

‘I don’t see my future in Jordan’

GAGE evidence on young people’s
economic empowerment in Jordan

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Introduction

Although the World Bank (2024a) notes that Jordan's economy has shown 'remarkable resilience in maintaining stability and growth in the face of regional and global crises', the country remains off-track to deliver on Sustainable Development Goal (SDG) 8 (decent work and economic growth) and SDG 5 (gender equality). This is because economic growth remains stubbornly low, unemployment (especially youth unemployment) remains stubbornly high, and women's access to the labour market remains marginal compared to men's (Sachs et al., 2023; see also World Bank, 2024b).

Jordan's refugee population, which is among the world's highest on a per-capita basis, bears the brunt of the country's economic struggles. Despite the 2016 Jordan Compact (in which the Government of Jordan agreed to improve integration of refugees into the labour market in exchange for increased aid and trade incentives) (see Barbelet et al., 2018), and the 2018 Global Compact on Refugees (which called for enhancing refugee self-reliance) (United Nations, 2018), the World Bank (2023a; b) reports that while 35% of non-refugee adults are employed, only 22% of their refugee peers – and only 5% of refugee women – are in paid work. While humanitarian aid is declining as displacement becomes ever more protracted, with only 43% of the United Nations High Commissioner for Refugees (UNHCR)'s 2023 financial requirements funded by the end of that year (UNHCR, 2023a), gaps in access to

employment are not poised to shrink. The United Nations Children's Fund (UNICEF) (2024) reports that more than 60% of Jordan's population is under the age of 30, and that 100,000 young people start looking for work each year. The World Bank (2023b) reports that only 45% of school-aged refugee children in Jordan are enrolled in school, compared with 63% of their non-refugee peers; and that Jordan's labour market policies regarding refugee employment are quite restrictive.

This report aims to contribute to policy debates about how to lift the economic trajectories of young people living in Jordan. It draws on mixed-methods data collected in 2022 and 2023 by the Gender and Adolescence: Global Evidence (GAGE) research programme. Designed to build on baseline findings from research conducted in 2018 and 2019, surveys were undertaken with nearly 3,000 Syrian, Jordanian and Palestinian adolescents and young adults living in Jordan. Individual and group interviews were conducted with a sub-sample of nearly 190 of these young people. Data was also collected from caregivers and key informants. The report begins with an overview of the Jordanian context, focusing on the contours of the population, labour market and educational system. We then describe the GAGE conceptual framework and methodology. We present our findings, followed by a discussion of key actions needed to accelerate progress and ensure that all young people in Jordan are able to develop work-related skills, access decent employment, and have opportunities to control spending, save and borrow.



A 22-year-old Jordanian woman works as a makeup artist from home, Jordan © Marcel Saleh/GAGE 2024

Jordanian context

Population

Approximately one-third of Jordan's estimated 11.5 million residents (up from 6.9 million in 2010) are not Jordanian (Department of Statistics, 2016; 2023). Approximately half of non-Jordanians are Syrian (1.3 million in 2015) (Department of Statistics, 2016); of those, approximately half (653,000) were registered as refugees with UNHCR as of September 2023 (UNHCR, 2023b). Nearly 80% of Syrian refugees live in Jordanian host communities; most of the remainder live in formal refugee camps, although 15,000 are estimated to live in informal tented settlements scattered throughout the countryside (ibid.).

There is also a large Palestinian population in Jordan, though how large varies by source. Most (82%) of the 2.3 million Palestinian refugees who are registered with the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) (as of 2023) have Jordanian citizenship and are categorised as Jordanian by the census and other surveys (UNRWA, 2023). The 634,200 remaining 'ex-Gazans', who either entered the country in the 1960s or later or are descended from those who entered then, lack citizenship (and its attendant rights), and are concentrated in one of 10 official camps (Department of Statistics, 2016; UNRWA, 2023).

Economy and labour market

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 risen above 3% only once since then (in 2021) (World Bank, 2024b). Low economic growth, coupled with high population growth, has resulted in an increase in poverty. In 2023, it was estimated that 1 in 3 of Jordan's residents were poor (Jordan News, 2023). Refugees are more likely to be poor than Jordanians (World Bank, 2023a; b). In 2022, the United Nations (UN) estimated that 83% of Syrians living in host communities lived below the poverty line (Directorate-General for European Civil Protection and Humanitarian Aid Operations (ECHO), 2022). Palestinians living in camps are also disproportionately likely to be poor (UNICEF, 2022). Jerash camp, for example, is estimated to have a poverty rate of 53% (ibid.).

Labour force participation in Jordan is uneven. National-ly, the rate stood at 41.4% in 2024 (World Bank, 2024b).¹

However, because Jordan is one of the world's least gender-equitable countries – ranking 126 out of 146 on the 2021 Global Gender Gap Index (World Economic Forum, 2023) – figures must be disaggregated by gender to be meaningful. In 2022, whereas men's labour force participation rate was 66%, the rate for women was only 15% (World Bank, 2024b). Women's labour force participation is closely related to education; those with university degrees are far more likely to enter the labour force than those with lower levels of education (Amer, 2018).

Labour force participation rates for refugees are lower than for Jordanians. This is partly due to the presence of a migrant workforce estimated to be as large as the Jordanian workforce, and partly due to legal restrictions on the work refugees can do (they are limited to the agriculture, manufacturing, construction, food services and retail trade sectors) (Tiltne and Zhang, 2013; Razzaz, 2017; Stave et al., 2021). For example, in 2018, the labour force participation rate for Syrians was 33% (compared to a national average of 42% that year) (Stave et al., 2021). Refugee women are especially unlikely to be economically active (labour force participation rate of 9%, for Syrian and Palestinian women alike) (Tiltne and Zhang, 2013; Stave et al., 2021). This is primarily due to refugee communities' more restrictive gender norms and to refugee women's greater domestic responsibilities (United States Agency for International Development (USAID), 2020; Stave et al., 2021).

Noting that unemployment rates capture only those who are out of work and actively seeking employment, Jordan's unemployment rates have been steadily climbing for years. At the national level, the unemployment rate² was 19% in 2023 – up from a low of 12% in 2014 (World Bank, 2024b). Even with women's extremely low labour force participation rate (bearing in mind that most women are not looking for work), women's unemployment rate was markedly higher than men's (26% versus 18%) (ibid.). This is due to gender norms that limit women to a sub-set of occupations considered as 'fitting women's needs' (e.g. teaching and nursing), and to women's lack of time to search for employment given their domestic responsibilities—especially once they are married (Razzaz, 2017; USAID, 2020).

With the caveat that data was collected in different ways, refugees' likelihood of being unemployed differ from national averages. In 2018, 8% of Syrian refugees were unemployed (13% of men and 3% of women) (Stave et al.,

1 Modelled International Labour Organization (ILO) estimate.

2 Modelled ILO estimate.

2021), compared with a national average of 16% in that same year (World Bank, 2024b). In 2011, 15% of Palestinians living in camps (13% of men and 16% of women) were unemployed (Tiltne and Zhang, 2013), compared to a national rate of 16% in that year (World Bank, 2020). Refugees' lower likelihood of unemployment must be understood in the context of what unemployment rates capture. Fewer refugees are in the labour force and actively seeking work. This is partly due to restrictions on the types of employment they may take up (as noted earlier), and partly because it is difficult for them to compete against migrant workers for lower-wage jobs given that refugees (unlike migrant workers) have their families in the country (Razzaz, 2017; Stave et al., 2021).

Youth labour force participation rates differ significantly from national averages, because many young people are still in school. In 2023, 26% of young people aged 15–24 were in the labour force (World Bank, 2024b). The rate for males (42%) was four times higher than for females (10%) (ibid.). Jordan's Department of Statistics (2021), which reports on employment rather than labour force participation, highlights that nationality and age matters in terms of young people's engagement with paid work. For adolescents aged 15–19, non-Jordanians are twice as likely to be employed than Jordanians (3.3% versus 1.5%). This primarily reflects the vulnerability of non-Jordanian households and their greater need for young people's financial contributions. Due to gender norms that discourage girls from doing paid work, the gap is especially large for girls (2.6% versus 0.2%). Employment rates for young women aged 20–24 are similar, with non-Jordanians nearly twice as likely to be employed as their Jordanian peers (12% versus 7%). The reverse is true for young men: Jordanians are more likely to be employed than non-Jordanians (13% versus 9%), primarily due to restrictions on the types of employment refugees can take up.

Youth unemployment rates are especially high, because Jordan's labour market is not generating jobs in line with population growth (Amer, 2018). In 2023, among young people aged 15–24, 42% of active job seekers were unable to find work (World Bank, 2024b). The unemployment rate for young women (50%) was substantially higher than that of young men (40%), due to social restrictions on the types of work considered acceptable for young women (USAID, 2020; World Bank, 2024b). Jordan's Department of Statistics (2021), which uses different methods for calculating unemployment rates, reports that Jordanian and non-Jordanian youth face different risks

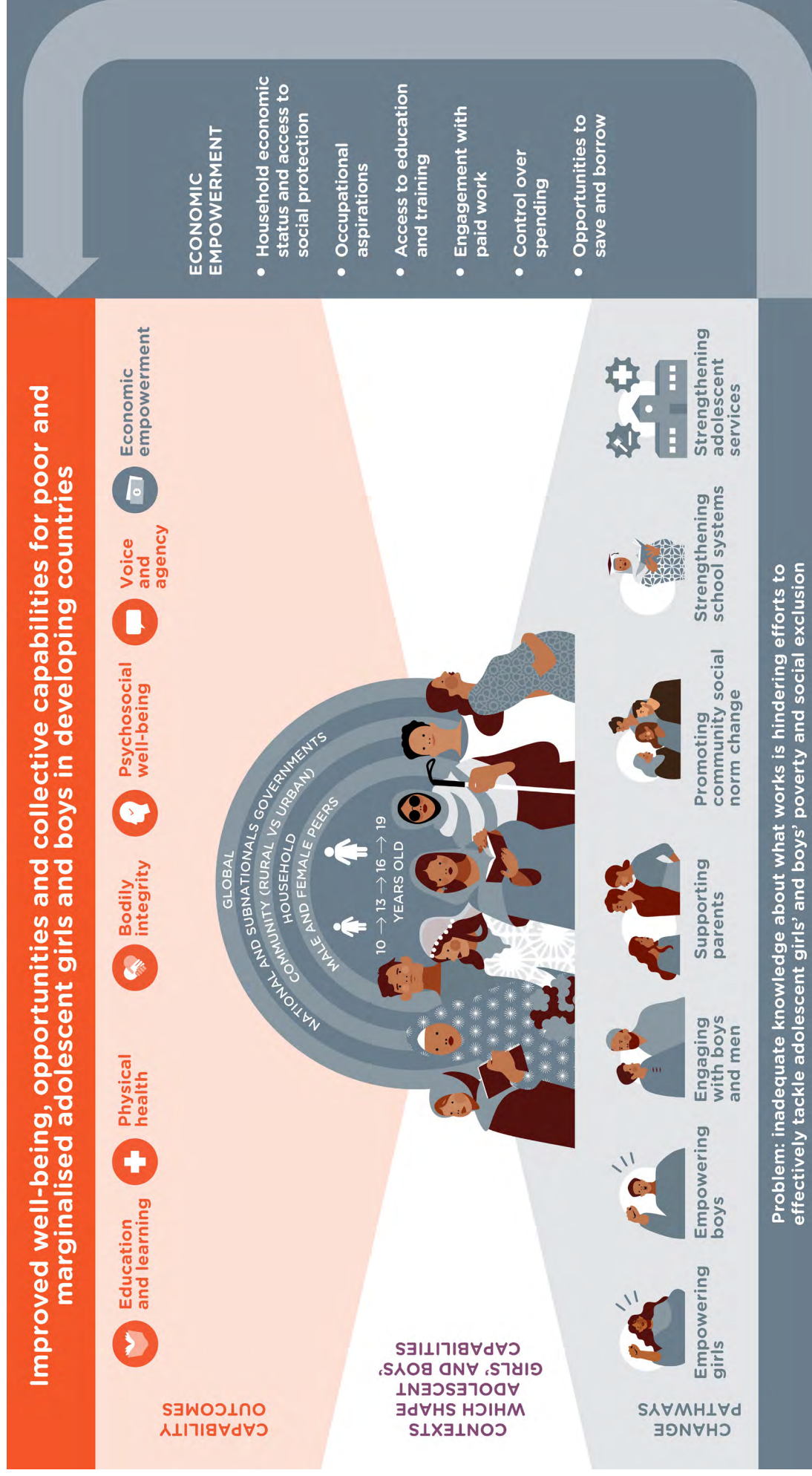
of unemployment. Among male youth, Jordanians are at slightly higher risk of unemployment than non-Jordanians (38% versus 34%). The Organisation for Economic Co-operation and Development (OECD) (2018) attributes this to young Jordanians' overly high aspirations for public and high-skill work in a context where the majority of job openings are for low and medium-skill work; Razzaz (2017) adds that it is not the type of work per se, but poor working conditions that Jordanians refuse to tolerate. Among female youth, non-Jordanians are more likely to be unemployed than Jordanians (35% versus 31%). This is probably because Syrians are more likely to be in the labour force than Jordanians, due to their higher poverty rates.

GAGE 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 'hardest to reach' such as those with disabilities or those who were married as children. Although the GAGE

Figure 1: GAGE conceptual framework



framework covers six core capabilities, this report focuses on economic empowerment. It explores households' finances and access to social protection, and young people's occupational aspirations, access to education and skills training, engagement with paid work, control over spending, and opportunities to save and borrow.

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 in 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. Within economic empowerment, the key factors that we consider include household poverty, deeply entrenched gender norms, and the contours of the educational system and labour market.

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. The report concludes with our reflections on what type of package of interventions could better support young people's economic empowerment in Jordan.

Sample and methods

This report draws on mixed-methods data collected in Jordan in 2022 and 2023. At baseline (2018 to 2019), the quantitative sample included adolescents from vulnerable households across two cohorts (aged 10–12 years and 15–17 years), with purposeful oversampling of adolescents with disabilities and those who were married as children. The baseline sample consisted of 4,095 adolescents in five governorates: Amman, Irbid, Jerash, Mafraq and Zarqa.

At follow-up in 2022 and 2023, the GAGE Jordan midline sample included 2,923 young people – a 71% follow-up rate (see Table 1). Of these, just over two-thirds are Syrian refugees (2,145), most of whom (56%) have lived in host communities consistently since baseline (1,195). Approximately 27% of Syrian respondents (595) have lived in refugee camps run by UNHCR since baseline, and 12% (257) have lived in informal tented settlements at any point since baseline.³ A comparatively small number of Syrian refugees (98, or 5%) have moved between host communities and camps in the time between the baseline and midline surveys. The remainder of the midline sample are Jordanians (457), Palestinians (272), and a small group of individuals (49) that identified as another nationality (denoted 'other'). Almost all Palestinians in the GAGE sample live in Jerash camp; most 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.

Table 1: GAGE midline quantitative sample

	Nationality				Sub-sample of those with disability	Sub-sample of girls married <18	Total
	Syrian	Jordanian	Palestinian	Other			
Females	1057	291	156	24	160	229	1528
Males	1088	166	116	25	146		1395
Younger cohort	1163	277	183	23	179	25	1646
Older cohort	982	180	89	26	127	204	1277
Total	2145	457	272	49	306	229	2923

³ Between baseline and midline, a small minority of young people moved location. This was most common among Syrians, 10% of whom moved in the four years between baseline and midline. The bulk of movement was between UNHCR-run camps and Jordanian host communities. Because of this movement, young people are classified as camp-dwellers if they were living in a UNHCR-run camp at both baseline and midline; they are classified as 'ITS' if they were living in an informal tented settlement at either baseline or midline. Due to small sample sizes when stratifying young people by age cohort, young people who moved between camp and host were grouped in with the young people who lived in camp at both baseline and midline to form an ever-camp group.

Just over half the sample is female. Although the sample was approximately equally split between the two age cohorts (younger and older), older adolescents were more likely than younger adolescents to be lost to follow-up between baseline and midline (67% follow-up for the older cohort versus 75% follow-up for the younger cohort). Because of this, the younger cohort is slightly over-represented in the midline sample. At midline, on average, younger cohort adolescents were aged 15 years, and are referred to in this paper as adolescent girls and boys; the older cohort had transitioned to young adulthood (average age of 20) and are referred to as young women and young men.

Because GAGE's sample includes the most vulnerable adolescents and young people, over an eighth of young people in our quantitative sample have any functional disability⁴ (513). Among those, 306 report having functional difficulties even if they have an assistive device (such as glasses, hearing aids, or a mobility device). Our sample also includes girls who were married as children. Of the 336 ever-married females, 229 were married prior to age 18.

Most of the qualitative sample of 188 young people were selected from the larger quantitative sample, deliberately

oversampling the most disadvantaged individuals in order to capture the voices of those at risk of being 'left behind' (see Table 2). The qualitative sample also included 29 young people from Jordan's Turkmen and Bani Murra communities (highly marginalised ethnic minorities) (see Annex 1), as well as 84 caregivers and 24 key informants (government officials, community and religious leaders, and service providers). This report also draws on GAGE's ongoing qualitative participatory research with 42 young people who are living in Jordan (see Table 3).

Quantitative survey data was collected in face-to-face interviews by enumerators who were trained to communicate with vulnerable populations. Surveys were broad and included modules reflecting the GAGE conceptual framework (see Baird et al., 2023). Analysis of the quantitative data focused on a set of indicators related to economic empowerment (data tables are available on request). Statistical analysis was conducted using Stata 17.0.

Qualitative tools, also employed by researchers carefully trained to communicate sensitively, consisted of interactive activities such as timelines, body mappings

Table 2: GAGE midline qualitative sample

	Syrian	Jordanian	Palestinian	Bani Murra/ Turkmen	Totals
Females	37	12	13	16	78
Adolescent girls	23	6	6	6	41
Young women	14	6	7	10	37
Males	38	7	10	13	68
Adolescent boys	20	3	8	7	38
Young men	18	4	2	6	30
Married young people	34	3	3	8	48
Females	30	3	3	8	44
Females married <18	23	1	1	8	33
Males	4	0	0	0	4
Males married <18	1	0	0	0	1
Young people with disabilities	26	12	7		55
Location					
Host	37	19	23	29	108
Camp	54				54
ITS	26				26
Total young people	117	19	23	29	188
Group interviews with parents	12 (incl. 42 individuals)	4 (incl. 15 individuals)	2 (incl. 13 individuals)	4 (incl. 14 individuals)	22 (incl. 84 individuals)
Key informants					24
Totals	159	34	36	43	296

4 Determined by using the Washington Group Questionnaire: www.washingtongroup-disability.com/question-sets/wg-short-set-on-functioning-wg-ss/

Table 3: GAGE participatory research sample

	Syrian	Jordanian	Palestinian	Totals
Females	11	2	15	28
Adolescent girls	0	1	1	2
Young women	11	1	14	26
Males	7	6	0	13
Adolescent boys	1	0	0	1
Young men	6	6	0	12
Married females	11	0	1	12
Young people with disabilities	1	8	15	24
Totals	18	9	15	42

and vignettes, which were used in individual and group interviews (see Jones et al., 2019). 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 Overseas Development Institute 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

Findings are presented in line with our conceptual framework. We begin with household economic status and access to social protection. We then turn to young people's occupational aspirations, access to education and training, engagement with paid work, control over spending, and opportunities to save and borrow. Because adolescents and young adults are at different life stages in terms of their engagement with education and the labour market, some survey findings are presented by cohort – first for adolescents and then for young adults.

Household economic status and access to social protection

The midline survey included a durable goods module that captured households' ownership of 18 different assets (e.g. bed, working mobile phone, refrigerator, etc.). In aggregate, respondents reported that their household had 7.5 of these 18 assets (see Figure 2). Jordanians (9.1)

and Palestinians (7.9) had significantly more assets than Syrians (7.2), especially those living in ITS (5.8).

The midline survey also asked respondents about access to social protection (see Figure 3), which varies by nationality and location, because of programme targeting. Of Jordanian households, 29% had ever benefited from the National Aid Fund/Takaful, and 20% were benefiting at the time of data collection. Of Palestinian households, 26% had ever benefited from UNRWA food assistance e-cards, and 17% were benefiting at the time of data collection. Of Syrian households, 33% had ever benefited from UNHCR cash support, 87% had ever benefited from World Food Programme (WFP) food vouchers, and 10% of those living in host communities and informal tented settlements⁵ had ever benefited from UNICEF's Hajati cash transfer. Percentages of those currently benefiting at the time of data collection were 20%, 83% and 3% respectively. It was rare for respondents to report that their household had ever benefited from Zakat⁶ (3%). Receipt of Zakat was most common among Palestinians; 7% of Palestinian

Figure 2: Index of household assets (scored out of 18)

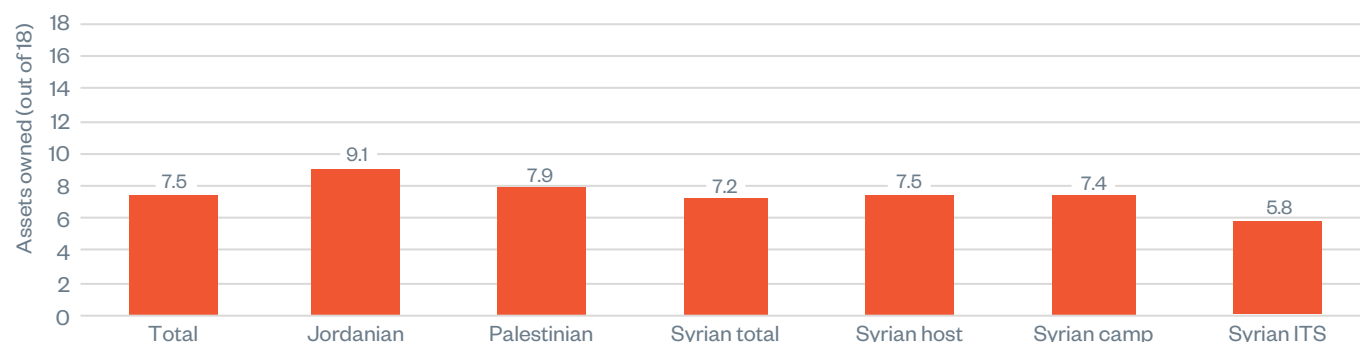
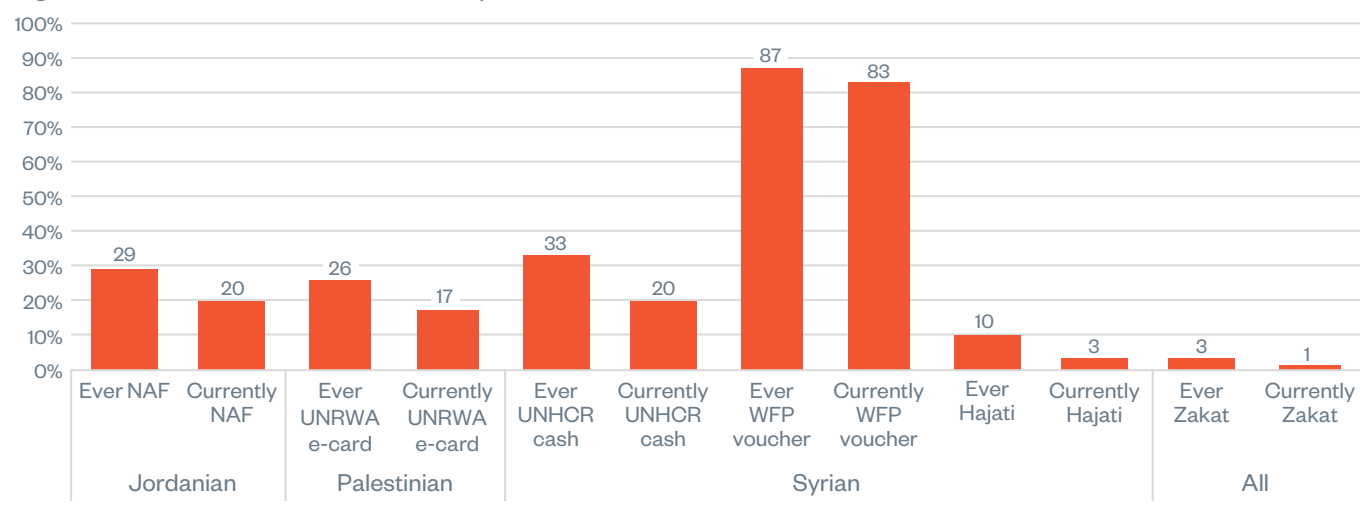


Figure 3: Household access to social protection



⁵ This programme is not available to families living in formal UNHCR camps.

⁶ According to the Islamic faith, Zakat is an obligatory payment by each individual to the benefit of the poor. It is calculated yearly proportional to the individual wealth or savings at 2.5%, when the saving or the excess is more than the value of 85 grams of gold (approximately \$4000).

respondents reported that they were receiving such support at the time of data collection. Although previous GAGE research has found that households that include adolescents with disabilities often have higher costs – for example, for medical care, assistive devices, and special diets or toiletries, the survey found that those households are no more likely to have current access to social protection than are households that do not include a young person with a disability. Young brides, on the other hand, did report less access to social protection than their unmarried peers (see Box 1).

Qualitative data also speaks to the economic vulnerability of young people’s households. Young people, caregivers and key informants all reported that most

families are not only poor, but have become more so in recent years. A Jordanian mother who works for the local municipality and sharpens knives in the evening explained:

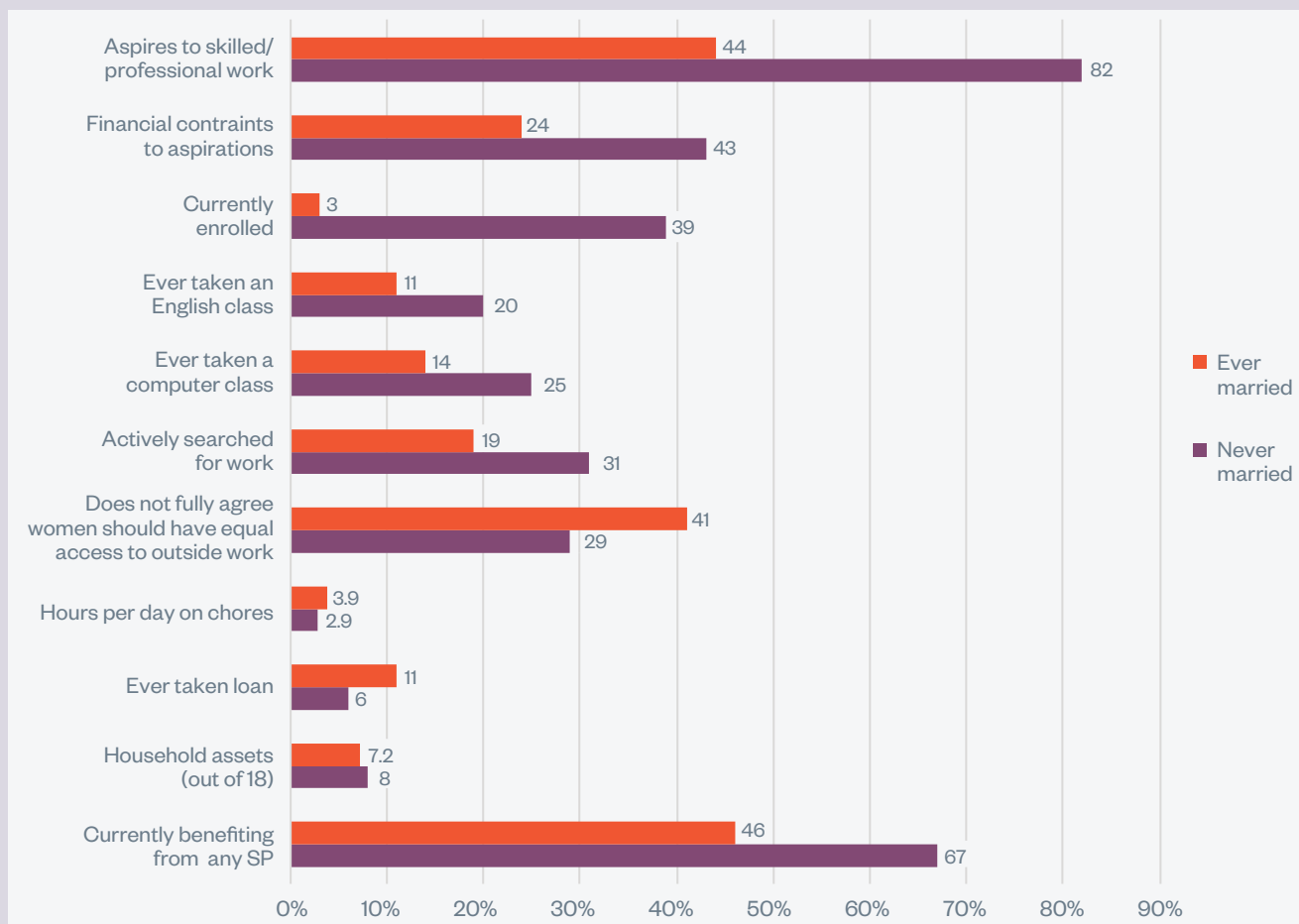
Our financial situation became very weak ... The house rent has piled up for us, it is overdue... I pay half the amount of the rent for one month and I don't pay the following month ... From this year, I have borrowed 8 loans.

The financial situation for refugees, who have more limited access to work, is especially dire. A 19-year-old Palestinian young man noted that in Gaza camp, where poverty is endemic and where most people lack the national identification number that affords access to the formal

Box 1: Marriage limits young women’s economic empowerment

Of the 680 young women in the GAGE midline sample, 311 had ever been married at the time of data collection, at a median age of 17 years. Young married women showed significant differences from their never-married female peers on myriad indicators of economic empowerment (see Figure 4). They were, for example, less likely: to aspire to skilled or professional work (44% versus 82%); to feel that their aspirations were bounded by financial constraints (24% versus 43%); to be enrolled in school (3% versus 39%); to have ever taken an English class (11% versus 20%) or a computer class (14% versus 25%); and to have actively searched for work (19% versus 31%). Ever-married young women were also less supportive of women’s access to work outside the home. Young brides spent more time each

Figure 4: Economic empowerment indicators by marital status, young women only



day than their unmarried female peers on household chores (3.9 hours versus 2.9 hours) and were more likely to have ever taken out a loan (11% versus 6%). With the caveat that questions about household assets and access to social protection were answered by different people, depending on young women's marital status,* ever-married young women also appear to live in households with significantly fewer assets (7.2/18 versus 8.0/18) and less access to social protection (46% versus 67%) than their never-married peers.

In qualitative interviews, with only rare exceptions, respondents reported that marriage is seen as incompatible with both education and employment outside the home. A 19-year-old Syrian young woman explained that young wives – and especially young mothers – have other responsibilities: *'The life of the married woman is unlike the life of the unmarried girl and the thinking of the married woman is unlike the unmarried girl ... if she is married, built her life and she had a baby ... that's enough. Her responsibility is the child, the husband and the house.'* A 17-year-old Syrian married girl who noted that she has the time to work (because she does not yet have a child) added that her husband refuses to allow it, despite the fact that he is unemployed: *'My husband rejects the idea.'*

The few young wives who were looking for work reported differing levels of support from their husband. A 17-year-old Syrian girl, for example, reported that it would be acceptable for her to work a few hours a day, while her husband was away: *'Working at a salon for a short time, 2–3 hours a day is fine, because he currently isn't at home.'* A 19-year-old Jordanian young woman, on the other hand, stated that her husband is actively supporting her job search, as a means to improve their household income:

My husband's sisters all work, two are public security and one is a doctor, and so on ... My husband went and asked ... he is trying to find me a job in a centre ... My husband tells me 'it is good that, for example, when you start receiving a salary, you will reduce the household expenses for me.'

Several respondents reported that young families have only limited access to social protection, regardless of their economic status. A Syrian father stated, *'I mean, he who is newly married, they do not give him any coupons [WFP food vouchers], nor iris print^ [UNHCR cash transfer].'* In part this is due to the fact that newly married couples often live with the husband's parents, rather than establishing their own household. However, it also partly reflects UNHCR policy to not separate married girls from their natal households until they turn 18 years old, to ensure that support does not inadvertently encourage child marriage. Young mothers added that UNHCR can also be slow to update records, meaning that new children are added to beneficiary rolls some months after their birth. A 19-year-old Syrian young mother explained, referring to her baby, *'He is 4 months old, and I don't receive anything for him.'*

Divorce often jeopardises young wives even further, because men often refuse to pay alimony or even child support unless girls and young women are willing and able to take them to court. A 21-year-old Syrian mother reported that she and her children had been left with nothing, because not only was her husband refusing to pay support, but he had liquidated their assets (some of which were purchased with support from her family) and kept the cash for himself: *'I had arranged the house and bought beautiful things and furniture ... He sold the caravan, furniture, and household items, and left me and my children without a home.'*

* For never-married young women, 93% of household surveys were completed by caregivers, usually the mother. For ever-married young women, 70% of household surveys were completed either by the young woman herself or her husband.

^ Note that in order to be able to collect the cash payment from local ATMs, beneficiaries are required to register their biometric data, including an eye iris scan.

labour market, a salaried job is equated with wealth: *'If a person has a salary, he is considered a rich person.'* A Syrian mother reported that she – like many in her community – can no longer afford to buy the work permit that makes employment legal: *'I had a work permit but I didn't renew it ... I wanted to get one, but I don't have money now.'*

Respondents reported two main reasons why poverty is becoming more widespread and deeper: the Covid-19 pandemic, and inflation wrought by the Ukrainian conflict. A Syrian mother explained that many households have not yet recovered from pandemic-related lockdowns that effectively ended access to work, *'Corona[virus] took*

us back by a year ... No one was able to go out anywhere ... We used to get by.' A Bani Murra father agreed: *'Till now I am paying back money used during corona[virus]. I swear.'* Inflation has further trapped households in debt. A Palestinian father noted that, *'rising prices have destroyed us completely.'* A Syrian mother said, *'The loans are killing us. All the people want money from us, the shop, the pharmacy, the neighbour too.'* Young people of all nationalities reported that their households have eliminated discretionary spending – and drastically cut food budgets – trying to make ends meet. A 15-year-old Jordanian girl explained that her family now eats less

food, and less desirable food: *'We used to eat to our fill, now everything is expensive ... We used to buy five or six chickens for the house, but we buy one small chicken now.'* A 21-year-old Syrian young woman from a host community added that her family sometimes eschews meals altogether in order to pay the rent: *'We could no longer pay rent, all the money we made was to pay rent.'*

Respondents reported access to myriad sources of social protection, depending on their nationality and where they lived. A minority of Jordanians reported benefiting from the government's National Aid Fund/Takaful cash transfer programme. A Jordanian mother stated, *'We're a family of seven and we take 100 JOD [Jordanian dinars].'* Similarly, a minority of Palestinians reported benefiting from food and cash support from UNRWA. A key informant with UNICEF's Makani programme explained that only the poorest households are targeted: *'UNRWA distributes aid to families every three months ... but not to all families ... These families are the poorest, as they are called.'* Syrians were most likely to report that their household was benefiting from social protection. Those in camps reported free housing, food coupons and free bread distribution. A

19-year-old young man living in Zaatari camp stated that, *'At least there is no rent here. This is the least.'* Those in host communities and informal tented settlements reported receiving food coupons and, for the poorest, monthly cash support. A 17-year-old Syrian boy explained, *'Everyone in the family receives 23 dinars per month, even the children.'*

Respondents agreed that social protection is not reaching enough people with enough support, especially given recent financial stresses. Most Palestinians reported that aid ended even before the pandemic. A 21-year-old Palestinian young man recalled, *'They stopped giving us the cash transfer ... they have stopped providing for us for about four years.'* Syrians living in camps reported that the loss of free bread has impacted household diets and budgets. A 20-year-old young man stated that while families get coupons to pay for bread, bread itself was better: *'We used to get bread for free and now we have to buy it with money. But on the contrary, if it would be free till now, it would have been better.'* Several young respondents living in camps added that the caravans provided by UNHCR are falling apart and that they cannot



A 20-year-old Jordanian TVET student © Marcel Saleh/GAGE 2024

afford to fix them. In host communities, Syrian respondents reported that the value of food coupons is declining, and that cash support is reaching fewer and fewer households. One Syrian mother stated, *'The value of the food coupon for each person has decreased to 15 dinars instead of 23 dinars.'* Another Syrian mother said, *'Aid is being reduced now, in general ... We are getting less. My dear, we are just smelling the meat [as opposed to purchasing it].'* A 21-year-old Syrian young woman said that she believes larger deserving households are being overlooked in favour of smaller households: *'There is no justice in coupons. I mean, a small family gets a larger amount, which they aren't in need of, and a larger family doesn't get the same, and they need it.'*

Speaking to the need to improve social protection programming for vulnerable Jordanian households – and also to ensure that targeting criteria and benefit levels are made public – Jordanian respondents, young people and caregivers alike, were quite often scathing of the support they perceive as denied to them because it is 'spent' on Syrians. A Jordanian 15-year-old girl stated that, *'The Syrians took our country ... If you will go to register in an organisation, that too is for the Syrians only ... Everything is for the Syrians now.'* A Jordanian mother agreed, although she did admit that there have been recent changes: *'Honestly, the aid is all for Syrians, not Jordanians, I mean, when you go to an organisation, they ask if you are Jordanian or Syrian. So all the aid is for Syrians ... Because Jordanians got mad, they started giving 70% to Syrians and 20% to Jordanians.'* A Jordanian key informant noted that Jordanians' frustration is not unfounded, because the government is not able to match international funding and, as a result, few families have access to social protection:

A good percentage of Syrians are covered by the charity fund, the clothes bank, the food bank and the eye print [UNHCR cash transfer] all cover them. They

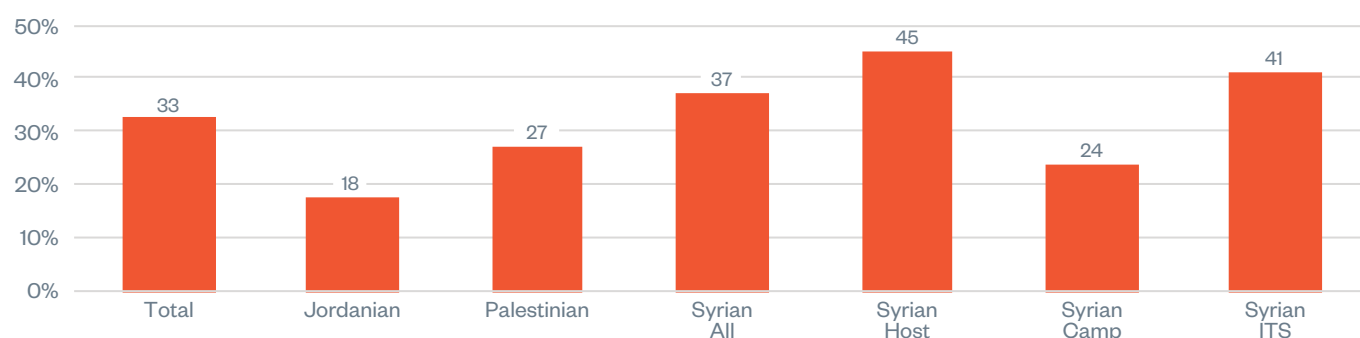
receive 150 JOD through eye print, 50% for food and 50% for needs/goods. What do Jordanians have? If a Jordanian with six children applies for the National Aid Fund, he doesn't get any more than 60–70 JOD. In 2022, Tkiyet Um Ali [a local non-governmental organisation working on food insecurity] abandoned 100 families from their programme, they don't have enough resources to cover all families.

Occupational aspirations

Adolescents' occupational aspirations are high. At midline, a large majority of adolescents (84%) reported that they would like to have skilled or professional work in the future. Gender differences were significant, with girls (87%) significantly more likely to aspire to skilled or professional work than boys (81%). The gender gap is entirely driven by Syrians, as Jordanian and Palestinian girls and boys have similar aspirations. Although nationality differences were not significant, location differences for Syrians were. Unsurprisingly, given that they were less likely to be enrolled in school and more likely to have left school at a young age (see below), Syrian adolescents living in informal tented settlements were the least likely to aspire to skilled and professional work (69%).

Some adolescents understand that their occupational aspirations may be difficult to attain. On the midline survey, one-third (33%) – with no gender differences – reported that financial barriers are likely to interfere with reaching their goals (see Figure 5). Nationality and location differences mirror household assets and were significant, with Syrian adolescents living in host communities (45%) and informal tented settlements (41%) the most likely to agree that financial barriers may prevent them realising their aspirations, and Jordanians (18%) and Syrians living in camps (24%) the least likely to agree.

Figure 5: Proportion of adolescents who agree that financial barriers may interfere with the realisation of their aspirations



Young adults' occupational aspirations, although high, were lower than those of adolescents, likely because so many had been out of school for years and had already assumed adult roles. Two-thirds of young adults (64%) reported aspiring to skilled or professional work (see Figure 6). Jordanians (74%) were more likely than refugees to aspire to skilled or professional work. Among young adults, females did not have significantly higher aspirations than males, likely because 46% of young women had been married, and married young women had lower aspirations than their never-married peers.

Young adults, like adolescents, are also aware that financial barriers may prevent them from realising their occupational aspirations. On the midline survey, 39% of young adults agreed with this statement (see Figure 7). However, unlike the findings for adolescents, gender differences among young adults were significant. Young men (44%) – most of whom were out of school and had already become the breadwinner for their family – were more likely to report that finances might interfere with their goals than young women (34%). As with adolescents, among young adults, Syrians living in host communities (45%), where rent is high, were especially likely to report that financial barriers might be a hindrance.

Across cohorts, 42% of young people reported that migration will be required to realise their occupational goals (see Figure 8). This was more common among males (50%), who are expected to be the breadwinner, than females (35%); and more common among Syrians (45%), especially those living in camps (52%), than Jordanians (33%). Partly because the Palestinian diaspora exodus was more than 50 years ago (which means that those Palestinians do not have close relatives and friends who have migrated), and partly due to generations of poverty and exclusion, the stateless Palestinian young people (29%) in our sample were least likely to report that migration will be required to realise their occupational aspirations.

Underscoring young people's growing understanding of how external forces are likely to limit their options, aspirations for skilled and professional work have fallen significantly since baseline. For adolescents, the decline was 9 percentage points (from 94% to 84%). The largest decline (23 percentage points) was among Syrian boys living in informal tented settlements. For young adults, the decline in aspirations between baseline and midline was 14 percentage points (79% to 64%). The largest decline was among Palestinian young men (28 percentage points).

In qualitative interviews, young people reported a wide range of occupational aspirations. Girls and young

Figure 6: Proportion of young adults who aspire to skilled or professional work

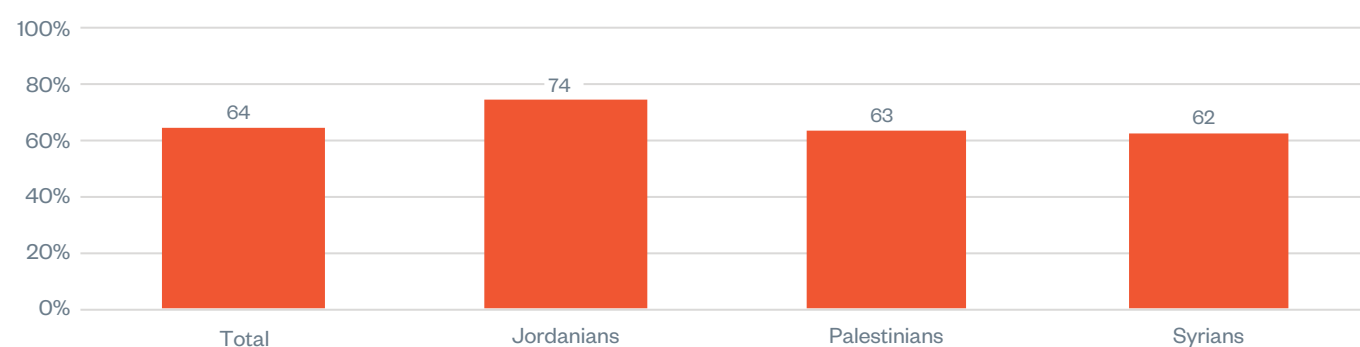


Figure 7: Proportion of young adults who report that financial barriers may interfere with the realisation of their aspirations

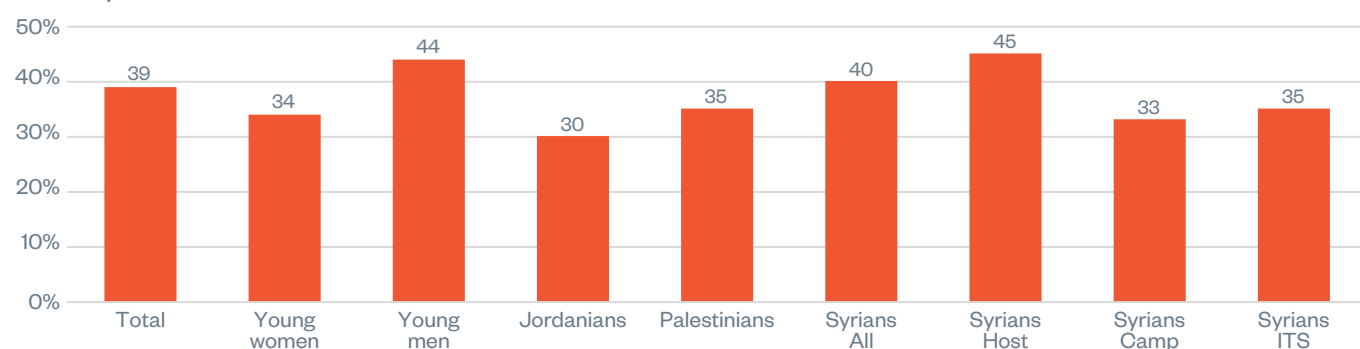
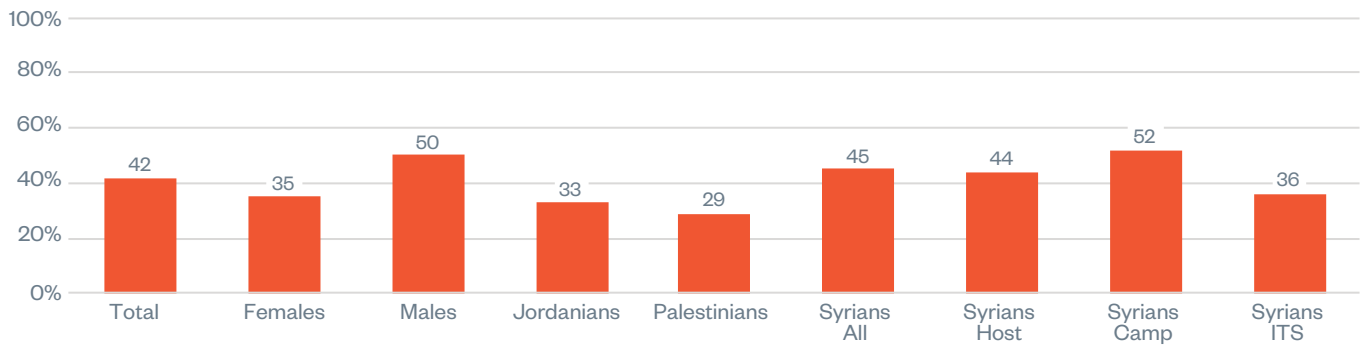


Figure 8: Proportion of young people (adolescents and young adults) who believe that migration will be required in order to realise their aspirations



women who were enrolled in school generally aspired to a professional career. Many wanted to become teachers, medical professionals, or lawyers because they understood that these occupations are seen as appropriate for women. *'I want to be a dentist,'* reported a 14-year-old Bani Murra girl whose mother is a doctor. *'It's nice to teach other children,'* replied a 17-year-old Palestinian girl when asked why she wants to be a teacher. Although Syrian girls also have professional aspirations, these often tend to be tempered as girls become young women and better understand that not only finances – but the law – stand in their way. A 20-year-old Syrian young woman reported that she refuses to be bound by norms dictating what constitutes 'women's work':

I have been ambitious since I was young ... I would not like to be a teacher who teaches at the school ... I like to have a higher status. I like to go out in the community and listen to people ... I would like to be an English translator.

A 19-year-old Syrian young woman, on the other hand, explained that Jordanian law will prevent her from realising her goals: *'I would like to specialise in the field of medicine, I want medicine, but it's not allowed for Syrians here in Jordan.'* Although a few out-of-school females reported wanting to learn to sew, *'since I am a girl, this is all I can do other than pick vegetables'* (16-year-old Syrian girl), most aspired to one particular kind of skilled work: beautician. A 20-year-old Turkmen young woman, when asked what she would like to be doing in five years, enthusiastically replied: *'I wish to open a salon! I love clothes and make-up and hair and these things.'*

With exceptions (some of which involve professional football and many of which involve engineering), the occupational aspirations of boys and young men are lower than those of girls and women, primarily because they are more rooted in expectations that males contribute, even while young, to household finances. A 17-year-old Bani

Murra boy, when asked what he would like to be doing in five years, replied, *'I will work, what else will I do?'* A Syrian boy the same age agreed that work itself (rather than a specific type of work) is the critical goal: *'When I turn 18, I will go to work, it is compulsory ... I will become an adult young man and I have to work in order to spend on the house. The number of family members is large, and we need a lot of expenses.'* Boys and young men who aspired to skilled work often reported that they wanted to work alongside their father and uncles, doing (for example) carpentry, laying tiles, or fixing cars – all relatively stable work that can keep families housed and fed. Boys and young men who aspired to professional work often reported that this too is shaped by their father. For example, a 15-year-old Syrian boy explained that he wants to be a teacher so that his life will be easier than his father's, saying, *'Why do I want to be a teacher? For my future, as I saw my father and how he suffered and did not study.'*

Most boys and young men, and their caregivers, are acutely aware that aspirations are externally bounded. Labour market realities shape what many boys (and their caregivers) want for the future. A Bani Murra father reported that he is encouraging his son to abandon formal education and instead pursue vocational training, because there are too few professional jobs available: *'I advised him to take vocational subject ... so that you will be able to live on that in the future ... During the current times, the ones who have finished their university education are sitting idle at home.'* The real and opportunity costs of education shape other young males' aspirations. Not only are school fees (e.g. for tutorial support and tuition) higher than many households can afford (especially refugee households), but many boys and young men cannot afford to stop earning (given their role as breadwinner) for long enough to up-skill. A 21-year-old Syrian young man explained that university education is possible only for those whose exam scores qualify them for a scholarship: *'The one who doesn't have*

a scholarship cannot study on his own expenses because it is costly.’ For Syrian and Palestinian refugees alike, the limits are also legal. A 16-year-old Syrian boy noted that while he would love to study engineering, this is not possible for Syrians: *‘One cannot become an engineer or anything ... There is no future.’*

Qualitative research is in line with survey findings, in that many young people believe they must migrate in order to realise their aspirations. A 19-year-old Jordanian young man explained that he wishes to migrate to Europe because there are no jobs in Jordan: *‘I don’t see my future in Jordan ... There are some people who are waiting 12 years for a job.’* Syrian young people, many of whom have relatives and friends who have settled in countries across the world, are less specific. Most are willing to go anywhere, just to get out of Jordan and have the opportunity to pursue the educational trajectories that will make it feasible to take up the occupation of their choice. A 15-year-old Syrian boy stated, *‘I am not specific ... Any country ... If a person travels to another country he may find a better education ... He would work as a doctor.’* A 20-year-old Syrian young woman, who wants to complete secondary school and have a career of her own, agreed: *‘I really want to emigrate ... For example, to Canada, uh, Germany, Australia ... to countries like that ... To any foreign country. The only important thing is that I emigrate.’*

Access to education and training

As noted in the companion report on education and learning (Presler-Marshall et al., 2023), of adolescents in the younger cohort, only 77% were enrolled in school at midline (see Figure 9). Girls (81%) were significantly more likely to be enrolled than boys (72%); Jordanians (96%) were significantly more likely to be enrolled than Palestinians (86%) or Syrians (71%); and Syrians in host communities (80%) were more likely to be enrolled than those who had ever lived in camps (71%) or informal tented settlements (30%). Aggregate gender differences are driven by refugees in host communities and UNHCR camps.

Enrolment rates are far lower for older cohort young people, partly because their age means they are no longer eligible for free education. In addition, many young adult Syrians were pushed out of education years ago by the conflict and displacement. At midline, only 20% were pursuing formal education (see Figure 10). In line with national-level figures, at midline, young women were significantly more likely to be enrolled than young men (23% versus 17%), despite girls’ greater odds of marriage and the fact that marriage effectively ends girls’ access to education. Unsurprisingly, given that Jordanians pay the lowest university fees, they were far more likely (37%) to be enrolled than Palestinians (19%) or Syrians (17%). In contrast with younger cohort adolescents, we found no large differences in enrolment rates between Syrians

Figure 9: Proportion of adolescents enrolled in school

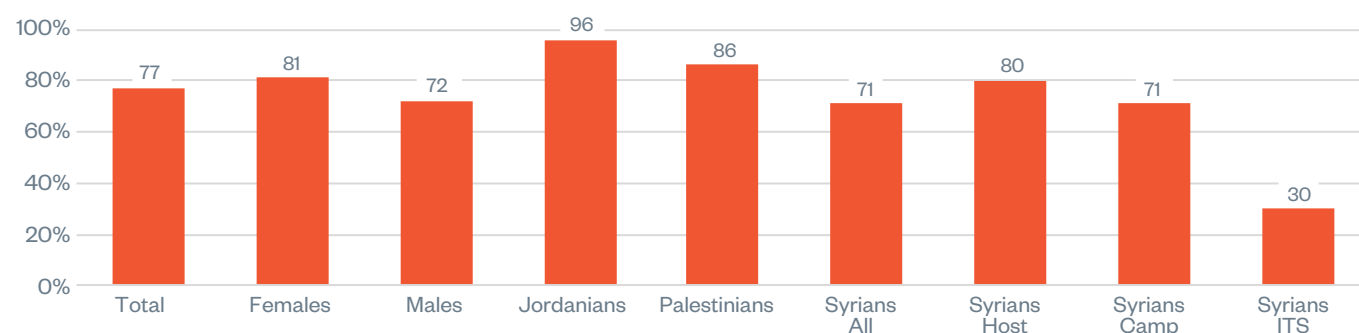
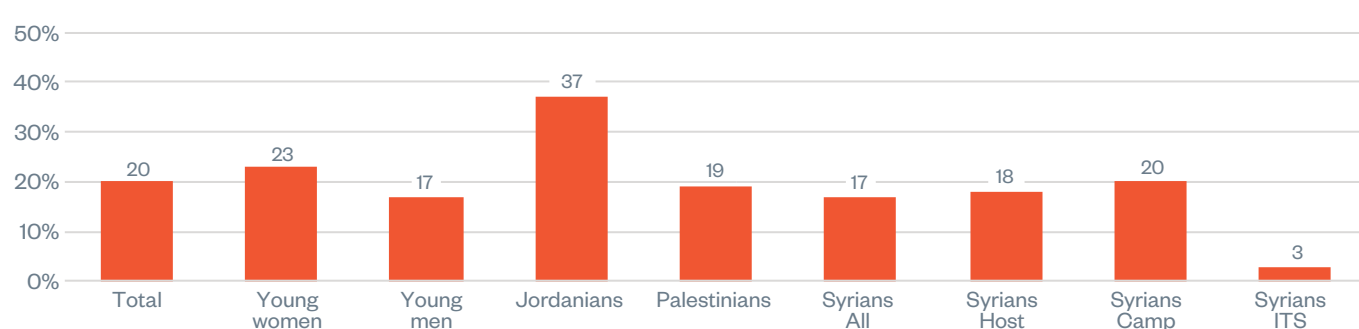


Figure 10: Proportion of young adults enrolled in school



living in host communities (18%) and those in formal camps (20%); however, those who had ever lived in an informal tented settlement were least likely to be enrolled (3%). As with the younger cohort, the gender gap in midline enrolment is largest among Syrians who live in a formal camp: 25% of young women and 16% of young men were enrolled at midline.

Of young people aged 15 and older, nearly half (45%) – with no gender differences – had ever taken a skills-building course aimed at supporting employment (Figure 11). Computer classes (22%) were the most common, followed by courses in English (17%), hairdressing (11%) and tailoring (6%). Despite not being reflected in their occupational aspirations (see Figures 4 and 6), location differences in access to skills training were highly significant; Syrians living in formal camps (72%) had much better access to skills-building courses than Jordanians (36%), Palestinians (41%), and Syrians living in host communities (39%) or informal tented settlements (21%).

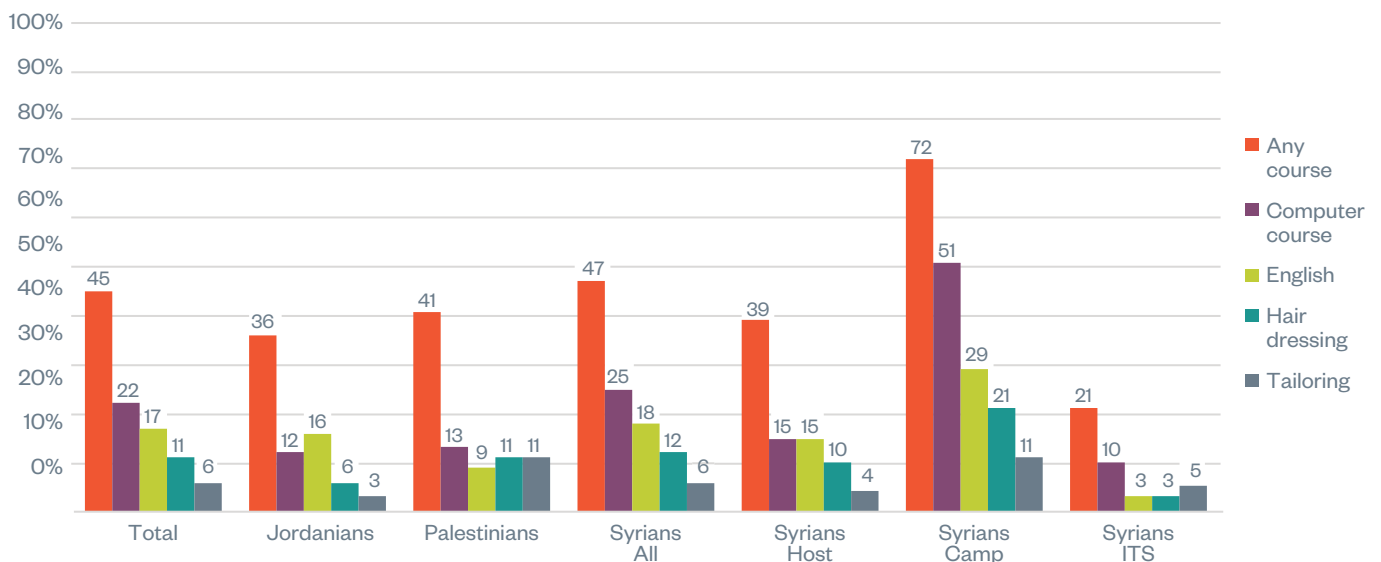
Qualitative research explains and extends the survey findings, by highlighting how gender norms and household poverty interact to shape young people's access to education. Males' disadvantage vis-à-vis females is primarily shaped by three factors, two of which are – at first glance – contradictory. These include: boys' involvement in child labour, which is driven both by household poverty and gender norms that position males as breadwinners; high youth unemployment, especially among the most educated young men; and education that is of poor quality and often involves violent discipline, which leaves

boys even less interested in schooling. All these factors disproportionately impact refugee boys.

Boys' involvement in paid work is the largest barrier to their educational access. A key informant reported that boys begin leaving school for work in early adolescence: *'Boys drop out at an earlier age than girls ... You find them after the 5th, 6th and 7th grades. Boys started dropping out because they could work.'* Syrian boys are the most likely to leave school because they are contributing to household income, due to Syrian adults' particularly restricted access to the labour market. A 16-year-old out-of-school Syrian boy reported that he had dropped out, after a year of part-time attendance, because as a male, it was his responsibility to support his family: *'I am a young man ... I want to complete my studies, but there is a problem, which means that I have to attend one or two days a week ... I want to help my family, there is no one to work for them.'* Palestinian boys often reported feeling similar pressure to earn. A 15-year-old stated: *'The situation here at the house ... is not helpful. There was no money. We, as guys, grew up and it is not right that we stay unemployed.'*

Young males' school enrolment, like their educational aspirations, is also shaped by labour market realities. Many boys leave school because they and their family see little point in investing in education given longer-term limits on access to well-paid formal employment. Although this is true even for Jordanian boys, because the formal labour market is not growing as fast as the population, it is especially the case for refugee boys, who are barred from many occupations. A Palestinian father explained:

Figure 11: Proportion of young people aged 15 or older who had ever taken a skills-training course aimed at supporting employment



'Look around, there are those who have finished university education and college, yet all of them are unemployed.' Palestinian boys are the most likely to drop out of school because they see no value to education. A Palestinian mother reported: *'My son ... wants to join as a lawyer ... but there are no jobs ... He will be preparing tea and coffee over there, just like a clerk.'*

Boys' enrolment – and particularly refugee boys' enrolment – is also shaped by the poor-quality and violent education that is all too often delivered by the boys-only schools that boys must attend starting in 4th grade. A 14-year-old Jordanian boy noted that poor-quality education leads boys to disengage from learning and then to drop out. He said, *'Boys leave school in 7th grade because they are bored.'* A Syrian mother reported that her son dropped out of school in 6th grade because he was still completely illiterate. She explained, *'My son was supposed to be in 8th grade but he dropped out of school, he doesn't know how to write a single word.'* A Palestinian father added that teacher violence also pushes boys out of school: *'I have a son in 6th grade and he hates school because of his teacher ... He quit the school completely.'*

Although girls and young women have better access to education than boys and young men, gender norms – and their intersection with household poverty – also shape females' enrolment. As with boys, this is particularly the case for girls from refugee and Turkmen and Bani Murra

communities, which tend to be both more conservative and poorer. For some girls, early adolescence marks the end of their education, because marriage and motherhood are seen as more important than schooling. A 15-year-old Palestinian girl stated that in her family, girls are not allowed to attend school once their body begins to mature: *'Once a girl grows up ... she is not allowed to complete her education ... My cousin left school because of this.'* Respondents observed that prohibitions on girls' schooling are generally aimed at protecting girls from sexual harassment and community gossip, which might damage their 'honour' and marriage prospects. The mother of a 15-year-old Syrian girl admitted that she made her daughter leave school because the girl had been bold enough to chastise a young man who approached her on the street: *'She said that he called her and stopped. I told her that it is prohibited for her to talk or stop for anyone ... I am not ready to lose my daughter like this. She is all that I have in my life.'*

Household poverty interacts with gender norms to further reduce females' access to education. In some cases, girls drop out because they – or their caregivers – are embarrassed that they cannot afford new uniforms, school bags and school supplies. A Bani Murra mother noted that her daughter refuses to attend school when she feels at risk of being bullied for dressing shabbily. She stated, *'I swear by Allah, my daughter didn't go to school*



Two Jordanian boys, aged 13 and 16, working in the streets © Marcel Saleh/GAGE 2024

yesterday just because her trousers were torn.' A Syrian father reported that he made his daughter leave school at age 13 because he was ashamed: *'I stopped her from studying ... I spoke with her ... "I am not able to buy for you, this means you go untidy to school in front of people"... I mean, this will not happen.'* More commonly, girls have to leave school because families are unable to afford the school transport that reduces girls' risk of sexual harassment. A Turkmen mother, when asked why her adolescent daughter was not enrolled in school, replied: *'My daughter cannot pay for the everyday transport as our financial situation isn't so strong.'*

Although poverty shapes adolescents' access to even basic education (starting in early adolescence for boys), young people's transitions into, through and out of secondary school are especially sensitive to the real costs of education. Respondents most often spoke of the extra tutorial support that is required in order to do well in secondary school, given the teaching quality deficits. A 15-year-old Syrian boy reported that it is not possible to do well in Jordanian secondary school unless one has outside tutoring: *'Anyone who wants to learn should go to private teachers. You need to pay if you want to learn.'* A UNICEF Makani key informant added that this often pushes the poorest students out of school, because their parents *'have no money to make private premiums.'*

Young people noted that with the Tawjihi (General Secondary Education Certificate Examination) costing 20 Jordanian dinars (JOD) to register and 10 JOD for each exam – already impossible for the poorest households – resitting exams is often out of the question. As a 20-year-old Syrian young woman, who married after failing to pass the Tawjihi, explained, *'I failed in three subjects. I did not re-study them. I mean, I didn't pay to retake the test. I did not pay for each subject.'* For girls, transport costs are an additional barrier at secondary school level, given that secondary schools are fewer and the distances to them greater (and, for Palestinian girls, this requires moving from in-camp UNRWA-run schools to out-of-camp government schools). A Syrian mother, whose adolescent daughters completed basic education and are now at home, explained, *'You have to have transport. Ok? My daughters are sitting idle, they have no schools. I don't have money to pay.'*

Access to post-secondary education is even more sensitive to the real costs involved, given that it entails higher tuition and transport costs than secondary education, especially for refugee adolescents. A 14-year-old Syrian boy reported that despite passing the Tawjihi, his sister is out of school because their family cannot afford to send her to university: *'My sister finished Tawjihi, but she is not able to pay the university fees.'* A Syrian mother added that scholarships⁷ are provided only to the highest



A 22-year-old Palestinian man with Down syndrome taking a training course in carpentry © Marcel Saleh/GAGE 2024

7 The DAFI (Albert Einstein German Academic Refugee Initiative) scholarship programme offers qualified refugee and returnee students the possibility to enrol in an undergraduate degree in their country of asylum or home country. See: <https://www.unhcr.org/us/what-we-do/build-better-futures/education/tertiary-education/dafi-tertiary-scholarship-programme>).



A 22-year-old Palestinian woman taking a basket-weaving course © Maroel Saleh/GAGE 2024

scorers: *'This scholarship comes for two nationalities, Syrians and Palestinians, but they don't take anyone other than the highest scorers – only 90% and above.'* Young people also noted that scholarships rarely include transport costs (which can be expensive depending on the distances involved), and that some scholarships have repayment clauses that threaten to trap families in debt. A 21-year-old Syrian young woman explained, of her brother: *My brother goes to the university ... One semester costs 5,000 JOD, we have 5 JOD out of those 5,000 ... They gave him a scholarship for 2.5 years ... One of the conditions was that he finishes the course, and that if he quits, he has to pay 20,000 JOD ... because he has taken someone else's chance.*

Participants in qualitative research reported attending a wide variety of skills-training courses, including not only on computers, English and hairdressing, but also on sewing, cooking and driving. Many of these courses were provided at UNICEF-funded Makani centres; and most were provided by NGOs. It was rare for young people to report enrolment in formal technical and vocational education and training (TVET) courses, despite provisioning by the Jordanian government. A 20-year-old Syrian young man reported that skills courses are readily available, *'They have the ICDL [International Computer Driving Licence] course and courses for computers. Sewing and haircutting courses and any course you want to do; you will find it there.'* A Syrian mother stated that courses are available regardless of gender and nationality, and are heavily publicised:

You can register for stitching/sewing, repair ... skill training like, heating and cooling and maintenance, for

girls and boys both. ... It is posted on the Facebook and news pages, everywhere ... At first it was for Syrians but now it is for Syrians and Jordanians.

A Makani key informant noted that many NGOs provide iterative training, with individuals in the second level and above provided with a stipend for participation:

Many of the organisations stressed upon teaching crafts like carpentry, ironwork, haircutting and so ... They were even paying cash, like a salary, in the second stage, it was a very low amount but just to encourage this category of young people to complete their training, so that they can be productive in their life, so that they will have a job.

A Palestinian father added that some courses even provide graduates with the equipment they need to translate training into work. He stated, *'They ran projects in the camp ... They did sewing/stitching projects for the girls and gave the girls sewing machines.'*

Respondents, especially in host communities, reported that there are barriers to uptake of skills-training courses. For boys and young men, barriers are primarily related to age (with those under 18 often denied access in order to encourage school enrolment) – and cost. A 16-year-old Syrian boy recalled being denied a place on a barbering course because he is too young to legally work: *'I didn't join the haircutting course ... I went to apply there and they said I will have to come back next year, due to my age.'* A Syrian father, who applied for a place on the same course for his 19-year-old son, added that his son was unable to join because the family could not afford the required tools:

'It costs about 400 JOD.' For girls and young women, restrictive gender norms amplify other barriers to training. A 20-year-old Syrian young woman reported that it took months to convince her father to allow her to take a sewing course – and that it remains unclear whether she will be allowed to complete the fieldwork component, as the best option – working in a garment factory – is not seen as acceptable:

I told my father that I want to register in this institute, I can no longer stay at home, as the pressures are increasing with every passing moment ... My mother tried with him too and he agreed. He said as long as that girl, my friend (she is from our building), is with me, it is fine. He said that I can go and come back with the girl, that's okay, but if the girl is absent, he will accompany me, drop me and pick me up, while returning ... I have to go for fieldwork. My supervisor gave me two options, sewing in the market or going to the factories ... When I came and informed my family about it, my father refused. He said that going and returning from Irbid by transport is a difficult matter. And the working hours of the factory are long. He said it is combined, with different nationalities over there ... I thought that it would be better to work with a female tailor.

Although respondents reported that stipends incentivise participation – because young people are delighted to be earning an income – they often noted that skills-training courses are not well linked to longer-term paid work. A Syrian mother reported of her young adult daughters, both of whom are being paid to learn to sew: 'My two daughters are happy about it ... They started earning

money through it.' A Syrian father noted that many of the NGO courses, especially those aimed at females, appear to prioritise keeping girls busy rather than helping them earn an income. He stated, 'There is a CARE organisation that teaches something useless ... like pottery or how do I make a flower?' Several young men, however, added that even when courses appear practical, they often do not result in work. A 19-year-old Syrian young man reported of his mobile phone repair course: 'I finished the training ... the teaching method and the course as a whole were good ... I went to look for a job and no one accepted to hire me ... Reality is bitter.' A 20-year-old Jordanian young man reported the same of his pastry course, saying that, 'The duration of the course was a year, in which I learned how to make all kinds of sweets and pastries. I benefited from this course a lot ... After the course ended, I tried to look for a job, but I was not successful in that.'

Boys and young men noted that many of the most useful skills – in terms of income potential – are learned on the job, from employers willing to exploit children who ought to be in school. A 19-year-old Palestinian young man explained that: 'Most people who live in the camp are self-employed ... a person leaves school in the 7th grade ... They go to a garage, spend four or five years there, and then the person becomes skilled and professional.'

A Syrian young man the same age agreed, stating that:

When you want to learn a new profession, you have to go by yourself, you can go to a mechanic, for example, and work for him to learn. I mean, you work as a worker, so you start learning to unscrew a certain piece or fix another ... This way you'll learn and turn from a worker to a mechanic.



A 21-year-old Jordanian tutor giving a private lesson © Marcel Saleh/GAGE 2024

Engagement with paid work

The midline survey found that just over one-fifth (22%) of adolescents had worked for pay in the past year, with a smaller percentage (14%) having worked for pay in the past week (See Figure 12). Unsurprisingly, given that Jordan has one of the world's lowest rates of female labour force participation, boys were far more likely than girls to have worked for pay both in the past year (39% versus 7%) and in the past week (25% versus 5%). The gender gap in paid work is largest among Jordanians and Syrians living in host communities (where only 1% of girls reported having had paid work in the past week) but non-existent in informal tented settlements (where whole families labour together in the fields), with one-quarter of girls and boys having worked for pay in the past week. Syrian adolescents (25%) are more likely to have worked for pay in the past year

(and week) than Jordanians (15%) and Palestinians (17%), because households are more financially stressed. Syrian adolescents living in informal tented settlements, where household poverty is deepest and access to education is most limited, are the most likely to have worked for pay in the past year (36%) and past week (27%).

Of the one-fifth of adolescents who reported working for pay in the past year, the median number of hours worked in the past week was 10 (see Figure 13). Girls and boys reported working a similar number of hours (10 hours); however, Syrians (12.5 hours), especially those in camps (18 hours) and informal tented settlements (16 hours), worked far more hours in the past week than Jordanians (4.5 hours) and Palestinians (0).⁸ Looking only at the adolescents who reported working any hours in the past week (i.e. excluding those who have worked in the past year but not in the past

Figure 12: Proportion of adolescents who have worked for pay

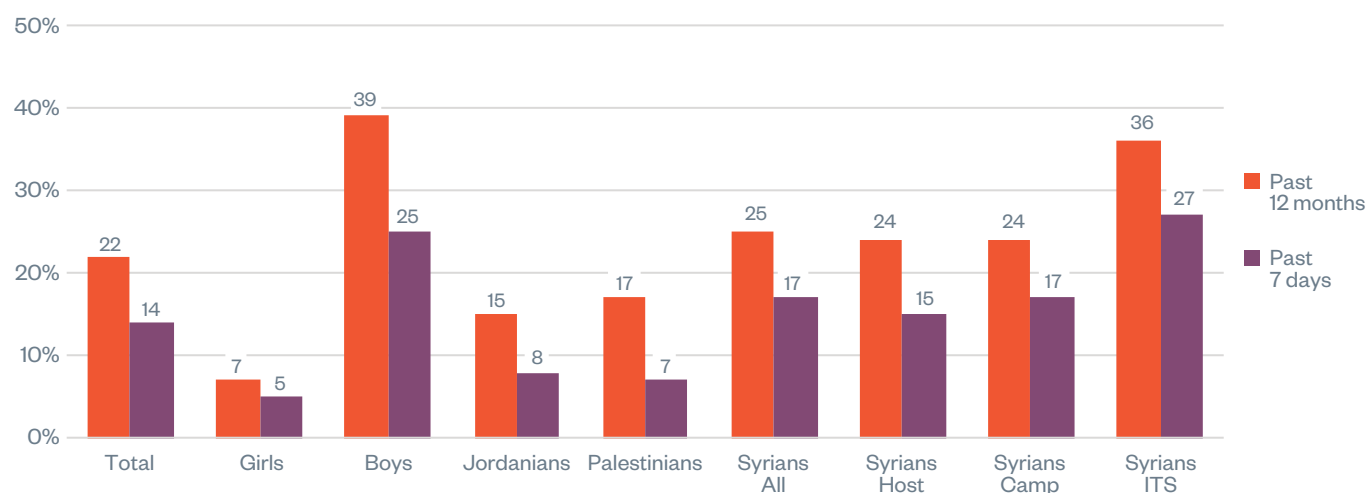
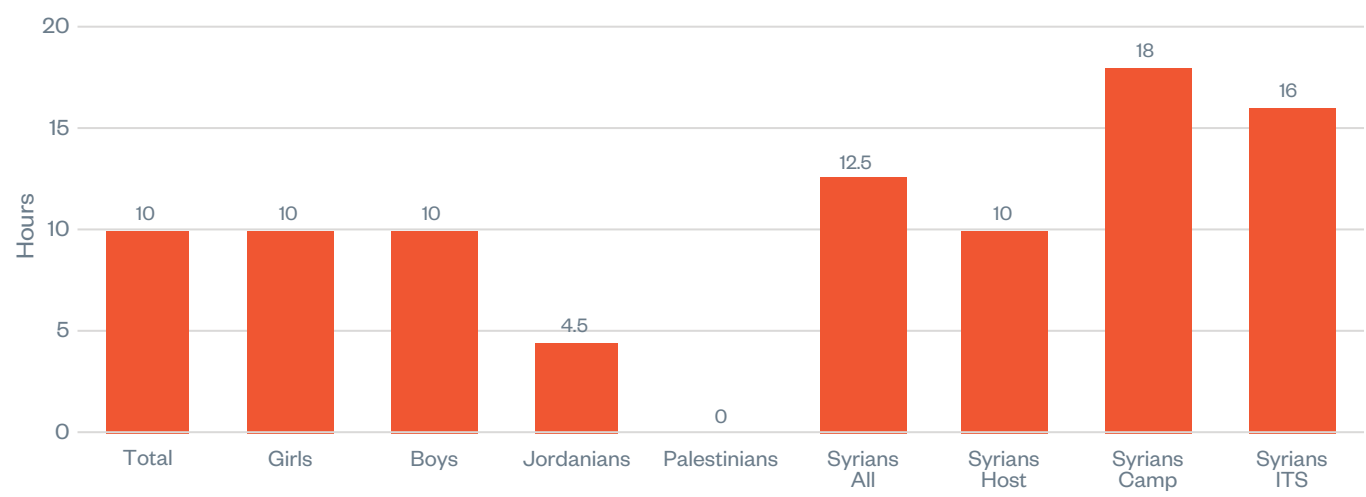


Figure 13: Median hours worked in the past week, of adolescents reporting any paid work in the past 12 months



⁸ Of the 31 Palestinians who reported having had paid work in the past 12 months, the majority reported working no hours in the past week.

week), the median number of hours worked was much higher (35 hours). Syrian boys living in camps worked the highest number of hours in the past week (42 hours).

In aggregate, of the adolescent boys who reported working for pay in the past week, wage work (43%) was more common than sales of goods or services (27%) or agricultural labour (26%). That said, a majority of working adolescents⁹ in informal tented settlements (76%) and a majority of working boys in formal camps (54%) were engaged in agricultural labour. Suggesting that household poverty drives adolescents engagement with paid work, of boys who have worked in the past week, only 30% were able to keep any of their own wages. Of girls who have worked in the past week, only 19% kept any of their earnings.

Unsurprisingly, young adults were more likely to have worked for pay in the past week and past year than adolescents. This was especially the case for young men,

66% of whom had worked in the past year and 51% of whom had worked in the past week (see Figure 14). As was the case with adolescents, Syrians were more likely to have recently worked for pay than Jordanians and Palestinians (41% versus 29% and 30% in the past year, respectively), with Syrians in informal tented settlements the most likely to have worked for pay (55%).

Of the two-fifths of young adults who reported having worked for pay in the past year, the median number of hours worked in the past week was 29 (see Figure 15). Young men (35 hours) worked far more hours than young women (6); and Syrians (30), especially those living in camps (36), worked far more hours than Jordanians (20 hours) (there were too few Palestinians to report). As was the case with adolescents, the median number of hours worked in the past week climbs when excluding the young adults who have worked in the past year but not in the

Figure 14: Proportion of young adults who have worked for pay

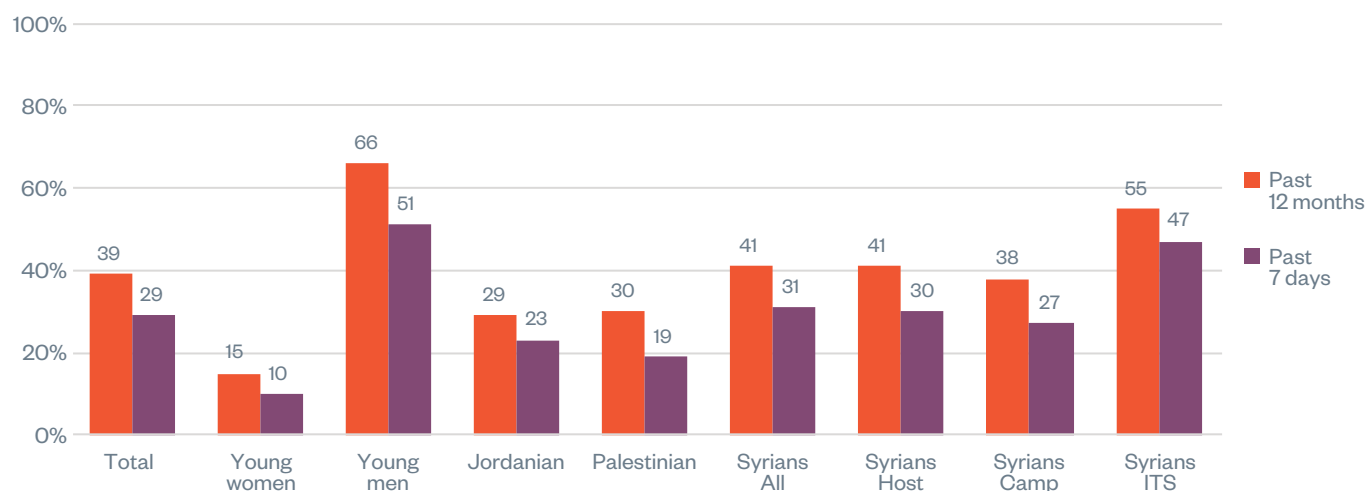
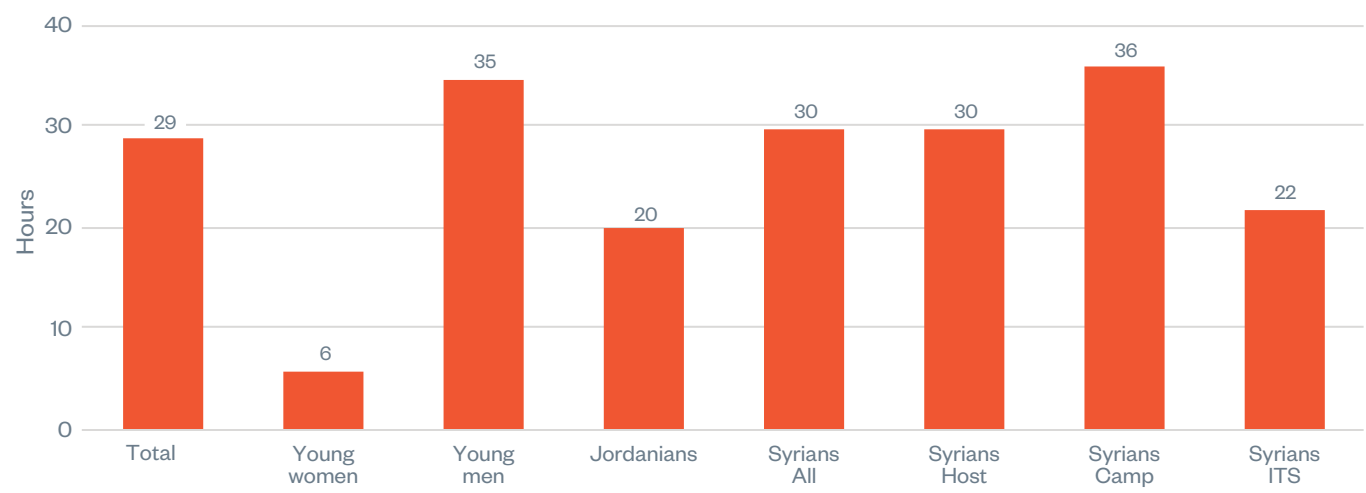


Figure 15: Median hours worked in the past week, of young adults reporting any paid work in the past 12 months



9 Because the number of adolescents living in ITS and working for pay is small, it is not possible to disaggregate boys from girls.

past week. Looking only at young adults who report having worked any hours in the past week, the median number of hours worked is 48. Syrian young men living in camps worked the most hours in the past week (60).

Of the young men who had worked for pay in the past week, 52% engaged in wage work in non-agricultural sectors. The remainder sold goods or services (24%) or worked in agriculture (21%). The exception was young men in informal tented settlements, most of whom (81%) were engaged in agricultural labour. Over one-quarter of Syrian young men living in formal camps (27%) also engaged in agricultural work. Young working men were unlikely to keep any of their own wages. Indeed, young men were less likely to keep any of their own wages than adolescent boys. Of the young men who had worked for pay in the past week, only 20% kept any of their own wages, with Jordanian young men (35%) far more likely to have done so than Syrian young men (17%).

Shaping females' access to paid work, the midline survey found that nearly half (45%) of young people do not fully agree that women ought to have the same access to work outside the home as men (see Figure 16). There were significant gender and nationality differences, with males less supportive of women's work outside the home than

females, and refugees less supportive of women's work outside the home than Jordanians. Palestinian males were the least likely to support women's work, with 63% not agreeing that women should have equal access to work outside the home.

Girls' and young women's more limited engagement in paid work does not mean that they are not working. Females are disproportionately responsible for the unpaid work of running a home. Among adolescents, girls spend an average of an hour a day more on chores than boys (2.7 hours versus 1.7 hours) (see Figure 17). Among young adults, young women – many of whom are married and have young children – spend more than twice as much time as young men doing household chores (3.4 hours versus 1.5 hours).

In qualitative interviews, respondents reported that most boys and young men engage in daily wage labour. Some young males work for others, picking or loading vegetables, carrying loads in markets, doing construction, or in shops. Other young males, especially Bani Murra and Palestinian boys, work for themselves, collecting scrap or hawking goods on the street. A Jordanian mother noted that in many families, young people work with their brothers and older male relatives. Pointing to her two sons, she

Figure 16: Proportion of young people (adolescents and young adults) who do not fully agree that women should have equal access to work outside the home

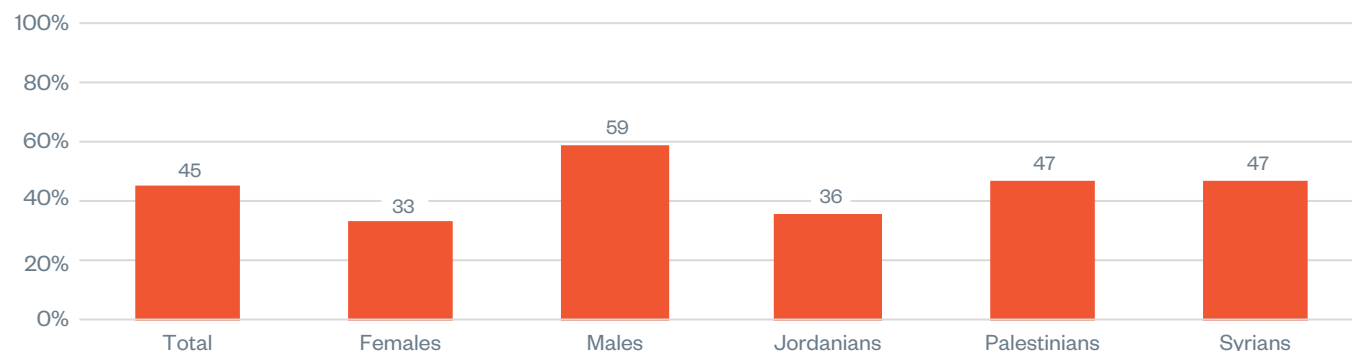
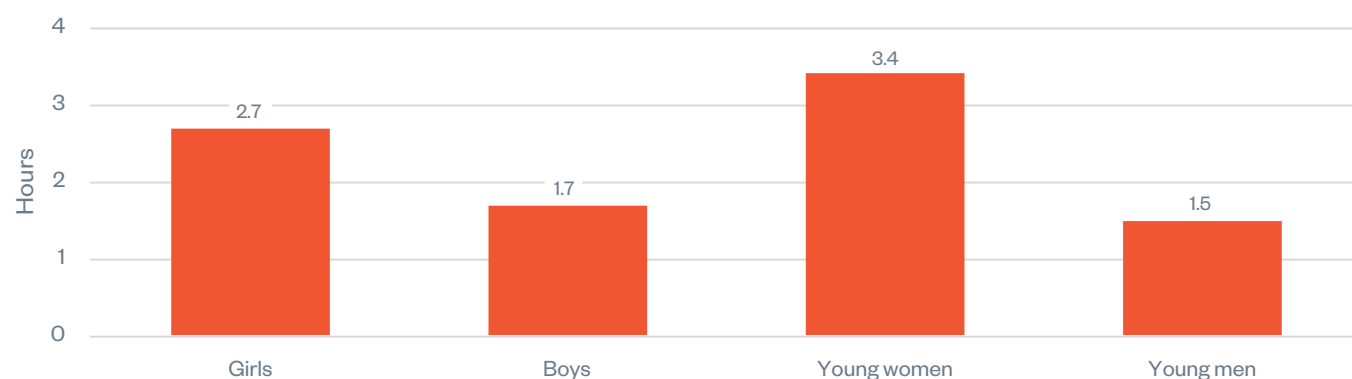


Figure 17: Mean daily hours spent on household chores





A 19-year-old Jordanian working in a restaurant © Marcel Saleh/GAGE 2024

stated: *'That one builds walls and that one paints behind him.'* An 18-year-old Palestinian young man reported that the same is true in his community, because this is how boys and young men learn skills: *'I am learning tiling with my uncle.'*

As noted earlier, many boys begin working in early adolescence. Some work to acquire their own pocket money, which parents disproportionately dole out to daughters and not sons. A 14-year-old Palestinian boy, who has been earning for five years, explained that he covers his own expenses so that his mother does not have to: *'I work alone and do not take money from my mother ... I was 10 years old, collecting junk on my own and making allowances on my own.'* A 15-year-old Syrian boy, whose mother recently told him to start earning his own pocket money and is now working in a local mall, noted that he feels proud that he is seen as a man, not a child: *'I have to take care of myself... To buy clothes and money to go out ... It's a wonderful feeling... I felt that my family knew that I had become a man and that I should rely on myself.'*

Young males also work to help households make ends meet. A Jordanian mother reported of her son's first job: *'My son was 13 years old, he used to bring stuff, and financially, we didn't have enough money, so he used to meet our needs ... He was a vegetable seller.'* A Syrian mother reported much the same, and added that her son, who was a top student, found expectations on his time to be overwhelming: *'I started telling him that it's ok and not to feel upset about it, but we were obliged to send him to work... I didn't have half a dinar to get bread... My eldest son was going to get a heart attack.'*

With exceptions, because it is not uncommon for young men to report working 12 hours or more a day, 7 days a week, as they try to keep their families afloat, respondents reported that most young males' work is intermittent. Some boys and young men work a few hours each day; others work seasonally, in line with the school holiday schedule or the harvest season. A 21-year-old Syrian young man explained, *'There is no permanent job. Sometimes I only work 1 or 2 days a week, and sometimes I don't work all week. Almost all young men are poorly paid.'* A 16-year-old Syrian boy recalled, *'I worked in the olive farm for 3 months. Me, my brother and father ... One dinar per hour.'* A 19-year-old Syrian young man, who works whatever small jobs he can find, said, *'I work 2 or 3 days a week only... The daily wage is that they give us one dinar for every hour.'* A Makani key informant noted that daily and hourly wages are depressed by migrant workers, noting that, *'Egyptian labour is less expensive than labour for other nationalities.'*

Syrian boys and young men, especially those living in camps, reported legal hurdles to accessing even intermittent work. In part, this is due to Jordanian child labour law: it is illegal for anyone under the age of 18 to engage in many types of work. A Bani Murra father, who later admitted that boys aged under 18 can be found working everywhere, first stated: *'In Jordan, there is no work for anyone below 18 years of age.'* However, the disproportionate burden borne by young Syrians is primarily related to their need for a work permit, which costs \$50 a year, and to their need for official permission to leave the camp. A 21-year-old Syrian young man, who lives in a camp and sneaks out to pick vegetables illegally, explained that employers understand that they can exploit

refugees who lack permits: *'I am against the law, I don't have ... a work permit ... This isn't work at all ... you have to work for 7 hours to get 6 dinars.'*

In line with survey findings, qualitative research found that girls and young women are unlikely to work for pay. A 15-year-old Syrian girl explained that this is due to gender norms, *'In terms of work, we girls do not work.'* A 20-year-old Palestinian young woman agreed, and added that while she would like to challenge expectations by having her own job, her father refuses: *'I wanted to work. Anything. But my father refused.'* A Turkmen father explained that a girl's place is in the home, supporting her mother, not working for pay: *'Girls sitting at home helping mothers with house chores, cooking, washing and cleaning.'* That said, a small minority of young women in the GAGE sample do have paid employment. Most reported work in beauty shops, a few hours per day, or making foodstuffs or sewing at home. A 17-year-old Palestinian girl who mends other people's clothes at home stated that her skills-training course has paid off, as *'sewing is a skill, you can work.'* A very few young women reported working in garment or food processing factories. A 21-year-old Syrian young woman, who reported experiencing significant hostility from her Jordanian co-workers, noted that outside of that, the working conditions at her garment factory were good: *'The work was very beautiful ... The salaries are excellent, the salaries are improving over time and we are getting an increase ... They provide us with lunch in the company, and they also pay us the transportation [costs].'* A 21-year-old Palestinian young woman with a vision impairment added that refugee

females, like their male peers, face legal restrictions on employment – restrictions that would be eliminated if they had citizenship: *'If I have Jordanian citizenship, I will get my rights like the rest of people, and I will also be able to work.'*

Young workers – especially refugee workers – primarily reported turning their wages over to their parents in order to support household needs. A 15-year-old Syrian boy explained, *'Whoever works spends it together for all.'* A 21-year-old Syrian young man, whose father requires his sons to hand over 2 JOD each day that they have work, reported that he actually hands over half of his earnings instead: *'I give half of the amount to my parents ... sometimes my father does not have money to buy food or drink ... sometimes he buys milk and diapers for my siblings.'* Whereas boys and young men sometimes keep back a portion of their earnings, primarily for snacks and cigarettes, none of the young women who reported working said that they kept any of their earnings. A 20-year-old Syrian young woman, whose mother returned a portion of her earnings to her as an allowance, said, *'All the salary I give to my mother, all the money I get I give to her.'*

Alongside narratives about young people's engagement with paid work were narratives about rampant youth unemployment and young people's inability to find decently paid, stable work. Indeed, as noted in the companion report on psychosocial well-being (Presler-Marshall et al., 2024), for young men, unemployment and underemployment are the most significant drivers of psychological distress. A 19-year-old Syrian young man explained that he is depressed even thinking about his future:



An 18-year-old Jordanian selling watches in the street © Marcel Saleh/GAGE 2024

I'm too tired to think of my ambitions ... Because you think of it and it doesn't happen, and the complete opposite happens, so I don't like to think of it. I live day-by-day. For example, I now sit in front of you, and you're interviewing me, I just think of today, and I don't think of the next day because God knows what might happen to me.

A Palestinian mother added that her son is suicidal over his lack of employment: *'I swear, he tells me every day ... There is no job, there is no need to live ... my son said, "I wish I was dead and released", and such things ... They ask, "why did you give birth to me?"'*

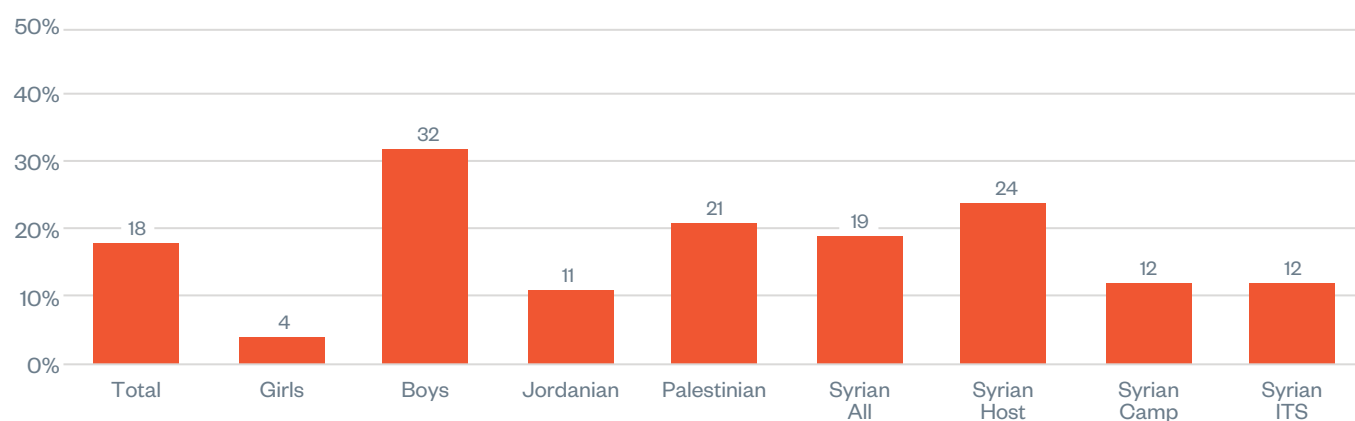
A Jordanian community key informant explained that there are simply not enough jobs to go around: *'There aren't job openings.'* A Bani Murra father added that finding any work, even as a street cleaner, requires personal connections, *'There are no jobs, they [young men] need connections even for the position of dustmen.'* For refugees, who are confined to only a few sectors of the labour market, work is even harder to find – which explains why most are working only intermittently. A 21-year-old Palestinian young man explained, *'Every time you look for work, they say to you "There is no chance! There is no chance!" ... Even if you work, you work for just 1 day or 2 days.'* Concerns about unemployment and underemployment were highest among Syrian young men living in formal camps, where labour markets are underdeveloped compared to host communities. A 21-year-old young man living in Zaatari camp, when asked how he spends his days, replied, *'We look for any work ... There isn't any in the camp.'* Indeed, several young married women reported that they had moved their family to a host community, despite the added cost of rent, in order to have better job opportunities. A 19-year-old young woman

explained her move: *'The situation in the camp was getting too difficult, there was no work, nothing.'*

With exceptions (primarily involving the young people taking part in formal training programmes), most efforts to find employment revolved around leveraging personal connections – or at least serendipitously benefiting from them. A 19-year-old Palestinian young man explained that his family helped him find construction work: *'Almost all my brothers and uncles are generally industrialists, plumbers, electricians and blacksmiths ... and that I have become.'* A 21-year-old Syrian young man recalled that happenstance landed him his first job: *'A guy came to my father and told him that he has to pick up olives and needs someone. My father told him that he has sons. Three of us went.'* Personal connections are also important to young women when looking for work. A 21-year-old Syrian young woman working at a food processing facility reported that her family had helped her find her job: *'My sister's husband's relatives work there, and they told me about this work.'* Notably, qualitative research found that some young men have given up on searching for work. Although they are unemployed and would like to work, the steady stream of rejections has made them disengage. A 23-year-old Syrian young man explained that he now waits for work to come to him: *'I don't search. But if anyone comes and tells me there is some job, I will go.'*

Survey findings support broader narratives about unemployment and underemployment. Of adolescent boys aged 15 and over, nearly a third (32%) – compared with just 4% of girls – had actively looked for work in the past year (see Figure 18). Nationality and location differences were also significant. Syrians living in host communities (24%) and Palestinians (21%) were more likely to have actively looked for work in the past year than Jordanians (11%) and Syrians living in camps and informal tented settlements

Figure 18: Proportion of adolescents who have actively searched for work in the past year



(12%). Of all groups of adolescents, Palestinian boys (44%) and Syrian boys living in host communities (41%) were the most likely to have actively looked for work in the past year.

The midline survey found that nearly two-thirds of young men (61%) and just over one-quarter of young women (26%) had actively looked for work in the past year (see Figure 19). Nationality and location differences were also significant, with Palestinian young adults (48%) especially likely to have searched for work, and Jordanian (36%) and Syrian young adults living in informal tented settlements (37%) the most unlikely to have searched for work (because the former are more likely to be enrolled in education and the latter already have paid work). Although the gender gap was large for all groups of young adults, it was smallest among Palestinians, because Palestinian young women (37%) were more likely to have looked for work in the past year than their Jordanian and Syrian peers.

When asked how they had searched for work, job searchers aged 15 and older responded differently, based on their gender and nationality (see Figure 20). Males were

most likely to go door-to-door (54%); females, who are subject to more mobility restrictions, were mostly likely to use social media (53%). Jordanians preferred social media (57%), Palestinians favoured asking friends and family (48%), and Syrians relied on going door-to-door (47%) – a strategy that was especially common in host communities (54%). It was rare (11%) for young job searchers to contact an employer.

When asked to identify the largest barrier to finding employment, the plurality of job searchers over the age of 15 identified a lack of jobs (see Figure 21). Boys and young men (49%) were significantly more likely to report this than girls and young women (40%). Boys and young men were also more likely than their female peers to report that their age is a hindrance to finding work (12% versus 6%) – though this is primarily because adolescent boys under the age of 18 are more likely to be searching for work than girls the same age. A small minority of males (11%) and females (15%) reported that they lack appropriate qualifications for work.

Figure 19: Proportion of young adults who have actively searched for work in the past year

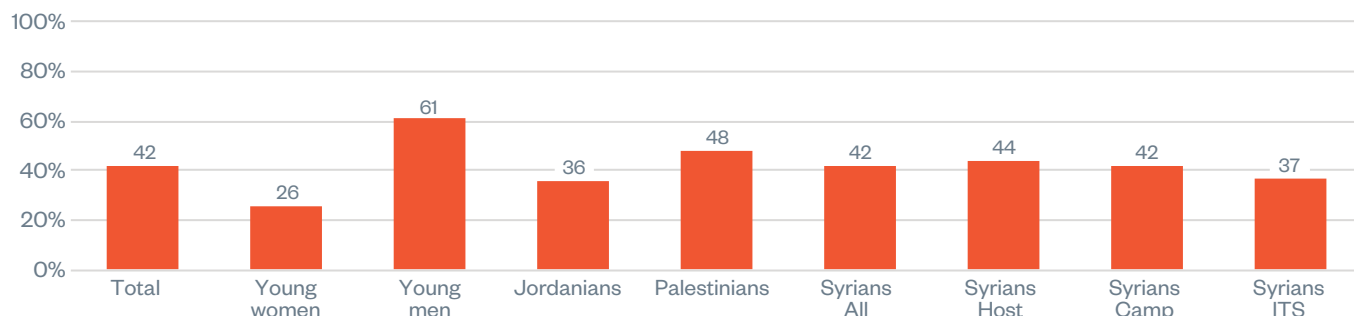


Figure 20: How young people aged 15 and older have searched for work

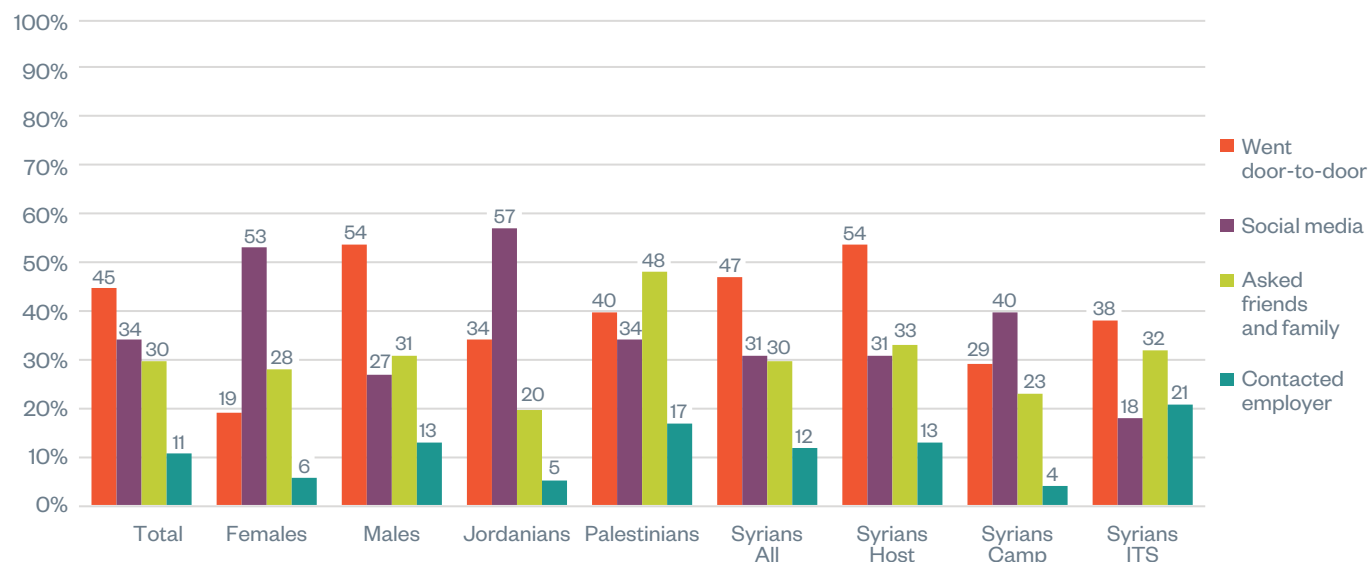
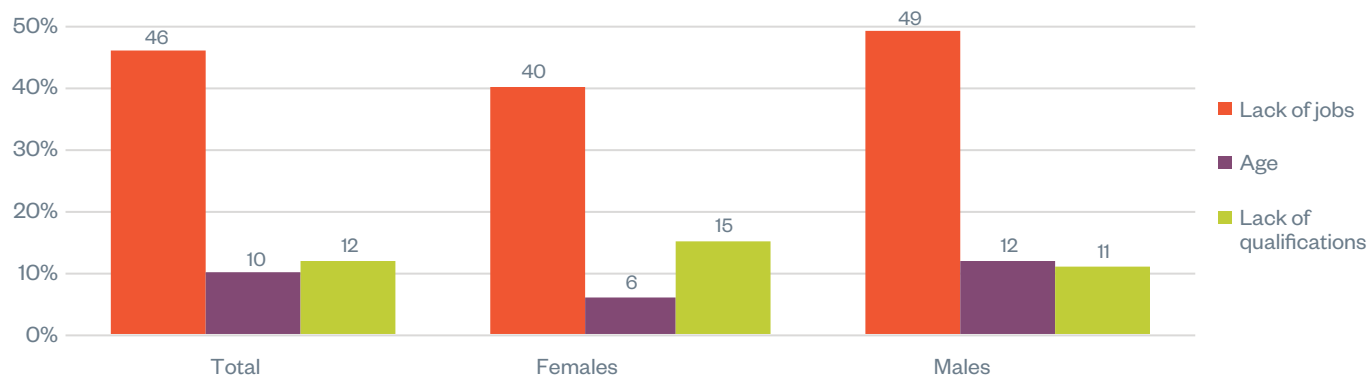


Figure 21: Biggest problem finding work, of young people over the age of 15



Decision-making over spending

Perhaps unsurprisingly given household poverty levels, the midline survey found that only one-fifth (20%) of adolescents had decided how to spend any money in the past year (see Figure 22). Boys were more likely to have decided spending than girls (23% versus 17%), presumably due to their greater chances of working for pay. The gender gap was largest among Palestinians, with 32% of boys and only 13% of girls having decided spending in the past year. Nationality and location differences were also significant, with Jordanian adolescents (34%) (whose households are, on average, better off) far more likely to have decided spending than Palestinians (21%) and Syrians (17%). Syrians living in camps (23%) were more likely to have decided spending than their peers living in host communities (14%) and informal tented settlements (12%). Interestingly, and

in line with the increased financial stress reported earlier, adolescents were a significant 4 percentage points less likely to have decided spending at midline than at baseline – with the largest falls seen for Syrian girls in host communities (9 percentage points) and informal tented settlements (8 percentage points), possibly related to their having become married between the two survey rounds.

Of the 20% of adolescents who had decided spending in the past year, most reported that the cash they spent was a gift (73%), rather than earned through work (30%) (see Figure 23). Girls were significantly more likely to report spending gifted cash than boys (94% versus 55%). They were accordingly significantly less likely to report spending earned cash than boys (9% versus 47%). Jordanian adolescents (82%) were more likely to report spending gifted cash than their Palestinian (75%) and Syrian (67%)

Figure 22: Proportion of adolescents who have decided how money was spent in the past year

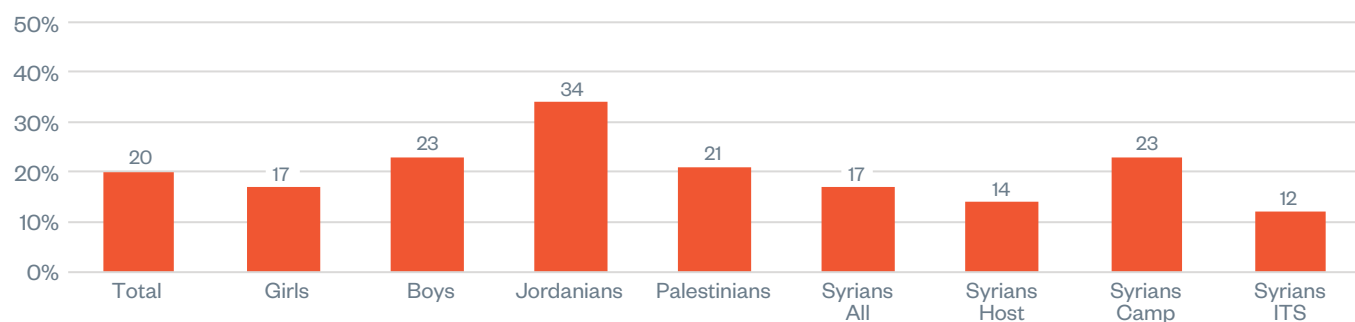
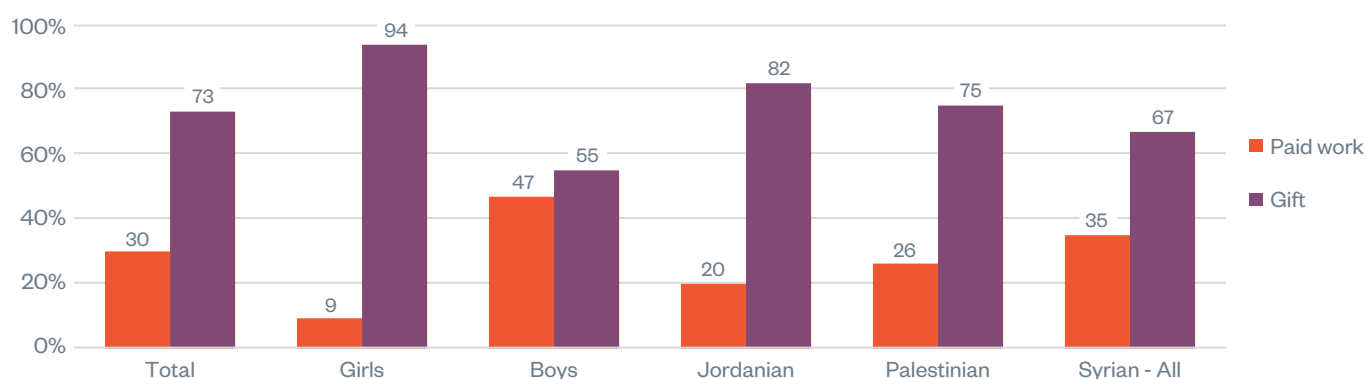


Figure 23: Source of money spent by adolescents



peers. Overall, Syrian boys were the most likely to report spending their own earnings (51%); Jordanians girls were the least likely (0%).

Young adults were also unlikely (25%) to have decided how money was spent in the past year, although young men (30%) were significantly more likely to have done so than young women (21%) (see Figure 24). Nationality and location differences were again significant, with Jordanians (32%) and Syrians in camps (31%) more likely to have spent cash in the past year than Palestinians (25%), Syrians in host communities (22%), and Syrians in informal tented settlements (15%). Since baseline, young adults' decision-making overspending is unchanged.

Of the one-quarter of young adults who had decided how to spend money in the past year, young men and young women reported acquiring their cash in different ways (see Figure 25). A large majority of young men (84%) reported that they had earned the cash they spent, whereas a large majority of young women (77%) reported that the cash had been a gift. Nationality differences were also significant and reflect engagement with paid work; Syrians were more likely to have earned their own cash than Jordanians (62% versus 49%). Syrian young men were the most likely to have spent their own earnings (83%). Too few Palestinian young adults reported controlling spending to report.

In qualitative interviews (and with the exception of married girls and young women, who reported spending

on jewellery and trousseaus), young people who reported spending cash reported spending only small sums – primarily on snacks (females and males), cigarettes (males), and personal care items (females). A 19-year-old Jordanian young man reported that he spends some of his earnings each week: *'I will have a cigarette with a juice or any drink.'* A 14-year-old Syrian girl added that she is allowed to make purchases when she accompanies her mother to the market: *'I bought, for instance, fruits.'* A few young people, disproportionately Jordanian and male, also reported purchasing a mobile phone. A 15-year-old Jordanian girl explained that she had bought her own phone: *'I bought a phone ... I saved money. And ordered it from...Facebook.'*

In line with survey findings, girls and young women spoke more often than boys and young men of money being gifted to them, sometimes in the context of Eid and other times as a regular allowance. A 16-year-old Syrian girl reported that her father has a system for making sure that she and her sisters have some access to cash: *'He got a piggy bank and puts all the change that he has in it ... He started saving the change and gives it to me and my sister. He understood that we are girls and we have many requirements.'* Although most females reported that monetary gifts are provided by their parents and other adult family members, several girls also reported that their older brothers give them pocket money. A 14-year-old

Figure 24: Proportion of young adults who have decided how money was spent in the past year

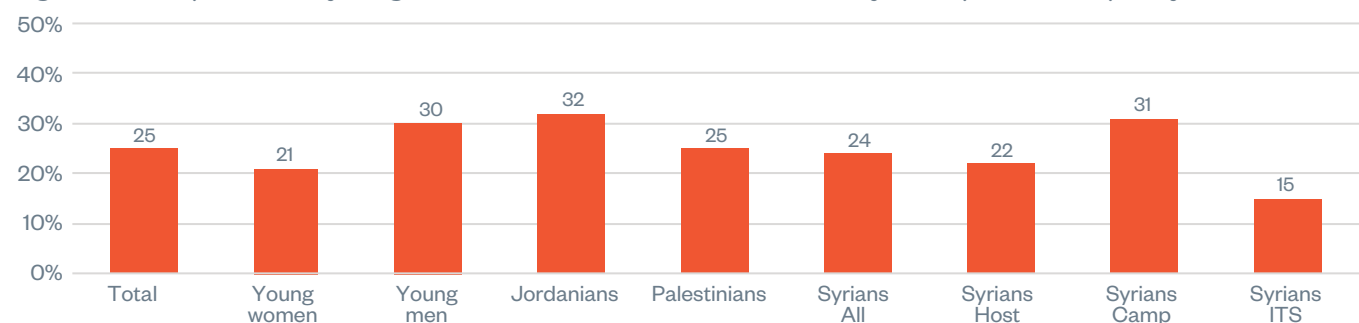
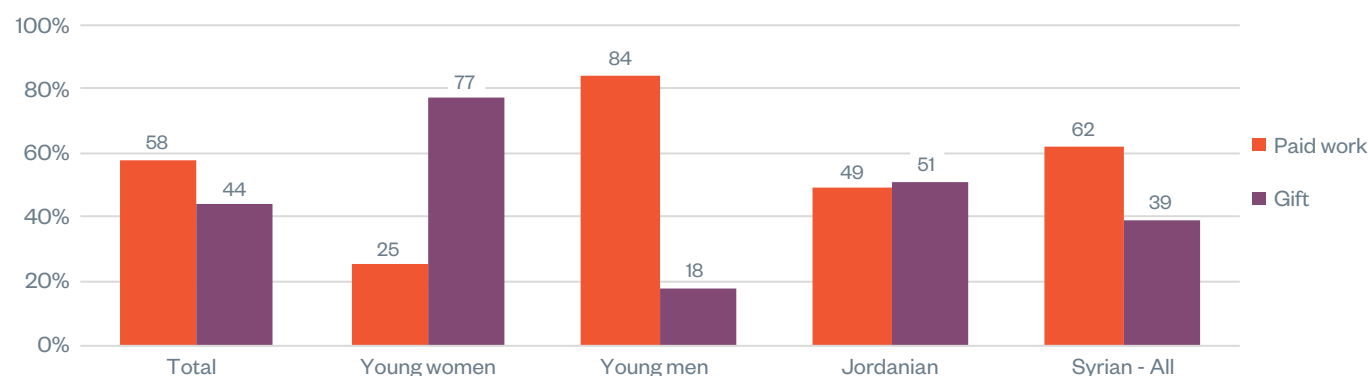


Figure 25: Source of money spent by young adults



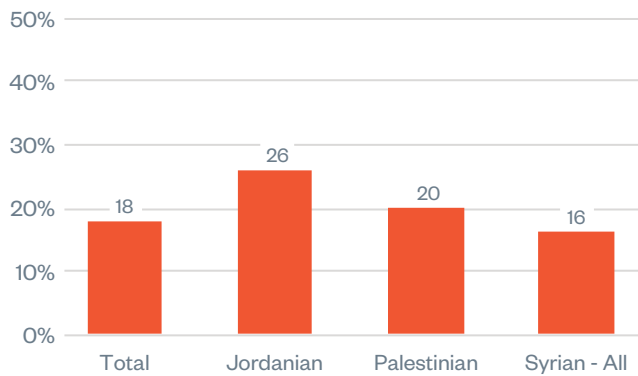
Palestinian girl explained, 'My brother comes and gives me 3 or 4 dinars ... he gives me money from his work wages.'

Young people and their caregivers agreed that it has become more difficult to afford pocket money for children in recent years, as households struggle to meet their basic needs. A 19-year-old Syrian young man explained, 'My pocket money decreased. 100 JOD used to get you a lot of things, now it gets nothing.' Respondents reported that households have tried to balance financial needs in different ways. A Syrian mother explained that she rotates which of her children get an allowance:

I have three school-going children. I give dinars to the three and each of them gets 5 cents, so they need a dinar and 5 cents. Today one of them won't get 5 cents. The one who didn't get today will get it tomorrow.

A 14-year-old Palestinian boy reported that because he no longer receives pocket money, he has given up buying food while out: 'I used to take my allowance, now instead of buying a sandwich, I get anything to the home.'

Figure 26: Proportion of young people (adolescents and young adults) who have personally saved any money in the past year



Opportunities to save and borrow

The midline survey found that a minority of young people (18%) had personally saved any money in the past year (see Figure 26). Gender and cohort differences were insignificant, but nationality was not. Jordanian young people (26%), whose households are generally better off, were more likely to have saved money than their Palestinian (20%) and Syrian (16%) peers.

While nearly one-fifth of young people reported having saved money in the past year, when asked if they had any savings for the future, a much smaller minority (4%) replied in the affirmative (see Figure 27). Of all groups, young women (8%) were the most likely to have savings. This is driven by the higher savings rate of married young women, many of whom have gold jewellery purchased at the time of marriage (11%).

Approximately one-quarter (23%) of young people reported that they could take out an informal loan, with significant differences by gender, age, and location (see Figure 28). Young adults reported better access to loans

Figure 27: Proportion of young people (adolescents and young adults) with any savings for the future

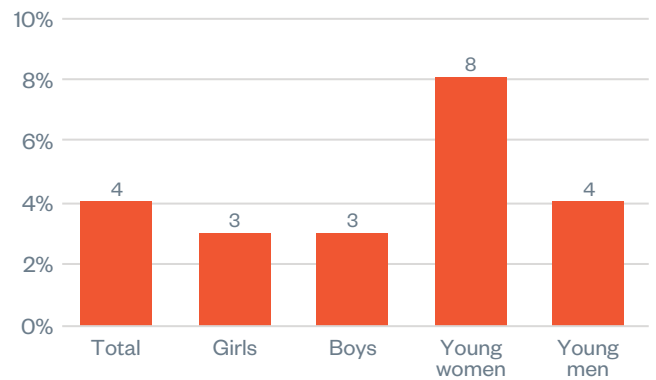
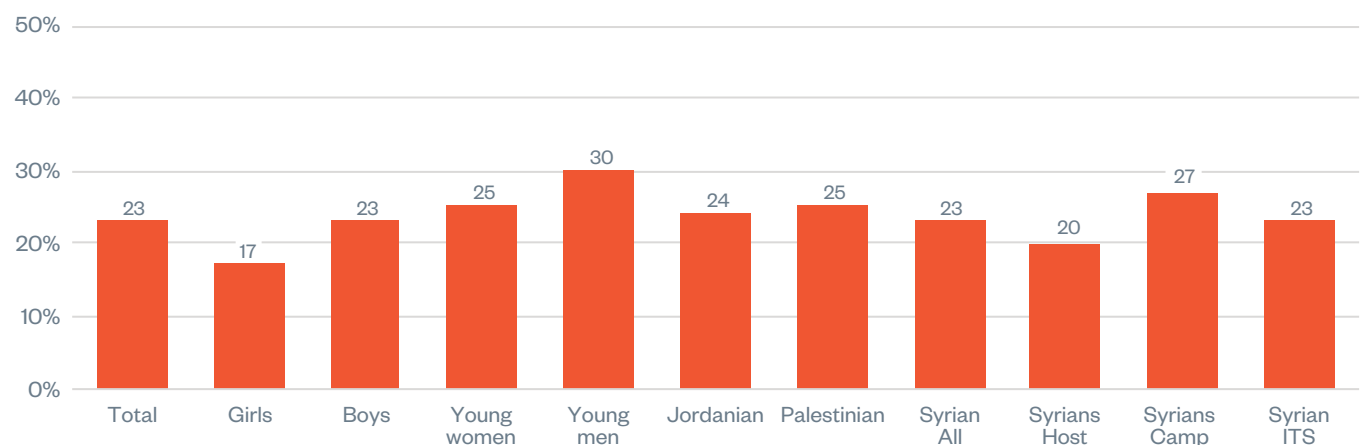


Figure 28: Proportion of young people (adolescents and young adults) able to take out an informal loan



than adolescents (27% versus 20%); males reported better access than females (26% versus 20%). Young men (30%) were the group most likely to report having access to an informal loan; adolescent girls reported the least access (17%). Although nationality differences were not significant, location differences were. Syrians in host communities (who, during qualitative research, were the most likely to report that they were already in debt) were less likely to be able to take out an informal loan than their peers living in formal camps (20% versus 27%).

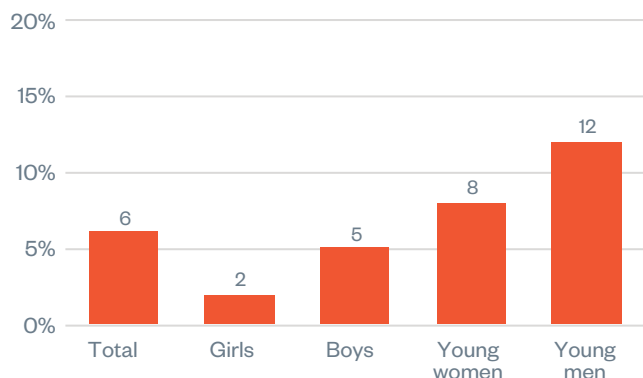
While nearly a quarter of young people reported that they could take out a loan, very few had done so. Of all young people surveyed, only 6% reported having taken out an informal loan (see Figure 29). Young men (12%) were the most likely to have done so; adolescent girls were least likely (2%). Nationality and location differences were insignificant.

In qualitative interviews, and in line with survey findings, most young people reported that they do not save money. A 21-year-old Syrian young man explained that his daily wages disappear every day: *'I do not save anything ... I take 7 dinar, 2 dinars for cigarettes and 5 dinars for the house.'* Outside of a few Jordanian young adults who reported having their own bank account, young people who do

manage to save do so informally. This is partly due to their age and partly due to Syrians' lack of access to formal financial tools. A 14-year-old Turkmen boy reported that he saves only a small amount at a time, but that he regularly saves every time he has access to cash: *'I have a box to save money, I put one or two dinars every time.'* A 15-year-old Syrian boy, who earns money packing tomatoes, reported that he is saving to buy himself a phone – and also saving for his family: *'First, I'd like to buy a mobile ... and the winter is coming, you need gas, you will not be able to pay for it ... Also, my young siblings need some stuff like chocolates and biscuits.'* A 22-year-old Jordanian young woman with a hearing impairment reported that she saves in a rotating group with others: *'I participated in a group for saving money. I will get the money in February.'*

Whereas adult respondents reported being overwhelmed by the number of people to whom they owed money, it was rare for young people to report having borrowed. A 15-year-old Palestinian boy, who is his household's primary breadwinner, recalled that during lockdowns he had taken out loans from his neighbours to buy food: *'I went through some times when I didn't have a dinar and used to borrow from people...'* A 23-year-old Syrian young woman reported that she and her husband had taken out loans to open a restaurant in the months immediately prior to the pandemic – and are still struggling to repay the debt: *'We started a restaurant ... but we went broke and we had too much debt due to that. We still have debt ... No one buys. That's why the restaurant failed ... I sold my belongings, like furniture.'* It was more common for young people to report that they could not access credit. A 21-year-old Syrian young man explained that he had been unable to launch his own shop because he could not get a loan: *'I tried to open a shop in the market, but I couldn't ... I told him [my neighbour] to lend me money and when I get to work, I will pay him back. He didn't agree.'*

Figure 29: Proportion of young people (adolescents and young adults) who have ever taken out a loan



Conclusions and implications for policy and programming

GAGE midline research suggests that if the Government of Jordan and its development partners are to foster refugee self-reliance and deliver on commitments to provide equitable access to decent work – ultimately reducing poverty – it will be necessary to provide more and better support to young people as they move through adolescence and into young adulthood. Our research underscores that household poverty – shaped by Jordan's slow economic growth, legal limits on the work refugees can do, and inadequate social protection – leaves many caregivers, especially those who are refugees, unable to prioritise the education and training that would secure their children's longer-term economic futures.

Gender norms amplify the impacts of poverty, pulling boys out of school and pushing them into paid work years before they are adults, and prioritising girls' and young women's roles as wives and mothers over opportunities to learn and earn. Legal limits on the sectors that refugees can work in further disadvantage young Syrians and

Palestinians, especially the boys and young men tasked with breadwinning, and the stateless Palestinians who, after generations of economic and social marginalisation, are largely hopeless about ever escaping poorly paid wage labour. As a result of this confluence of factors, while young people's occupational aspirations remain high, they are increasingly coupled with aspirations to emigrate and leave Jordan behind.

If Jordan is to capitalise on its 'youth bulge' and regain its former status as an upper middle-income country, our research suggests the following priorities for policy and programming:

To address household poverty (and reduce boys' engagement in child labour)

- Improve access to social protection, prioritising households with young persons with disabilities, and young families. Targeting and benefit levels should be as transparent as possible, to avoid aggravating



A 13-year-old Syrian boy selling candy on the streets after school © Nathalie Bertrams/GAGE 2024

mistrust between communities. Given UNRWA's budget shortfalls, UNICEF should urgently step in to ensure that the needs of Palestinian children and adolescents are met. Over the longer term, the Jordanian government and donors should operationalise the vision of equitably covering Jordanians and Syrians under the National Aid Fund, so that access to social protection is dependent on household need and not nationality.

- Remove all fees for work permits and reduce restrictions on camp-dwelling refugees' freedom of movement.
- Remove 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 can reduce household poverty, is socially desirable, and is in line with twenty-first century labour market imperatives.

To encourage investment in education and learning (and reduce boys' engagement in child labour)

- Provide the most at-risk students, regardless of nationality, with cash-for-education, transport stipends and tutorial support to keep young people in school – and learning skills that match opportunities in local job markets – as long as possible.
- Eliminate exam fees at secondary school level.
- Step up policing around girls' schools and provide boys and young men with programming aimed at encouraging alternative masculinities.
- Lower the cost of post-secondary education for refugees by eliminating the tuition surcharge for non-citizens and expanding access to scholarships.
- Provide girls, especially refugee girls, with empowerment programming that raises their educational and occupational aspirations and develops their self-confidence and communication skills.
- Provide parents with parenting education courses that raise awareness about the importance of education for girls and boys and directly addresses gender norms and how these limit girls' and boys' opportunities and futures in different ways.
- Provide adolescents (and their parents) with targeted guidance on educational and vocational pathways and how these are aligned with labour market opportunities.

To expand young people's opportunities for decent work

- Continue and expand skills-training programmes (especially in host communities) that provide a stipend for participation (and transportation for girls and young women), and link these programmes with local employers so that there is a defined pathway to work after graduation.
- Encourage collaboration between employers and schools and training institutes to ensure that educational programmes are teaching the skills that employers want.
- 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 aimed at 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 learned from the implementation of the Jordan Compact.
- As above, remove fees for work permits and reduce restrictions on camp-dwelling refugees' freedom of movement.
- As above, remove legal restrictions on the type 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

- Provide financial education courses (starting in early adolescence) that teach the importance of planning for the medium and longer term, even if it means eschewing short-term wants.
- Explore the feasibility of and interest in informal savings groups for adolescents and young adults, and design programming accordingly.
- Allow Palestinian and Syrian young people, and their caregivers, to access formal financial services.

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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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Front cover: An 18-year-old Syrian adolescent attends a vocational sewing training in Jordan © Marcel Saleh/GAGE 2024