished to migrate for better employment opportunities. A Jordanian key informant explained, '*There is no chance for work in Jordan, so many young people want to leave.*' Although some young people reported preferences for where they would like to migrate (sometimes Europe, the USA, or Canada because of family members already there, other times countries in the Middle East because travel and assimilation are easier), most were clear that the act of migrating is more important than any given destination. When asked where she would like to migrate, a 22-year-old Syrian young woman from Azraq camp replied, '*Anywhere!*'

Access to education and training

Access to education is heavily shaped by age for two reasons. First, only adolescents have access to (ostensibly) free education; post-secondary education entails tuition fees. Second, many of the Syrian young adults in the sample have never attended school in Jordan, because in the years immediately after displacement, Jordanian schools were not yet able to accommodate the influx of new students. Detailed survey findings on enrolment are presented accordingly, by age cohort.

Of adolescents, just over half (51%) were still enrolled at endline (see Figure 8). Of those, 75% were enrolled in secondary school (grades 11 and 12, including technical and vocational training at this level), 19% were enrolled in basic education (grades 1-10), and 6% were at university.[17] Gender differences in enrolment were significant, with girls (58%) – despite restrictions on their mobility and the threat of child marriage (see Presler-Marshall et al., 2025b; Presler-Marshall et al., 2025c) – far more likely to be enrolled than boys (47%), who tend to be pulled out of school by child labour and pushed out of school by teacher indifference and violence (see below). Nationality differences were also significant, with Jordanians (72%) more likely to be enrolled than Palestinians (60%) who were in turn much more likely to be enrolled than Syrians (46%). For Syrians, location differences were significant, with those in host communities (57%) more likely to be enrolled than those in formal camps (47%) and informal tented settlements (19%). The gender gap varies by nationality and location. It is twice as large among Syrians living in host communities than it is among Jordanians (14 percentage points versus 7 percentage points) (not shown). It is larger still in formal camps (19 percentage points in girls' favour). There is no

Figure 8: Proportion of adolescents enrolled in formal education (by gender and nationality/location)



17 Note this includes diploma, higher diploma, bachelor studies but no one in our sample was in master studies.

gender gap in enrolment for Palestinian adolescents or for Syrian adolescents living in informal tented settlements. Of enrolled adolescents, 19% missed more than a week of school in the past year. Boys (24%) were significantly more likely to have been absent for more than a week than girls (15%). Nationality and location differences were not significant.

Given the seven years between baseline and midline (which included pandemic-related school closures), it is important to understand not only if adolescents are still enrolled, but also how many grades of schooling they (have) completed. Of adolescents, 89% were attending/had attended 6th grade at endline (see Figure 9). Of those aged at least 15, however, only 79% were attending/had attended 8th grade. Attendance rates for 10th grade were even lower. Of adolescents aged at least 17, only 64% were attending/had attended the last year of basic education. By 11th grade (the first year of secondary school), only 52% of adolescents aged 18 and above were attending/had attended.

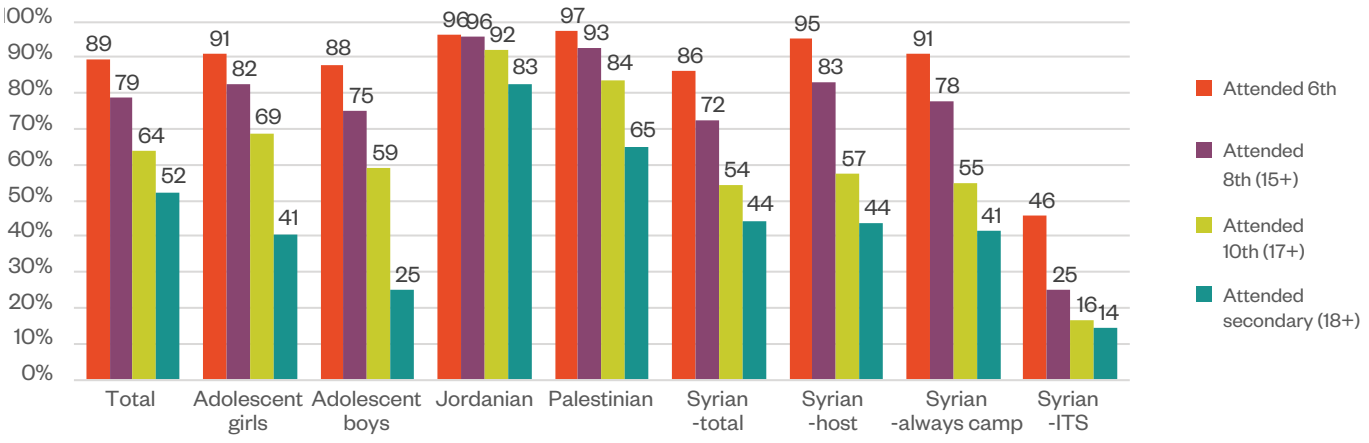
In line with established patterning, adolescent boys were significantly disadvantaged compared to adolescent girls.. The gender gap was 3 percentage points in 6th grade but had widened to 12 percentage points by 11th grade. Nationality differences were also significant: Syrian adolescents (14%) were far more likely to leave school prior to 6th grade than their Palestinian (3%) and Jordanian (4%) peers, and Jordanian adolescents (83%) were far more likely than their Palestinian (65%) and Syrian (44%) peers to attend secondary school.

Syrians' access to education is heavily shaped by where they live: those in host communities stay in school for longer than their peers in formal camps and informal tented settlements. For example, although 6th grade and 8th grade attendance was similar in host communities and formal camps, 67% of adolescents in host communities made it to the last year of basic education, compared to only 57% of their peers in formal camps (and just 16% of their peers in informal tented settlements). Gender and nationality/location interact to leave Syrian adolescent boys with the least access to education. Only 50% of Syrian adolescent boys aged 17 and up had attended 10th grade, with a significant gap between those in host communities (61%) and formal camps (48%) and those in informal tented settlements (18%)(not shown).

At endline, only 13% of young adults were enrolled in formal education (see Figure 10). Of those, 74% were enrolled in university, 9% were enrolled in community college, 8% were enrolled in secondary school (grades 11 and 12), and 8% were enrolled in basic education[18] (grades 1-10). Nationality and, for Syrians, location differences were significant. Jordanians (25%) were far more likely to be enrolled than Palestinians (18%) and Syrians (10%). Syrians in host communities (13%) and formal camps (11%) were more likely to be enrolled than their peers in informal tented settlements (4%). In aggregate, gender differences in enrolment were not significant for young adults, in part because so many young women were selected into the baseline sample because they had already been married and marriage limits enrolment. That said, the gender gap in enrolment in formal camps was significant and in young women's favour (16% versus 5%).

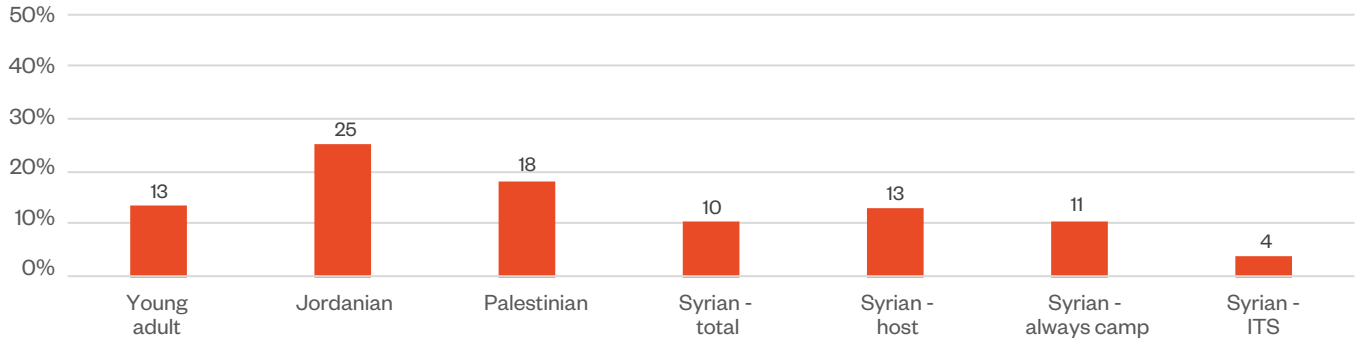
For young adults, their access to education was (on average) truncated years earlier than it was for

Figure 9: Proportion of adolescents who had attended/were attending a given grade (by gender and nationality/location)



18 The Ministry of Education runs an intensive catch-up programme to help former dropouts cover up to three years of education in a single calendar year, so that they can return to school alongside their peers

Figure 10: Proportion of young adults enrolled in formal education (by nationality/location)



adolescents. Only 79% had attended 6th grade, only 65% had attended 8th grade, only 52% had attended 10th grade (the last year of basic education), only 45% had attended 11th grade, and only 39% had attended 12th grade (see Figure 11). Although gender gaps in current enrolment were not significant, gender gaps in highest grade attended sometimes were. Young adult women were significantly more likely than young adult men to have attended 6th, 8th and 12th grades. Nationality differences were also significant, with Jordanians and Palestinians likely to have attended more grades of education than Syrians. For example, approximately three-quarters of Jordanians (78%) and Palestinians (75%) attended 10th grade, compared to only 44% of Syrians. For Syrians, location differences were significant, with those living in informal tented settlements disadvantaged compared to those in host communities and formal camps; just over a third (35%) of young adults in informal tented settlements had completed 6th grade. As was the case with adolescents, gender and nationality interact to leave Syrian young adult men with the least access to education. For example, only 43% had attended 10th grade, with a significant gap between those in host communities (51%) and formal camps (40%) and those in informal tented settlements (12%) (not shown).

Only 36% of young people reported on the endline survey that they had ever taken a training course aimed at teaching a work-related skill (see Figure 12). Cohort differences were significant: young adults (who were less likely to be enrolled in formal education) were more likely to have taken such a course than adolescents (43% versus 31%). Nationality differences primarily reflect location differences among Syrians, with Syrians living in formal camps (63%) approximately twice as likely to have taken a skills training course as Jordanians (29%), Palestinians (32%), and Syrians in host communities (30%). Syrians living in informal tented settlements were very unlikely to have taken such a course (13%). Gender differences were not significant. Of the young people who had ever taken a training course, the most common courses were

Figure 11: Proportion of young adults who had attended/were attending a given grade (by gender and nationality/location)

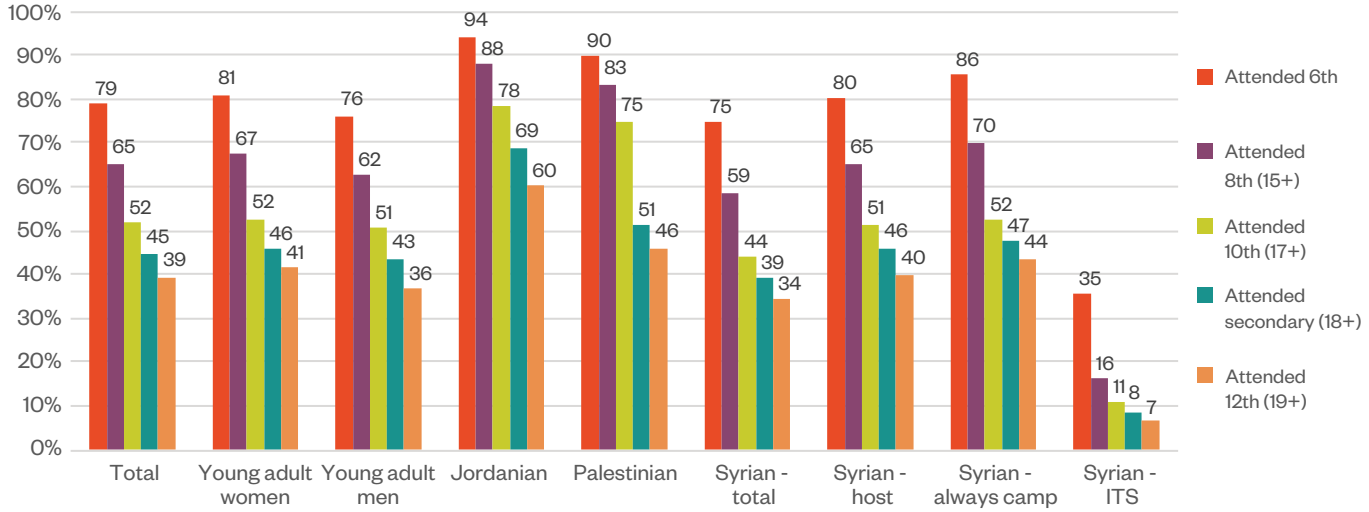
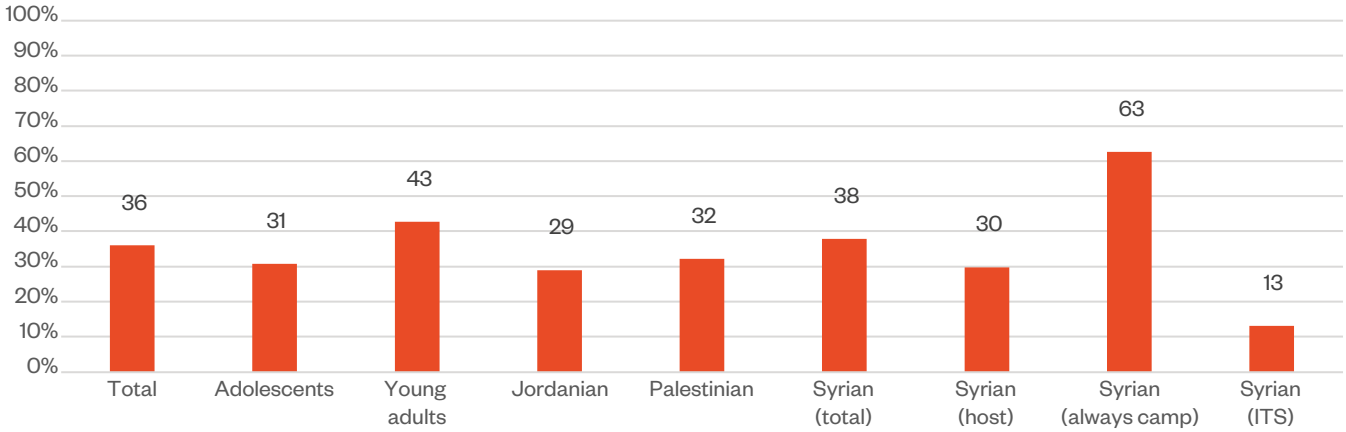


Figure 12: Proportion of young people who had ever taken a skills training course (by cohort and nationality/location)



computers (49%), English (31%), barbering/cosmetology (25%) and tailoring (16%). Of the young people who had ever taken a training course, only 43% believed that the course had adequately imparted that skill. Of the entire sample, 86% of young people, with no differences across groups, would like to take a training course in the future.

Qualitative findings are in line with survey results, and highlight that starting in early adolescence – and then amplifying in middle adolescence – girls have better access to education than boys. Gender norms that position males as breadwinners, even when those males are children, is the primary reason for this, especially for boys from the poorest refugee households and from ethnic minorities. An 18-year-old Turkmen young man stated that all boys in his community leave school to work during adolescence, saying, '*We don't go to school. We go to work. Everyone is like this.*' A Syrian key informant noted that this is common among Syrian boys as well: '*Most of the dropouts are because their fathers want them to work.*' An 18-year-old young man from Azraq camp agreed that work is the reason why most Syrian boys leave school, but noted that it is not that fathers want boys to work, but that households need boys' income: '*Most of my friends left school for this reason. They left to work in the camp because the UN aid they get each month isn't enough.*' Indeed, a 16-year-old Syrian boy from Zaatari camp noted that some households are so poor that boys are not even permitted to finish primary school: '*I had friends when I was in the 4th and 5th grade, but they left school and went to work.*'

Boys' access to education is also limited by the way that gender norms shape their classroom experiences (See Presler-Marshall et al., 2025).

Specifically, because many male teachers feel themselves undervalued and are disengaged (see below) – but rely on corporal punishment to discipline disengaged, under-performing and unruly students – boys often choose to drop out. A 16-year-old Syrian boy from Zaatari camp noted that, '*Teachers do not care if the student has understood the lesson or not.*' A girl the same age and from the same location agreed that her brothers' education was far worse than her own and added, '*Boys quit because they see no benefit… There's no education.*' Boys and young men regularly reported that while teachers are often late to school and spend class time playing on their phones rather than teaching, students are beaten for the same behaviour. A 15-year-old Syrian boy from a host community explained:

> *The teacher beats the student who does not do his homework. The teacher also beats the student if he is a minute or two late for school in the morning. The teacher also beats the student if he talks to his classmate. And if he asks his classmate for a pencil or eraser, the teacher beats him with a hose.*

It was not uncommon for young males to report that constant violence had pushed them out of school. A 15-year-old Turkmen boy who dropped out after 4th grade explained, '*My teacher was worse than the devil… I left the school.*'

Young males' access to education in Jordan, especially at secondary and post-secondary levels, is further limited by the fact that the link between education and employment is increasingly tenuous. Jordanian respondents emphasised that even those with a university education cannot find work. A key informant explained, '*There is a lack of job opportunities for educated young men.*' Refugee respondents, on the other hand, emphasised legal restrictions on the types of work they are allowed to do, and how these mean there is little point in investing in education. A Syrian father from Azraq camp

stated that for Syrians, there is effectively no difference between basic literacy and passing the Tawjihi: '*The point is that having the Tawjihi certificate does not help any more than being able to read…. so the boy says "Why should I torture myself to get the certificate?"*' A Palestinian key informant shared that view, saying, '*When a young man gets his degree, he becomes depressed because he does not have job opportunities.*'

Although girls generally have better access to education than boys, gender norms also limit access for some young females, particularly those from refugee households and ethnic minorities. Some caregivers pull their daughters out of school in early or middle adolescence to prevent sexual harassment and protect girls' honour and that of their family (see Presler-Marshall et al., 2025c). A Syrian mother from an informal tented settlement explained, '*We are afraid if the girl goes two metres outside the house, so we prefer that the boy completes his studies, and we make the girl leave school to stay close to us.*' A Bani Murra father similarly noted, *'I took my daughter from school when she was 12… because I saw phenomena that were not safe for our daughters… Girls have phones, and young men are watching them at the school door.*'

Although it has become less common in recent years, other girls leave school (most often in the last year of basic education or during secondary school) due to child marriage. A 19-year-old Palestinian young woman reported, '*Many of my friends left school to get married… Some girls got married when they were in 10th grade.*' Gender norms and poverty interact to limit access to education for other young females. In some cases, this is because teachers and other students shame girls whose parents cannot afford the required school uniforms. A Palestinian key informant explained:

> *Female students no longer want to go to school because of the school's requirements for stationery and school uniforms, which parents cannot provide, and teachers embarrass female students who do not wear the school uniform.*

In other cases, especially for Syrian families living in informal tented settlements, this is because they cannot afford the transportation required for girls to get to school. A Syrian mother from an informal tented settlement reported, '*They need buses to take them and bring them back, and we don't have the possibility.*'

Several young females noted that although restrictive gender norms can and do drive girls to drop out of school, they can also do the opposite – and for some girls encourage them to stay in school. In some cases, this is related to marriage. A 22-year-old Syrian young woman from Azraq camp reported that she had completed secondary school in order to avoid child marriage: '*The biggest reason for taking high school is that I don't want to get married.*' An 18-year-old Syrian young woman from a host community agreed that staying in education can protect against child marriage, but added that it also protects young wives in marriage, as educated girls are given more respect: '*The only weapon that a girl can have is her certificate… A girl's future is her education.*' Other respondents reported that restrictions on women's employment (see below) keep girls in school, as the jobs open to those who are educated are seen as more acceptable by caregivers and other family members. A 17-year-old girl from Zaatari camp stated, '*If a girl doesn't have a diploma, she can't work. A diploma gives us a chance to work.*' A Palestinian key informant agreed: '*Only if she finishes university, she can work.*'

Respondents agreed that young people's access to secondary school is not only limited by gender norms, and the way those increasingly shape girls' and boys' lives during adolescence, but also by the reality that secondary school is expensive. Given quality deficits (see below), doing well on exams requires that students have access to private tutors. A 20-year-old Jordanian young man stated, '*Tawjihi… depends on… having a high financial capacity.*' This is because, explained a 20-year-old Syrian young woman from a host community, '*Most students rely on private tutors who come to the house.*' With these lessons costing hundreds of dinars a semester – far more than many households can spare – many 10th grade graduates (especially refugees) do not transition into secondary school, and many others drop out over the course of 11th and 12th grades. A 17-year-old Syrian boy from Azraq camp reported, '*Eleventh grade, enrolment decreased, in Tawjihi it decreased a lot!*'

Post-secondary enrolment is even more sensitive to cost than secondary enrolment, because it entails fees for tuition and transport. Although Jordanians' university fees are subsidised by the government and students receive a small stipend for the duration of their studies, and Palestinians have some access to scholarships from the Palestinian Affairs Ministry and UNRWA (for Naour University), Syrians have extremely limited access

to scholarships and until 2024 were required to pay tuition fees double that of Jordanian citizens. Access to scholarships is especially limited in host communities, where fewer NGOs provide assistance. A 17-year-old Syrian girl from a host community explained that only the top students stand a chance: '*You have to be among the top 10 to get a scholarship, otherwise there is no chance… It will never happen*.' As a result, even though Syrian young people have increasingly high aspirations, and are increasingly likely to pass the Tawjihi, most have no access to post-secondary education. A 21-year-old Syrian young man from a host community stated, '*It is out of my capability to pay the fees of the university.*'

Respondents reported that the Covid-19 pandemic, and the transfer to online education for those with internet-connected devices, seriously impacted young people's access to education. Despite the best efforts of UNICEF Jordan, which distributed thousands of tablets (complete with airtime) and provided students with online tutorials hosted out of Makani centres (see Box 2), some students were not able to access online education. A mother from Azraq camp recalled of her son, who did not complete 8th grade, '*We couldn't afford phones like other families*.' Other students were able to access the Ministry of Education's learning platform, but found the quality of education so poor (see below) that they dropped out instead. This was particularly common for refugee boys, given greater pressures on them to contribute to household income. An 18-year-old Syrian young man from Zaatari camp explained, '*They thought studying was pointless anyway… During Covid-19… All my friends started working*.'

During qualitative interviews, three main themes emerged about young people's access to vocational education and work-related training programmes. First, in line with existent evidence, and with the exception of Palestinian boys – who have long preferred vocational education, as they are legally prohibited from professional work and '*find that academic teaching is useless*' (Palestinian mother) – such training remains broadly undervalued. A key informant stated, '*The academic track is culturally more favoured, due to societal habits and traditions that push towards academic rather than vocational education.*' A 22-year-old Syrian young man from Zaatari camp explained that this is because it is seen as for less capable students, '*Vocational education in general is directed to the student when, let's say, his level does not qualify him to be a scientific or literary student*.'

Second, although the Jordanian government is rolling out BTEC credentialling to alleviate this concern and address youth unemployment, roll-out has been uneven

Box 2: Makani centres support learning and economic empowerment

UNICEF-supported Makani ('My Space') (ماكاني) centres, which reach more than 100,000 children and adolescents each year, provide vulnerable young people and their families with an age-appropriate integrated package of services throughout the Kingdom of Jordan. In mid-adolescence (14 years plus), the courses on offer are expanded to include financial and computer skills, and leadership opportunities. At endline, relatively few of the young people in the GAGE sample reported that they were attending a Makani centre. This was primarily because they had aged out – or, more accurately, because they felt they had aged out. That said, it was common for adolescents and young adults to recall previous engagement with Makani programming in glowing terms.

Alongside Arabic, maths and English, young people reported taking an array of skills-based courses at Makani centres, which were aimed at expanding employment opportunities. These ranged from website design to photography to soapmaking. A 22-year-old Jordanian young man recalled, '*I took English, Arabic, mathematics, photography, electronics, and marketing… There is nothing that I did not benefit from.*' Critically, Makani centres teach not only the hard skills required for work, but also the soft skills that young people need to find and maintain employment. A 15-year-old Syrian boy from Azraq camp recalled, '*I learned many things from Makani, but the most important skill I learned is thinking out of the box*.' A 20-year-old Syrian young man from a host community stated, '*I learned how you present yourself to companies and jobs, and what is the right way to apply*.'

A few young people also reported receiving financial education at Makani, including the importance of saving and how to budget. A 21-year-old Palestinian young man recalled, '*I took a life-skills course at Makani centre, and one of the topics I took in this course was titled Financial Culture*.' A 17-year-old Syrian girl from Zaatari camp stated that she had taken the same course and was putting what she had learned into action: '*When I learned life skills and how to budget, I started to write down all the basic things I want to buy from the mall*.'

and has excluded many refugees. A key informant stated, '*There is a huge clear effort from the Ministry of Education to direct our youth towards vocational education… as a part of the updated economic plan*.' However, an 18-year-old Syrian young man from Zaatari camp noted that Syrians living in camps do not have access to this education: '*We don't have this vocational choice. Only academic*.' It also appears that BTEC courses are not yet available to Palestinian students living and studying in Jerash camp or many Syrians living in host communities. A Palestinian key informant stated that this is because the hands-on workshops required for BTEC courses are not available inside the camp: '*There are no workshops. I expect that everyone was forced into the academic specialisation*.' An 18-year-old Syrian young man from a host community agreed that schools offering BTEC are still uncommon, and added that while he would have loved to pursue this path, '*the school was too far and required transportation costs*'.

Finally, although young people spoke of having taken myriad work-related training courses (ranging from blacksmithing to embroidery), in nearly all cases these were short-term classes provided by non-governmental organisations (NGOs) and did not translate into stable work opportunities. A Palestinian key informant stated, '*They complete the training but remain unemployed*.' A Jordanian key informant agreed that graduates struggle to find work, noting that providers need to do more to help link young people with work opportunities:

> *We need to train them, help them find job opportunities, and connect them with the private sector. The private sector is willing to hire skilled and trained youth.*

Paid work

Young people's engagement with paid work is heavily shaped by both age (since the 'work' of adolescents is meant to be education, and because child labour (i.e. under age 16) is illegal in Jordan), and gender (since Jordan has one of the world's lowest rates of female labour force participation).

Of young males, a large majority (81%) have ever had paid work (see Figure 13). Cohort differences were significant, but nationality and location differences were not. Young adult men were more likely to have ever had paid work than adolescent boys (96% versus 71%).

Of young females, only one quarter (26%) had ever had paid work (see Figure 14). Young adult women were significantly more likely to have had paid work than adolescent girls (39% versus 16%). For young adult women, nationality and location differences were significant. Syrian young adult women living in informal tented settlements

Figure 13: Proportion of young males who have ever had paid work (by cohort)

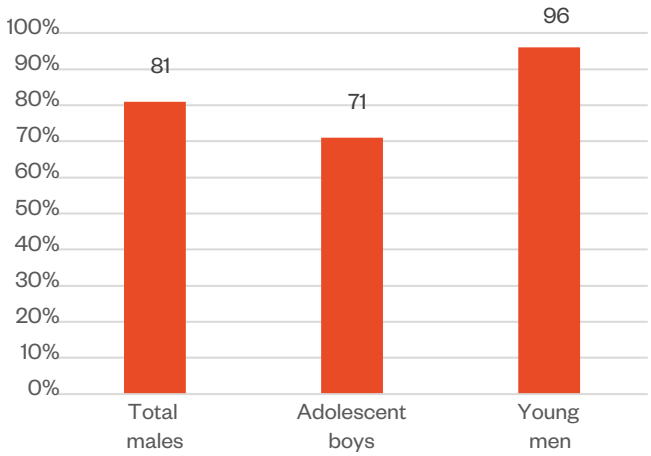
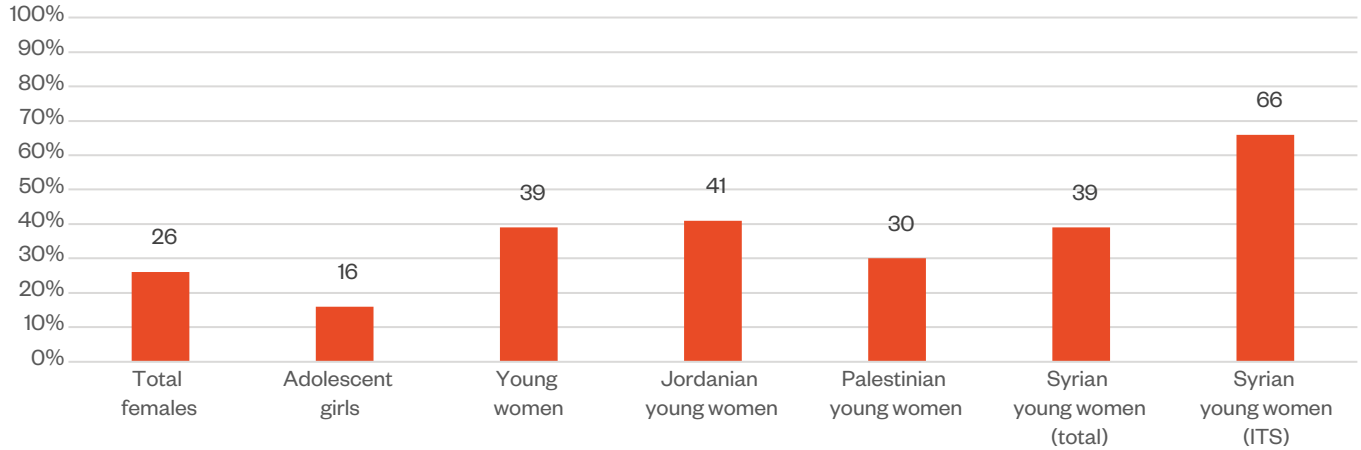


Figure 14: Proportion of young females who have ever had paid work (by cohort and, for young adult women, by nationality/location)



(66%) were the most likely to have ever had paid work. Palestinian young adult women (30%) were the least likely.

Of the young people who reported having ever worked for pay, half (52%) reported engaging in child labour (see Figure 15). Gender differences were significant. Young males (59%) were more likely to have worked for pay prior to age 16 than young females (31%). Nationality and location differences were also significant, when interpreted jointly. Jordanians (45%) and Syrians living in formal camps (46%) were the least likely to have engaged in child labour; Syrians living in informal tented settlements (66%) were the most likely.

Of adolescent boys, half (50%) reported engaging in paid work in the past year; approximately one-third (31%) had engaged in paid work in the past week (see Figure 16 below). Nationality and location differences were not significant. Notably, adolescent boys' engagement with paid work has changed little since midline,[19] even though they were far less likely to be enrolled in school. Enrolment fell by 25 percentage points between midline and endline (73% to 47%); engagement with paid work in the past year increased by only 11 percentage points (39% to 50%), and engagement with paid work in the past week increased by only 6 percentage points (24% to 30%).

Of young adult men, three-quarters (75%) reported engaging in paid work in the past year, and just under half (48%) reported paid work in the past week (see Figure 16). Nationality and location differences were highly significant. Syrian young adult men in informal tented settlements were the most likely to have engaged in paid work both in the past year (88%) and the past week (70%). Palestinian young adult men were the least likely to have had paid work in either time frame. Indeed, only 22% reported having had paid work in the past week. Jordanians, while

Figure 15: Proportion of young people who had worked for pay prior to age 16, of those who had ever worked for pay (by gender and nationality/location)

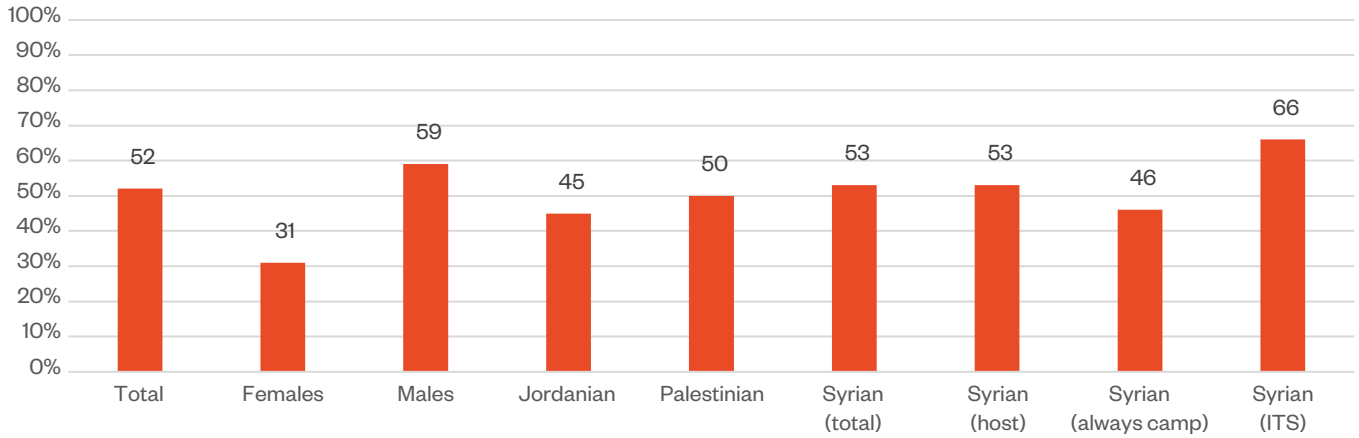
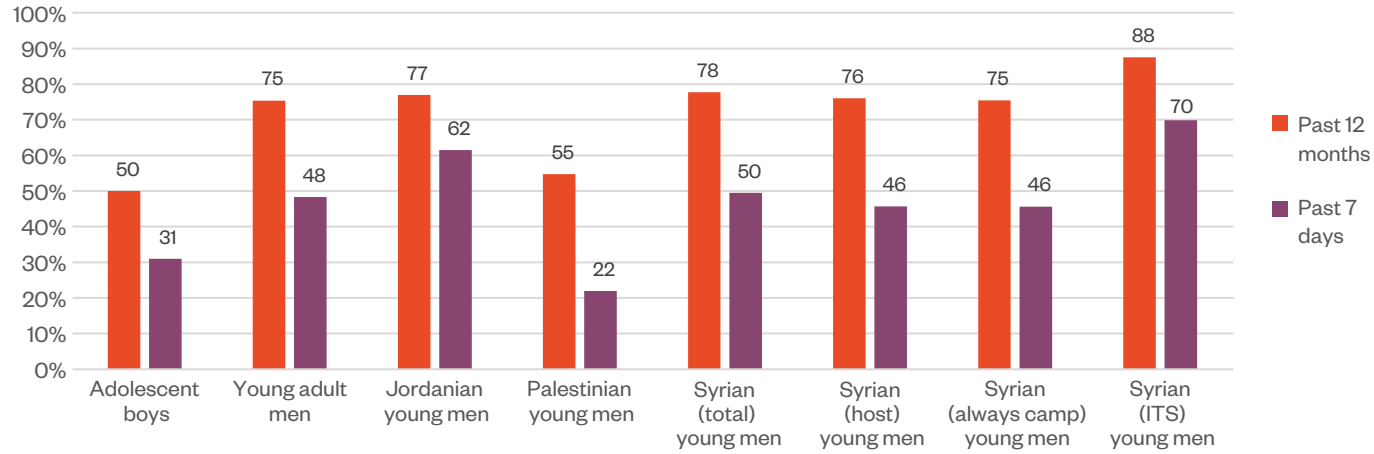


Figure 16: Proportion of young males with paid work in the past year and the past week (by cohort and nationality/location for young adult men)



19 The baseline survey did not ask the younger cohort about engagement with paid work.

no more likely to have had paid work in the past year, were more likely to have had paid work in the past week (62%) than all other groups apart from Syrians in informal tented settlements. Underscoring how hard it is to find stable work in Jordan, young adult men's engagement with paid work has changed little since baseline, even though they were far less likely to be enrolled in school. Enrolment fell by 35 percentage points between midline and endline (51% to 13%); engagement with paid work in the past year increased by only 9 percentage points (65% to 74%), and engagement with paid work in the past week remained the same (not shown).

Young females were very unlikely to have engaged in paid work either in the past week (7%) or past year (13%) (see Figure 17). Cohort differences were significant, with young adult women twice as likely to have engaged in paid work as adolescent girls. Nationality and location differences were not significant, outside of informal tented settlements, where 27% of young females worked in the past year and 15% in the past week. Young females' engagement with paid work is unchanged since baseline (not shown).

Notably, the endline survey found that only half (52%) of young people fully agree that women should have the same access to paid work as men (see Figure 18). Cohort differences were not significant, but gender differences were. Young females (65%) were nearly twice as likely to agree as young males (37%). Nationality and location differences were also significant: Jordanians (54%) and Syrians (52%) (especially those in formal camps (58%), where many women work for NGOs) were more likely to agree than Palestinians (47%). Interestingly, despite the fact that Syrian females living in informal tented settlements are disproportionately likely to have paid work, young people in those locations (48%) were unlikely to agree that women ought to have equitable access to paid work.

Of young people who reported having paid work in the past year, the hours worked in a typical week varied by gender and, for young males, by cohort. Young females reported working a median of 12 hours in a typical

Figure 17: Proportion of young females with paid work in the past year and the past week (by cohort and for those in informal tented settlements)

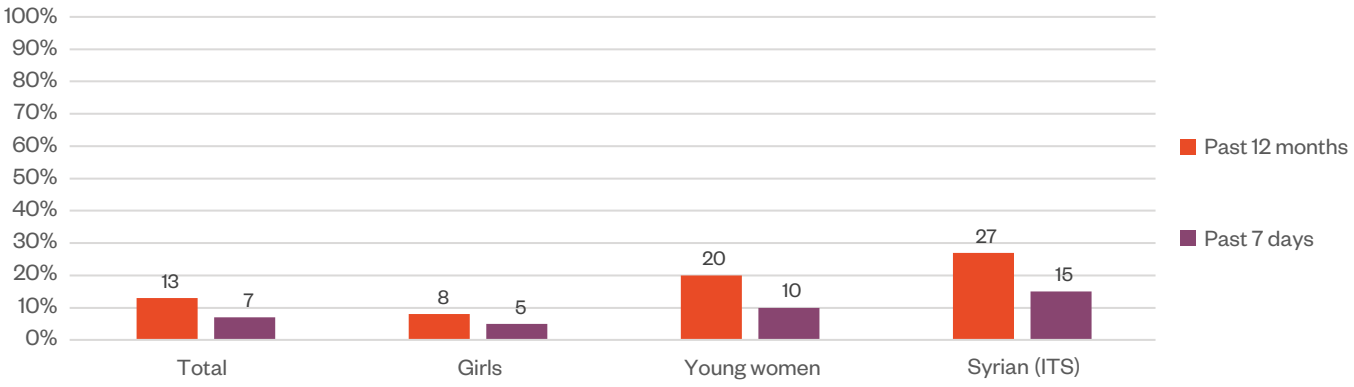
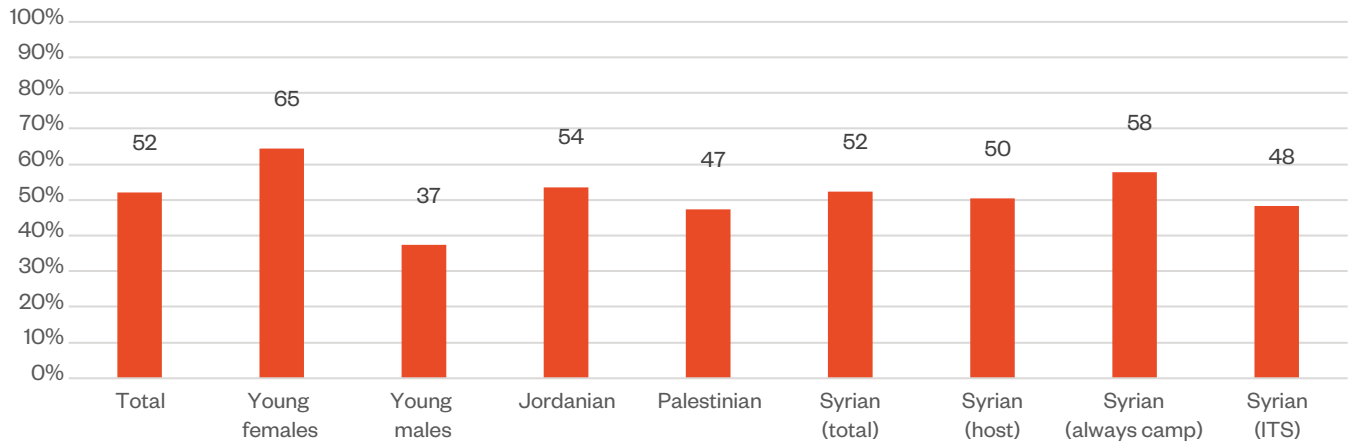


Figure 18: Proportion of young people who fully agree that women should have equal access to paid work (by gender and nationality/location)



week (see Figure 19). With the caveat that many of the comparisons in this paragraph have small sample sizes, Jordanians (29 hours) worked far more hours than Syrians (11 hours) (not shown).[20] Adolescent boys reported working nearly three times as many hours as young females: a median of 45 hours in a typical week. Palestinian boys (48 hours) and Syrian boys in host communities (54 hours) worked for more hours in a typical week than Syrian boys in formal camps (30 hours), Syrian boys in informal tented settlements (30 hours) and Jordanian boys (35 hours) (not shown).[21] Young adult men worked the most hours in a typical week: a median of 54 hours. For young men, nationality and location differences were small, except for young men in informal tented settlements working fewer hours per week (41 hours).[22]

Underscoring how difficult it is to find stable work, young people reported working far fewer hours in the past week than in a typical week. Of those with paid work in the past year, young females reported working a median of only 2 hours in the past week (see Figure 20). Boys reported working 10 hours in the past week, and young men reported working 36 hours in the past week.

The type of work undertaken by young people varies by gender, nationality and where they live. Of young males who have had paid work in the past year, the largest group (49%) reported that they had non-agricultural wage work (e.g. working for a company or factory, in construction or in a vocational trade). Another 23% reported doing farm work (for someone other than their own family) and 16% reported doing work in sales and services (see Figure 21). That said, non-agricultural wage work was especially

Figure 19: Median hours worked in a typical week, of those with paid work in the past year (by gender and cohort)

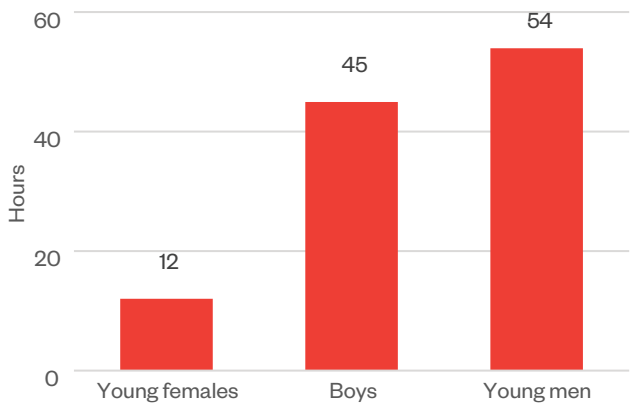


Figure 20: Median hours worked in the past week, of those with paid work in the past year (by gender and cohort)

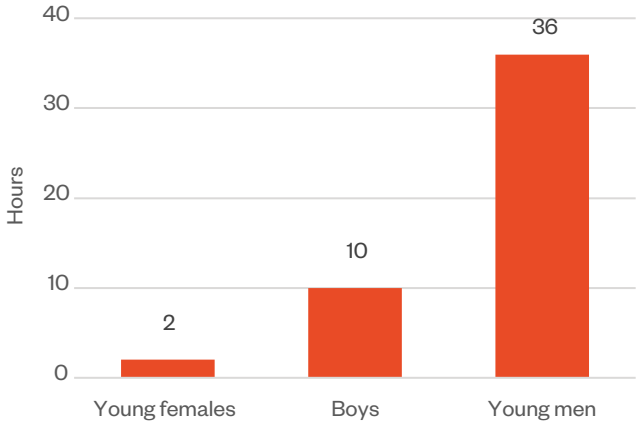
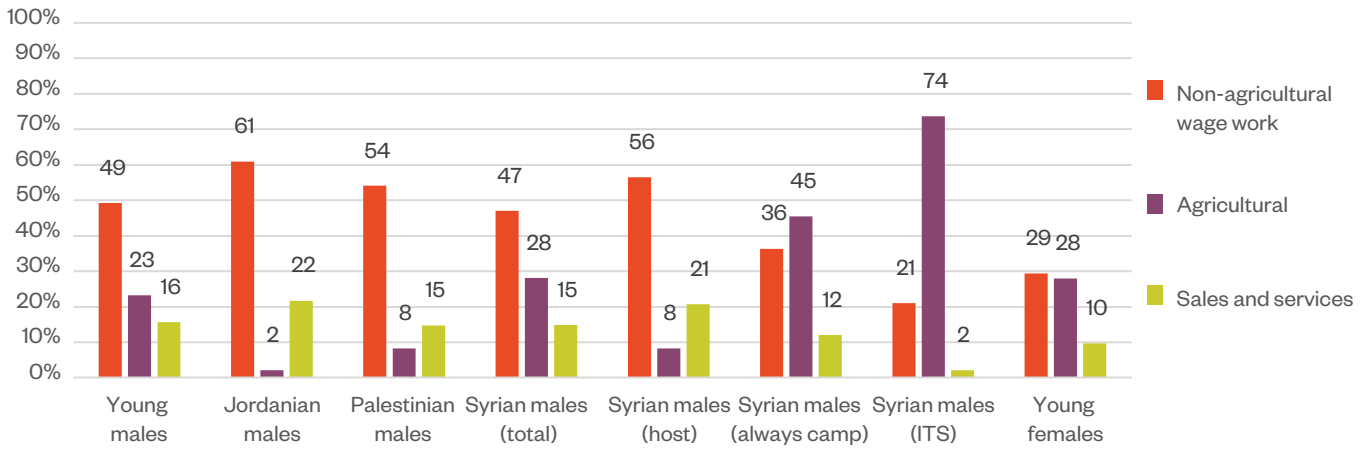
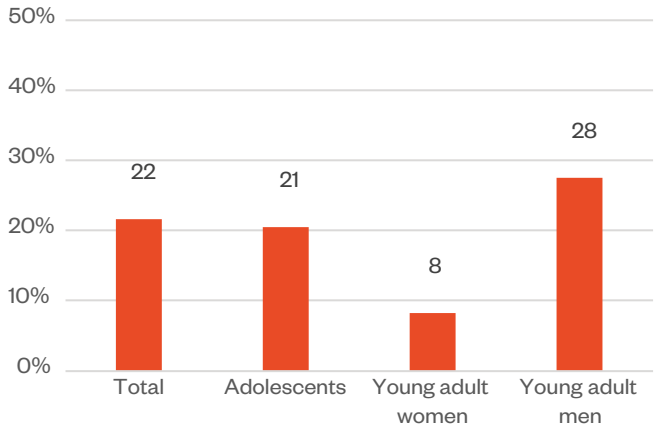


Figure 21: Type of work undertaken, of young people reporting paid work in the past year (by gender and, for males, by nationality/location



20 There were too few Palestinian young females to report
21 There were fewer than 100 working boys in all groups except for Syrians in host communities.
22 There were fewer than 100 working young men in all locations

Figure 22: Proportion of young people with paid work in the past 7 days who were able to keep any of their own earnings (by cohort and gender)



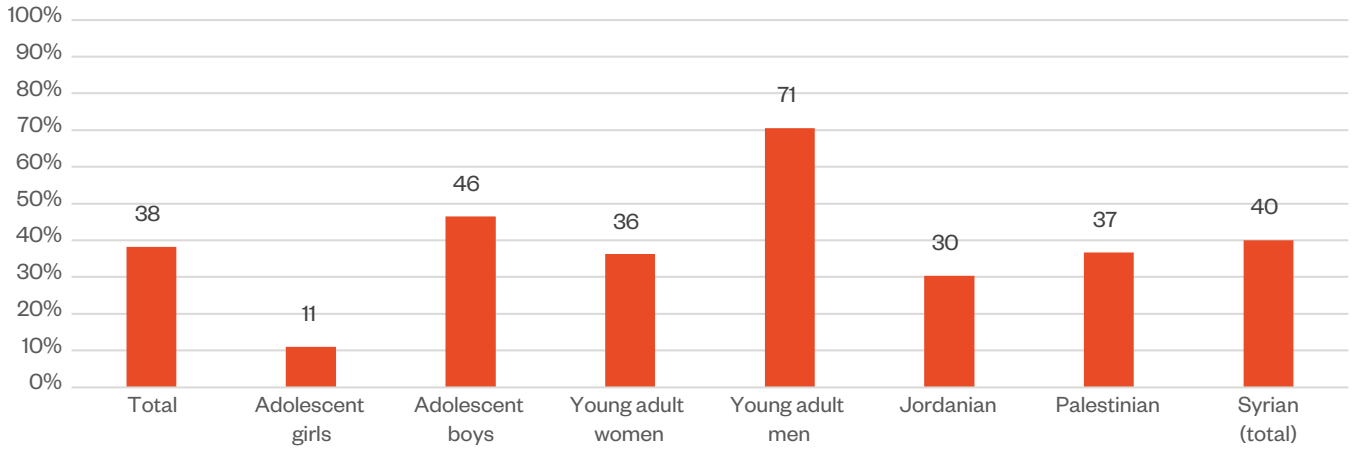
common in host communities, particularly for Jordanians (61%), while farming was the main form of work among Syrian young males in informal tented settlements (74%) and formal camps (45%). Of young females who worked for pay in the past year, who are disproportionately likely to be Syrians living in informal tented settlements, non-agricultural wage work (29%) and farming (28%) were equally common.

Of the young people who reported having paid work in the past 7 days, only 22% reported that they were able to keep any of their own earnings (see Figure 22). Cohort and gender differences were significant when jointly interpreted. Young adult men (28%) and adolescents (21%) were far more likely to have kept any of their own earnings than young adult women (8%).

In aggregate, 38% of young people reported that they had actively searched for work in the past year (Figure 23). Cohort and gender differences were significant and are best interpreted together. Young adults were more likely to have searched for work than adolescents (51% versus 28%, not shown). Young adult males were similarly more likely to have searched for work than young adult females (56% versus 22%, not shown). However, the gender gap narrowed across cohorts – because young adult women were more likely to be married than adolescent girls, and married females were more likely to have searched for work than their unmarried peers (see Box 3). Among adolescents, boys were nearly five times more likely than girls to have searched for work (46% versus 11%). Among young adults, young adult men (71%) were 'only' twice as likely as young adult women to have searched for work (36%). Nationality differences were also significant, with Jordanians (30%) – who are better resourced and more likely to still be enrolled in formal education – less likely to have actively searched for work than their Palestinian (37%) and Syrian (40%) peers. Syrian young adult men living in formal camps (79%), where employment opportunities are rare, were the most likely to have actively searched for work in the past year.

Of the young people who reported actively looking for work in the past year, the plurality (48%) reported that the main barrier to finding work is that there are not enough jobs (see Figure 25). Young adult men (58%) and adolescent boys (48%) were far more likely than young adult women (39%) and adolescent girls (31%) to report that lack of jobs is the main barrier. Unsurprisingly, given that many organisations and companies will not hire anyone under 18 years, adolescent girls and boys were more likely than young adults to report that age is a barrier to finding work (25% versus 1%, not shown). Also unsurprisingly, given that young females (apart from those in informal tented settlements) are extremely unlikely to

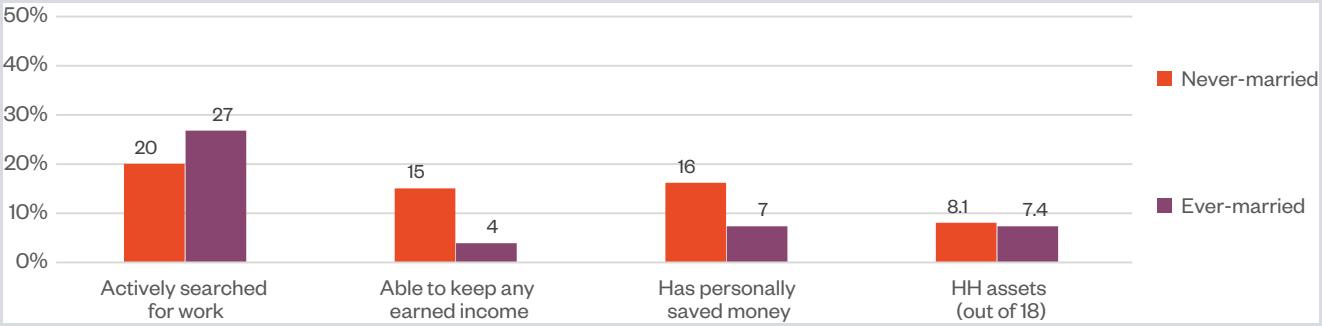
Figure 23: Proportion of young people who have actively searched for work in the past year (by cohort, gender and nationality women, by nationality/location)



Box 3: Poverty drives married females to search for work

The endline survey found that young females who have been married are significantly more likely than their never-married peers to have actively searched for work in the past year (27% versus 20%) (see Figure 24). This should not, however, be taken as a sign of economic empowerment, given that ever-married girls and young women were significantly less likely to be able to keep any of their own earned income (4% versus 15%) and less likely to have personally saved money in the past year (7% versus 16%). Young wives' search for work instead appears related to household poverty: ever-married females live in households that are significantly more food insecure (see Presler-Marshall et al., 2025d) and have significantly fewer assets than their never-married peers (7.4/18 versus 8.1/18). Young adult men who have been married also live in households (HH) with fewer assets than those who have never married (6.9/18 versus 8.1/18) (not shown).

Figure 24: Young females' economic empowerment indicators (by marital status)

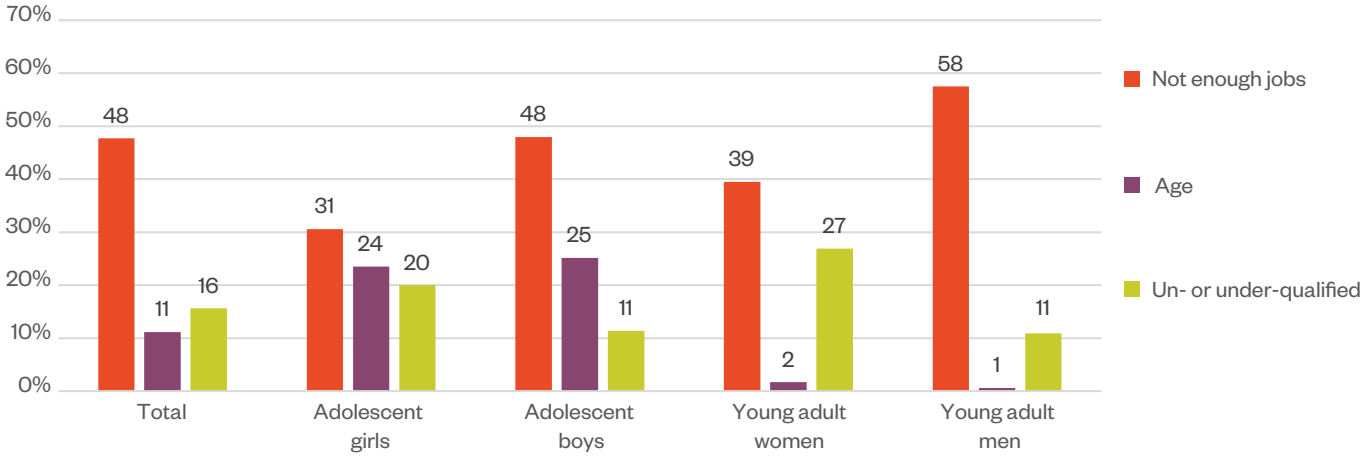


During qualitative interviews, married young people, especially those with children, regularly reported that household budgets are stretched extremely thin. A 20-year-old Syrian young mother from Zaatari camp stated that they often run out of food by the middle of the month: '*Sometimes, we reach the middle of the month and it is not enough.*' A 22-year-old Turkmen mother similarly reported, '*I sleep hungry.*'

Young couples are disadvantaged compared to their unmarried peers because their expenses tend to be higher. Some are also saddled with debt, often related to wedding expenses. A 23-year-old Syrian young woman from Azraq camp recalled, '*When I got married, he had borrowed around 700 JoD.*' Other debts are the result of pregnancy-related medical expenses. An 18-year-old Syrian young mother from a host community stated that, '*As soon as I started having children, I started borrowing money from people to pay for the hospital... Now my husband has a debt. And I sleep and wake up with worry.*'

Young parents often commented that expenses continue to climb once they have children. A 22-year-old Syrian young mother from Zaatari camp explained that, '*Life is hard, I'm telling you. The children need diapers and milk and so on.*' A 21-year-old Syrian young mother from an informal tented settlement echoed this view, saying that she has been forced to sell off her wedding gold several times, '*when we reach a stage where there are no diapers for the baby*'.

Figure 25: Main barrier to finding work, of those who reported actively looking (by cohort and gender)



engage in unskilled labour, young females were more likely than young males to report that their lack of qualifications is a barrier to finding work (25% versus 11%, not shown).

It was rare for young people to report that they had actively tried to start their own business in the past year – only 7% had done so (see Figure 26). Cohort and gender differences were significant, with young adult men (14%) the most likely to have tried to start their own business, and adolescent girls least likely to have (3%). Palestinian (17%) and Jordanian (19%) young adult men were especially likely to have actively tried to start a business in the past year (not shown).

Qualitative findings regarding young people's engagement with paid work cluster around four themes: poverty as a driver of child labour; work as a sign of young males' independence; unemployment and underemployment; and young females' limited access to work. Child labour is a particular concern for refugee and ethnic minority boys, though Syrian girls in informal tented settlements are also at risk. Unemployment and underemployment also disproportionately impact refugees, especially young men.

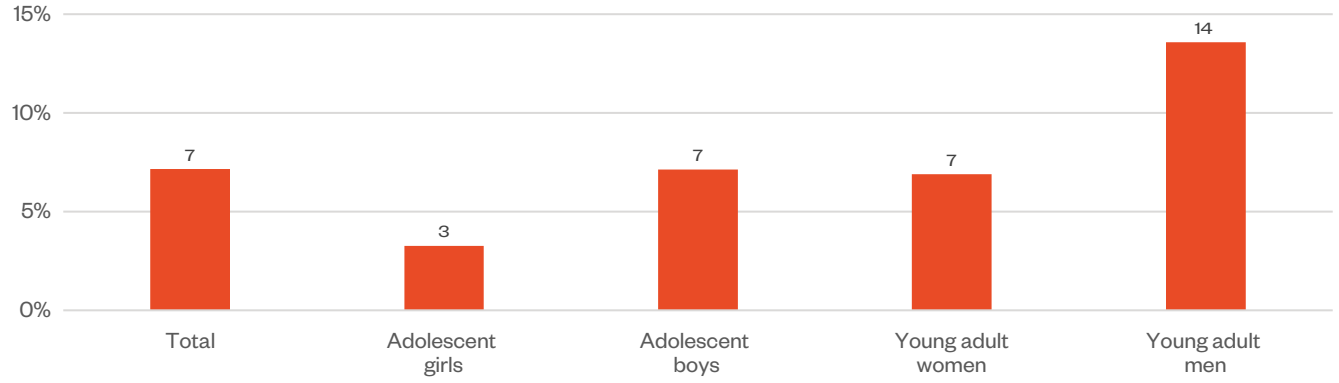
During in-depth interviews, respondents agreed that many boys begin working part time – after school, on weekends, or over school holidays – in early adolescence. A Palestinian father explained of his sons (the youngest of whom was 11 years old):

> *He doesn't work officially but works only during holidays… I don't let them work on school days… just for two or three months… that's all… For example, they deliver vegetables to people.*

Respondents also agreed that household poverty pushes most boys into child labour. A 25-year-old Jordanian man recalled, '*My brother started working at the age of 14… Due to our living conditions.*' For ethnic minority and Syrian boys, part-time work often segues into full-time work by middle adolescence, when boys leave school to begin supporting their family. A 17-year-old Syrian girl from Zaatari camp, whose brother left school to become a baker, said: '*My brother sleeps during the day and works at night… Sometimes he wants to quit because the work is exhausting. He endures it for our sake – what else can he do?*' A Bani Murra boy the same age similarly reported, '*If I go to school… there's no one else to work and provide for the house.*' Although several key informants stated that child labour is prohibited by Jordanian law and '*if an institution is found employing children, it could face significant legal action, including being shut down*', adolescent boys generally reported that child labour laws are only enforced at larger companies. An 18-year-old Syrian young man from Zaatari camp, who has been working since age 12, stated, '*Everyone works, no one looks at age.*'

Although household poverty is the primary driver of child labour, it was also not unusual for young males to report that they work so that they can afford the things they want, rather than the things the household needs. This includes cigarettes, clothes and mobile phones, but also personal grooming. A 19-year-old Syrian young man from Zaatari camp recalled how he spent his first wages: '*I fixed myself up. I got my hair shaved and bought myself cologne.*' Many respondents added that young workers work partly so that they can get the things they want, without relying on their parents. A 16-year-old Palestinian boy, when asked to identify the best thing about growing up, replied: '*I started becoming independent, going out on my own and buying my own things… I like not needing to take money from my parents.*' A Turkmen father said much the same of his 14-year-old son: *'If he wants to buy something, he goes to work.*'

Figure 26: Proportion of young people who actively tried to start their own business in the past year (by cohort and gender)



Respondents also spoke at length about unemployment and underemployment, particularly for young men. A 20-year-old Jordanian young woman, when asked to identify the largest problem facing her community, replied: '*The unemployment rate has increased a lot… This is a big problem.*' A key informant echoed this view, noting that despite government efforts, work opportunities for young people are decreasing rather than increasing:

> *There is no new factory, no new jobs… As you can see, the market is down, it isn't encouraging. Shops and factories are closing down.*

Although Jordanian respondents often talked about the quality of labour market opportunities, and spoke of how young men with secondary and even university education are forced to do semi-skilled work such as construction, refugee respondents (especially Palestinians and Syrians in formal camps) mainly talked about the number of jobs available. A 23-year-old Palestinian woman reported that her father and brothers are all unemployed because '*There is no work no*w!' A 17-year-old Syrian boy from Azraq camp similarly exclaimed, '*There is no work!*'

Although some young males reported that they work 12 to 14 hours per day, 6 or even 7 days per week, most respondents taking part in qualitative research reported that most work opportunities, especially those open to refugees, are intermittent. Some young males work only a few days per week. A 22-year-old Jordanian young man stated, '*Right now, I'm working in concrete – just Thursday, Friday, and Saturday… There's no other work right now.*' A Syrian mother, who son works in the market as a porter, similarly reported, '*Work is few… Every 4 to 5 days he works 1 day, with 10 dinars.*' Young people who work on farms, on the other hand, have work for only a few months each year. A 24-year-old Palestinian woman explained about her brothers' work: '*When the olive season ends, they have no work.*' A father from Zaatari camp, who picks vegetables with his sons, echoed this, saying, '*In the winter, there's no work and no income.*'

Nearly all of the hourly and daily work that young males undertake is very poorly paid. Whether they work in agriculture, construction, in cafes, or in shops, and even if they reported working 12 hours per day, few young people reported earning more than 8 dinars (JoD) a day (US$11.30). Several Jordanians admitted that refugees tend to earn less than Jordanians. A 22-year-old Jordanian young man stated, '*In terms of work, I mean – no offence – but if I want to work, for example, I get paid 10 liras* [Jordanian dinars] *per day, while a Syrian gets paid 7 liras.*' A Jordanian key informant agreed that Jordanians are better paid than refugees, and added that in part this is because Jordanians refuse to work for less:

> *A Jordanian worker can't accept a wage lower than 7 dinars per day – not because they don't want to, but because they simply can't afford to. If I, as a Jordanian, take a job for 3 dinars a day, I can't survive. Meanwhile, a Syrian worker can take that same job for 3 dinars because their basic needs – food, shelter, and family support – are already covered. Those 3 dinars are extra for them. But for a Jordanian, it's impossible.*

Young females' access to paid work is extremely limited. According to respondents, this is due to social norms that prioritise their honour and require them to be strictly segregated from any males other than close relatives. A 20-year-old Syrian young woman from a host community stated, '*In our culture, a girl doesn't work… It's considered shameful.*' A 22-year-old Jordanian young man, when asked his opinion on women's employment, replied:

> *Why should a woman work?… Her brother works and provides for her. Her husband works and provides for her… If she goes to work and meets the wrong person – God forbid – she could be led astray, or a guy could manipulate her. I am against this idea, against women working!*

Although most girls and young women reported that they want to work, because they want their own income stream and because they want the sense of accomplishment they know working will bring, nearly all young females stated that they had been forbidden from doing so by their father, brother, or husband. A 21-year-old-Palestinian young woman, who wants very much to be a professional photographer, explained, *'I discussed it with my father… He said he won't allow me to do so since I'm a female*.'

The exceptions – young females who reported having paid work – generally fell into three categories. The largest group, almost exclusively Syrian, work because their families need the income. This was most common in informal tented settlements, where girls and young women work in the fields alongside family members. A 20-year-old Syrian young woman, who started picking vegetables with her family when she was 11, explained, '*We went to work and came back every day. What else could we do? We needed to live*.' There were also Syrian girls and young women in host communities who were forced to work because their

An 18-year-old out-of-school Syrian refugee who works in farming. © Marcel Saleh/GAGE 2025

father was deceased or disabled, and their brothers were too young to work. A 24-year-old Syrian woman from a host community recalled of her first job, '*We needed to make some money… We would fill bags of supplies… like rice or other food items… Then we would go door-to-door selling them*.'

Another group of female workers consisted of (relatively) well-educated Jordanian and Syrian young women (mostly from formal camps) who had positions considered acceptable for women, mostly teaching or working for NGOs. A Jordanian key informant noted that only the most educated young females are seen as 'eligible' for work: '*If she finishes university, she can work*.' A key informant from Zaatari camp reported that young women have more job opportunities inside the camp than young men, because international NGOs prefer to hire women: '*Females have job opportunities available in organisations. Organisations prefer to employ girls more than young men, but they employ girls from the age of 20 and above*.'

The third group of female workers consisted of older girls and young women who had their own home-based business, usually cooking or sewing for a few hours each week. A 20-year-old Palestinian young woman explained that she does embroidery, '*I make designs on the keffiyeh* [traditional Palestinian scarf] *and they sell it to the foreigners*.'

Palestinian and Syrian respondents noted that their opportunities for decent work are further restricted by Jordanian law. As noted earlier, many sectors of work are totally prohibited to non-citizens. A Syrian mother from a host community stated of her son, '*We do not have the right to work… My son studied as a dental technician but Syrians are prevented from working in the health sector*.' Refugees are also prohibited from owning property, including real estate and cars. This makes it difficult for young people to launch their own small business. An 18-year-old Syrian young woman from a host community explained, '*Syrians aren't eligible to own property here… I would need a Jordanian investor to help me open a salon*.' The cost of work permits also limits refugees' access to paid work. A Syrian father from an informal tented settlement reported that permit costs for Syrians have climbed precipitously in the past year: '*UNHCR used to cover the cost completely, but now it's 400 or 500 dinars, this is not a small amount*.' A Palestinian key informant noted that a young colleague with a new university degree in nursing would effectively see her salary slashed: '*All government hospitals are off-limits, and private hospitals require a work permit, which costs 2,200 dinars annually… They want to take 40% of her salary as a work permit fee!*'

Young people who reported having work almost universally turned most or even all of their income over to their parents (or in-laws) to help with household expenses. This was particularly true of working adolescents, whose households were generally the poorest. An 18-year-old Syrian young man from Azraq camp, who had been working since the age of 12, stated, '*I give my money to my mother, and she spends it on the house*.' A 16-year-old Syrian girl from a host community, who had been working since age 13, similarly reported, '*I give money to my parents. I give them the money they needed*.' Caregivers did not gainsay young people's narratives. A Palestinian mother reported of her 23-year-old son and his earnings, '*He doesn't take anything for himself… I swear that he doesn't take anything for him*.'

Spending, saving, borrowing and financial education

On the endline survey, it was unusual for young people to report that they had controlled the way money was spent in the past year. In aggregate, only 18% had done so (see Figure 27). Cohort and gender differences were significant, and reflect young males' better access to income, young females' restricted mobility (see Presler-Marshall et al., 2025b), and young women's higher odds of marriage (and spending on household needs). Young men (28%) and boys (22%) were more likely to have controlled spending than young women (16%) and girls (10%). Nationality and, for Syrians, location differences were also significant; better-resourced Jordanians (27%) were more likely to have controlled spending than refugees, and Syrians living in formal camps (18%) were more likely to have controlled spending than those in host communities (17%) and informal tented settlements (12%). Notably, of the young people who reported controlling spending in the past year, 54% reported that that spending was on food.

Of the minority of young people who reported spending money in the past year, and with the caveat that young males are far more likely to have spent money than young females, 63% reported that they had earned that money through paid work; another 30% reported that it had been a gift (see Figure 28). That said, aggregated figures mean little in the face of cohort and gender differences. Adolescent girls were more than three times as likely to have been gifted money as earned it (72% versus 20%). The reverse was true for adolescent boys, who were more than three times as likely to have earned money as been gifted it (72% versus 21%). Although young women were approximately equally likely to have earned money as to have been gifted it (46% versus 45%), nearly all young men spent only earned money (90%). Nationality and location differences were also significant, and primarily reflect young males' engagement with paid work. Syrians (68%), especially those living in formal camps (71%) and informal tent settlements (88%), were more likely to have earned the money they spent than Jordanians (51%) and Palestinians (60%).

Figure 27: Proportion of young people who reported controlling how money was spent in the past year (by cohort, gender and nationality/location)

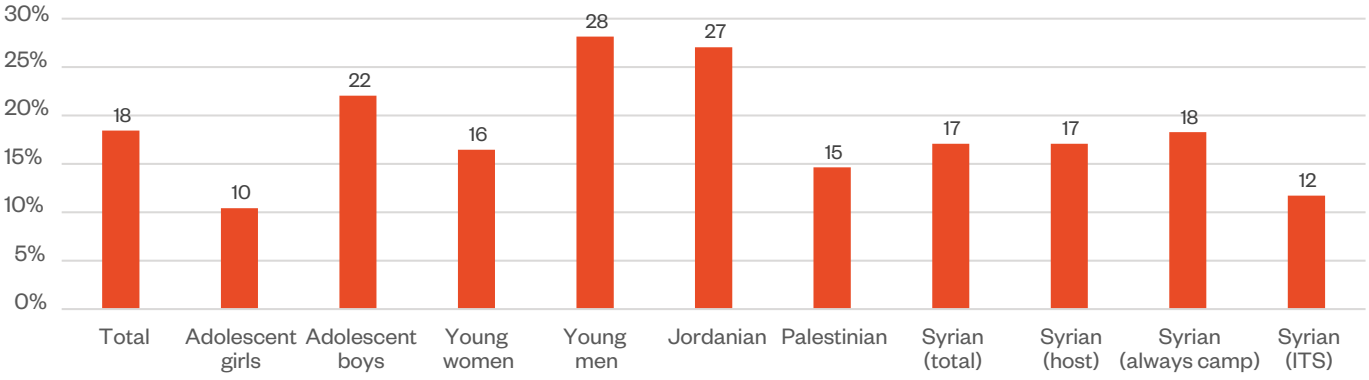
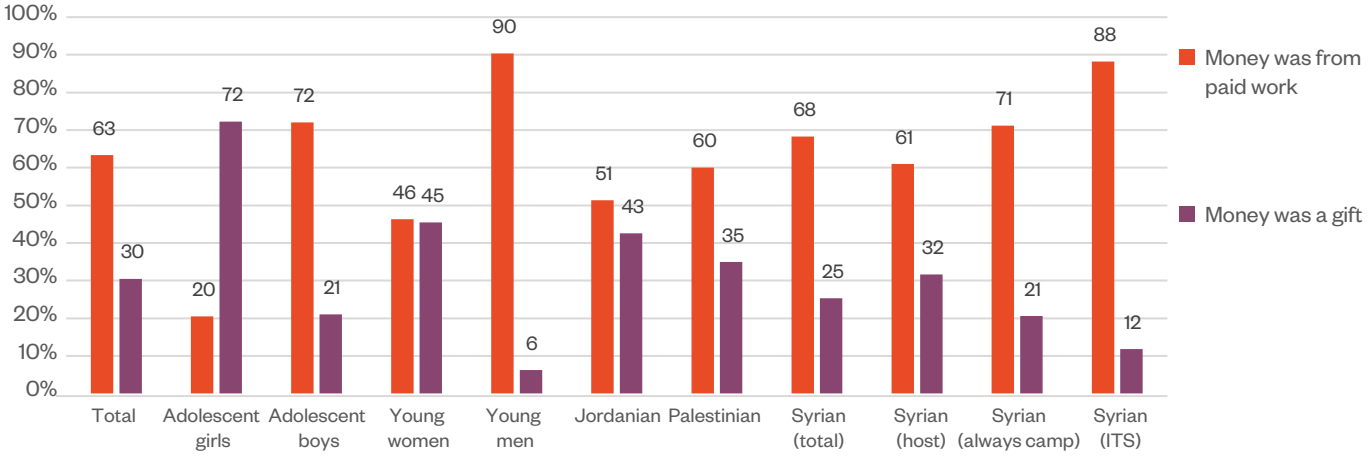


Figure 28: Source of money, of those that reported spending in the past year (by cohort, gender and nationality/location)



An 18-year-old who works as a street artist with his father, drawing people in the streets of Amman © Marcel Saleh/GAGE 2025

Unsurprisingly, given household poverty, young people were unlikely (14%) to have personally saved money in the past year (see Figure 29). Cohort and gender differences were not significant, but nationality and, for Syrians, location differences were. Better-resourced Jordanians (25%) were more likely to have saved money than Palestinians (14%) and Syrians (12%). Syrians living in host communities (15%) were more likely to have saved money in the past year than their peers in formal camps (9%) (where work is especially hard to find), and informal tented settlements (6%) (where the poverty gap tends to be the deepest).

When asked if they currently have any savings, only 4% of young people answered in the affirmative (see Figure 30). Cohort and gender differences were not significant

Figure 30: Proportion of young people reporting any savings (by nationality)

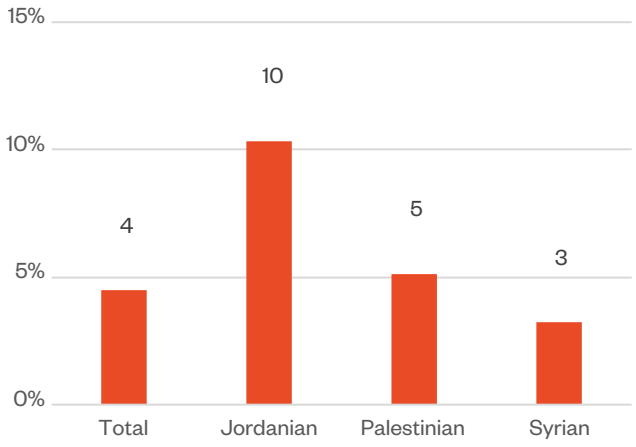
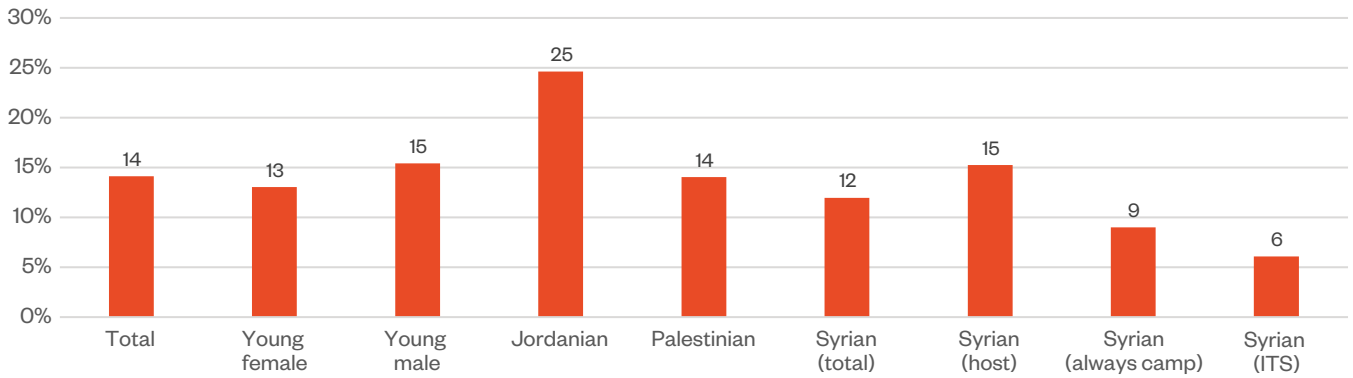


Figure 29: Proportion of young people who have personally saved money in the past year, by nationality/ location



in aggregate, but nationality differences were. Jordanians (10%) were more likely to have savings than Palestinians (5%) and Syrians (3%). Jordanian young men (20%) were the most likely to report having savings.

In aggregate, only 15% of young people reported on the endline survey that they would be able to take out an informal loan (see Figure 31). Cohort and gender differences were significant, with young men (22%) the most able to access credit and adolescent girls (10%) the least able to. Nationality differences were also significant; Jordanians (21%) were better able to access informal loans than Palestinians (15%) and Syrians (14%). Location differences were not significant in aggregate, but Syrian young men in informal tented settlements (34%) were the most likely to report that they could take out an informal loan, probably because most live nearby extended family.

It was extremely rare (3%) for young people to report that they had personally taken out an informal loan in the past year (Figure 32). Cohort and, for young adults only, gender differences were significant: only 2% of adolescents and young women had taken out a loan, whereas 7% of young men reported having done so. Syrian young men in informal tented settlements (12%) were the most likely to have taken out an informal loan in the past year, presumably because of their better access to such credit and their higher odds of household poverty.

Just over two-fifths (43%) of young people reported that they had ever taken a financial education course at school (see Figure 33). Reflecting their better engagement with formal education, adolescent girls (61%) were the most likely to report having had such a class. Young adults, especially young men (24%) – many of whom effectively left school in the immediate aftermath of displacement – were the least likely to.

Qualitative findings aligned with survey results in that relatively few young people reported spending money on their own wants and needs. Indeed, as noted earlier, even when young people had their own income, most turned that income over to their parents to help meet household expenses. That said, many young people receive a small sum of pocket money from their caregivers. For young males, this is often a portion of their own earnings; for young females, it is almost always an allowance (and often taken from their brothers' earnings). A 16-year-old Syrian girl from a host community stated that her brothers earn their pocket money: '*My brothers used to take pocket money for themselves and give the rest to my parents.*' A 20-year-old Palestinian young woman noted that her father provides her with a small sum each school day: '*My pocket money was a quarter dinar for a day.*' Unsurprisingly, given that household poverty limits pocket money, most young people who spoke of spending spoke only of buying snacks and cigarettes (young males only). A 21-year-old

Figure 32: Proportion of young people who have taken out a loan in the past year (by cohort and gender)

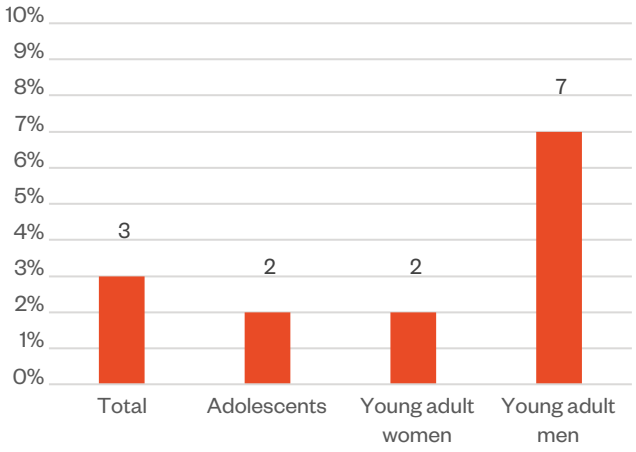


Figure 31: Proportion of young people able to take out an informal loan (by cohort, gender and nationality)

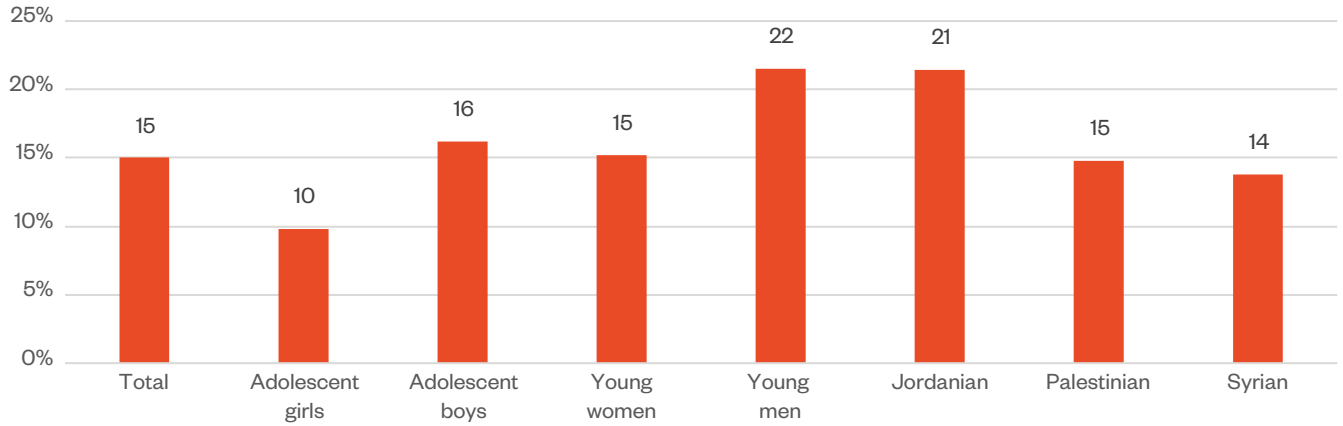
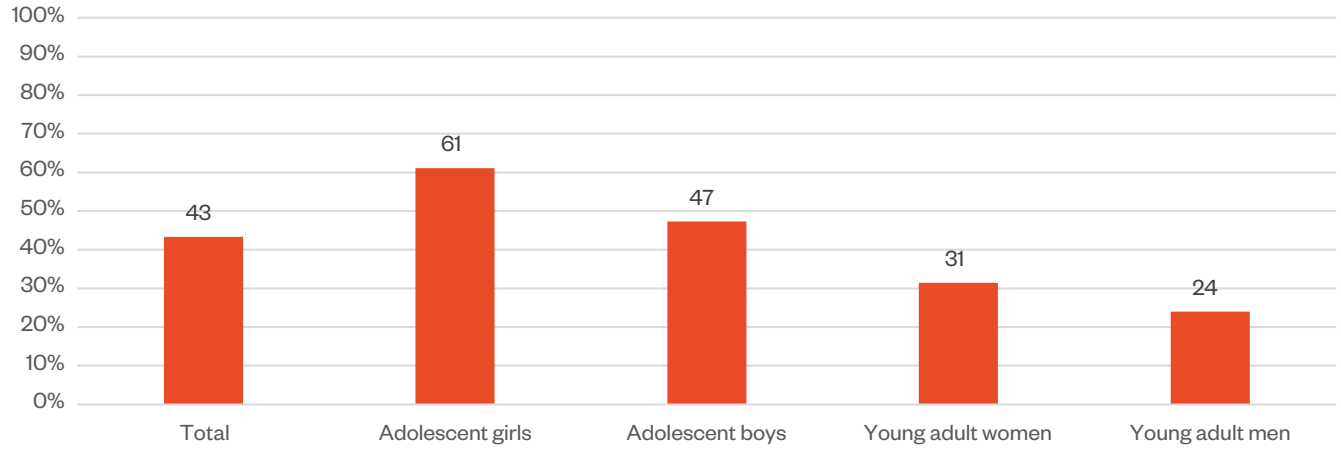


Figure 33: Proportion of ever-enrolled young people who took a financial education class at school (by cohort and gender)



Palestinian young woman recalled, '*I would buy chips, biscuits and the like*.' A 22-year-old Jordanian young man stated, '*I would buy my cigarettes, cover my expenses*.' A few young people – all in paid work and with larger sums of money available to them – reported spending on more expensive items, such as clothes (young females) and mobile phones (young males.) A 16-year-old Syrian boy from Azraq camp noted that he also spends money on going swimming when it is hot: 'I *bought a phone since I got here... And sometimes, my friends and I, we take some money and go to the pools*.'

During in-depth interviews, it was unusual for young people to report saving money. This is because, as an 18-year-old Turkmen young man said, '*He can't find the price of bread. How does he save?*' That said, many young people stated that they had saved in the past – before inflation stretched household budgets so thin that pocket money largely disappeared. Although a few young people reported having saved on their own, most spoke of participating in savings groups. An 18-year-old Turkmen young man recalled:

> *I was 10 years old, I paid a dinar and each of my friends paid a dinar a day. We were three people. Every day we collect 3 dinars and at the end of the week one of us would take the amount.*

A 15-year-old Palestinian girl similarly stated, '*In 8th grade... we paid 0.25 JoD each month from our pocket money... We faced some struggles like those who paid and those who forgot. But it was so nice. It made me happy when I received it*.' Young people quite often noted that they had picked up the saving habit from family members. Many mentioned their mother, who saved with neighbours to cover emergency costs. Others mentioned their older siblings and cousins. A 21-year-old Syrian young man from a host community recalled, '*The sons of my uncles*


A 19-year-old working in a shawarma restaurant, Jordan © Marcel Saleh/GAGE 2025

A young married woman with one child works as a make-up and nail artist © Marcel Saleh/GAGE 2025

from mother's side… they used to do this, and I participated with them.' Several young people noted that saving with relatives has advantages over saving with non-relatives, because it reduces the risk of fraud. An 18-year-old Syrian young woman from a host community explained, '*Many people scam each other!*'

When asked about their access to credit, most young people were appalled at the thought. In some cases, this was because of Islamic prohibitions on interest-bearing loans. A 16-year-old Bani Murra boy stated, '*A loan is a sin.*' In most cases, however, this was because young people saw loans as dangerous given that they might be unable to repay them. A 23-year-old Syrian man from Zaatari camp, when asked if he could take out a loan, replied, '*Taking on debt ruins you. I can barely survive without debt – why would I add more burden on myself?*' A 16-year-old Syrian girl from a host community echoed this: '*I am afraid of such a step [taking a loan]. It's a huge responsibility… to take the loans and spend it. Then I have to pay it back*.' That said, most young people reported that if they had to take out a loan, they could borrow from family or from the Microfund for Women[23]. A 17-year-old Palestinian boy stated, '*I'm eligible to take a loan… I can take a loan from Microfund for Women… But I never do it. I don't see it as a gain… I don't prefer to take any loan. I prefer to work and save money*.' A few young people – almost all of them married – reported that they had accessed credit, usually to cover wedding expenses. A 21-year-old Jordanian young woman explained that she had taken out a loan for her brother's wedding:

> *I took a loan for my brother… It was a women's loan… The amount is not large, it was 600 dinars. My brother paid two or three instalments. He was in courtship during that time, so we arranged for him to be engaged to the daughter of my father's friend.*

Most young people reported having had some sort of financial education, most often on the value of saving. This was sometimes through NGOs, including UNICEF-supported Makani centres (see Box 2 on page 20), but most often at school in 7th and then 10th grade. An 18-year-old Jordanian young woman said, '*We studied it from 7th grade. It covered topics like income and was a core subject*.' A 17-year-old Syrian girl from a host community elaborated:

> *In 10th grade… since I'm a refugee, she* [the teacher] *taught us how to invest… How to save money and preserve it. She used to teach us a lot of things. How to teach our family how to invest, how to open a bank account.*

Critically, many young people reported that these lessons were not especially useful – either because they were too young to think them relevant or because they were too poor to put into practice what they had been taught. A 16-year-old Bani Murra boy stated of his 10th grade lessons: '*We didn't like it… We were young, we didn't understand it*.' A 21-year-old Jordanian young woman, on the other hand, reported that with no income, the lessons were not actionable: '*They talked to us a lot about it, but I have never tried it in my life because I didn't have an income*.'

23 Microfund for Women provides credit and non-credit financial services to women and underserved communities. See: www.microfund.org.jo.

Conclusions and implications

GAGE endline research found that young people living in Jordan have limited access to economic resources – including social protection, quality training, decent work, opportunities to make financial decisions, and financial information and services. These limits are shaped by young people's gender, age, nationality and, for Syrians, whether they live in host communities, formal refugee camps or informal tented settlements.

Unsurprisingly, given how the GAGE sample was constructed, endline research found that most young people live in very poor households. This is particularly the case for Syrians, who are legally prohibited from undertaking most forms of work and must purchase an expensive work permit regardless. Despite being poor, households have limited access to social protection (even those households coping with the added costs associated with having a member with a disability), and the support that might have been available previously is declining due to funding shortfalls. Palestinians and Syrians living in host communities and informal tented settlements have seen the largest declines in aid. Many reported concomitant increases in food insecurity; some Syrians in host communities reported that they wish to move back to formal camps, where housing at least is free.

Young people's occupational aspirations are relatively low, especially given their very high educational aspirations. This is because Jordan's labour market is not growing in tandem with its population, because refugees' access to the labour market is restricted by law, and because Jordan has one of the world's lowest rates of female labour force participation. Indeed, although a minority (primarily Jordanians and Syrians living in host communities) would like to do some sort of profession, many – disproportionally the refugee boys and young men who must contribute to household finances to make ends meet – have but a single occupational aspiration: to find steady work. Some young people, most often Syrian males living in formal camps, report that even that aspiration seems unattainable. They no longer bother to aspire to that basic aim, except to migrate out of Jordan.

Young people's access to education has plummeted over time. This is because young adults have aged out of free schooling, young males have tired of being hit by their teachers and have been pulled into the labour market, and young females have either married or are required to stay cloistered at home to protect their 'honour' and marriageability. Of adolescents, only half were still enrolled at endline; girls were advantaged over boys,

Market in Mafraq, Jordan © Nathalie Bertrams/GAGE 2025

and Jordanians were advantaged over Palestinians and Syrians (especially those Syrians living in formal camps and informal tented settlements). Of young adults, only an eighth – disproportionally Jordanians who can afford university without a scholarship (which have effectively been eliminated due to funding shortfalls) – were still enrolled. Not only are most young people in the GAGE sample out of school, but many – again, disproportionately Syrians from formal camps and informal tented settlements – left school very early. For example, fewer than half of those living in informal tented settlements had attended 6th grade.

Access to work-related also training remains limited. Although the Jordanian government is modernising and scaling up vocational education, to reduce youth unemployment, young people report that few schools offer the new BTEC coursework. It is almost completely unavailable to Syrians (who are largely prohibited from working in the sectors associated with that coursework) and Palestinians living in formal camps. NGOs provide myriad short courses designed to help participants earn an income (e.g. tailoring or barbering), especially for Syrians living in formal camps, but these appear unlikely to result in stable job opportunities.

Young people's engagement with paid work is heavily shaped by gender and age. Few of the girls and young women in the GAGE sample were working for pay. This is because it is seen as unacceptable for females to work outside the home (to reduce their exposure to boys or men that are not family) and because they are responsible for domestic and care work. Those that do work for pay tend to be among the very poorest (Syrians living in informal tented settlements, who work in the fields alongside family) or those with relatively better education, who do jobs considered acceptable for females (e.g. tutoring or working for an NGO). Young males, on the other hand, are often seen (and see themselves) as breadwinners from early adolescence. As a result, child labour is common among adolescent boys, especially ethnic minority and refugee boys, who are from the poorest households. That said, because Jordan's labour market is not growing quickly enough, and because of legal restrictions on refugees' work, although most young men do work for pay for as many hours each week as they can find, the dominant narrative regarding paid work for older boys and young men revolves around unemployment and underemployment.

Few young people – even those who have paid work – have input into spending, opportunities to save for the future, or access to informal loans. This is because most households (especially refugee households) are poor, and because of generational hierarchies that dictate that parents make household financial decisions. Indeed, although most young people reported having had some financial education, including on the importance of saving and budgeting, many noted that they were not in a position to put what they had learnt into practice given that their families can barely cover daily needs.

Based on our research, we suggest the following policy and programmatic actions to improve support for young people's economic empowerment:

To address household poverty

- Improve access to social protection, prioritising households with young persons with disabilities.
- Remove all fees for work permits and eliminate (or reduce) legal restrictions on the types of work that refugees can do – for stateless Palestinians, Syrians, and other legally recognised refugees.
- Use mass and social media campaigns to support the idea that women's work outside the home is not shameful, and is in fact 'modern' and can reduce household poverty.

To improve access to education

- Strengthen parents' buy-in by working with NGOs, including UNICEF-funded Makani centres, to scale up parenting education courses that raise awareness about the importance of education and directly tackle the gender norms that reduce boys' (e.g. child labour) and girls' (e.g. honour and marriageability) access to education. Such efforts should include intentional outreach to fathers as well as mothers.
- Strengthen young people's buy-in by working with NGOs, including UNICEF-funded Makani centres, to scale up empowerment programming that supports young people's aspirations, self-confidence and voice, and addresses the gender norms that result in school dropout for boys and girls.
- Support transitions to secondary school by investing in cash transfers for education for secondary students.
- Reduce girls' dropout rates by addressing threats to their honour, including by scaling up policing around girls' schools, providing them with stipends for school


An 18-year-old adolescent working © Nathalie Bertrams/GAGE 2025

transport, and working with young males to reduce sexual harassment.
- Improve retention by investing in curated online support sites aligned with the curriculum and exams, and by eliminating exam fees or providing vouchers for students from low-income households.
- Work with donors to continue lowering the costs of post-secondary education.

To expand young people's opportunities for decent work

- Provide adolescents, starting in early adolescence, with educational and career counselling services that help them optimise their educational trajectories within the resources and opportunities available to them, including opportunities related to TVET.
- Continue and speed up the rollout of BTEC programming, including in schools attended by refugees.
- Continue and expand skills-training programmes (especially in host communities) that provide a stipend for participation (and transportation for girls and young women), and improve linkages between these programmes and local employers so that graduation is more likely to result in work opportunities.
- Encourage secondary and post-secondary schools and training institutes to host regular job fairs, bringing in local employers, so that young people are aware of what jobs are available in the community.
- Provide older adolescents and young adults with entrepreneurship courses that are linked to low-interest loans to enable them to set up their own small business.
- Use mass media and social media campaigns, as well as programming that targets parents and marital families, to leverage girls' relatively better access to education and encourage young women's employment outside the home.
- Continue and step up international efforts to support private sector growth in the Jordanian labour market, informed by lessons learnt from the implementation of the Jordan Compact.
- Remove all fees for work permits and eliminate (or reduce) legal restrictions on the types of work that refugees can do – for stateless Palestinians, Syrians, and other legally recognised refugees.

To support young people to save and make smart financial decisions

- Continue and scale up financial education courses, at school and – especially for young males – - through community-based programming. Twin such education with support for the expansion of informal savings groups.
- Allow Palestinian and Syrian young people, and their caregivers, to access formal financial services, including through initiatives such as the Microfund for Women which prioritises women and under-served communities.

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About GAGE

Gender and Adolescence: Global Evidence (GAGE) is a decade-long (2016-2026) longitudinal research programme generating evidence on what works to transform the lives of adolescent girls in the Global South. Visit www.gage.odi.org for more information.

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