

# External evaluation of the **UNICEF Supported Youth Self-employment Programme in Jordan** 2020-2023



Executive Summary, August 2025

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## Abstract and Acknowledgements

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### Abstract

UNICEF Jordan Supported Youth Self-Employment Programme aims to ensure that through entrepreneurship young women and men have better opportunities to thrive within their sociocultural contexts. The Programme focuses on five components: i/ the national programme for self-employment 'Inhad', ii/ the Azem programme; iii/ the Handicrafts and Sewing workshop, iv/ the Hydroponics farming programme, and v/ the Leadership programme.

This evaluation was commissioned by the UNICEF Jordan Country Office. It was conducted by independent evaluators from Technopolis Group including Soheir Dani (Lead Evaluator), Laura Rennie, Alice Barillet, and Doriane Vassal, in partnership with Qasem Newashi (Education and Youth Policy Expert). The opinions expressed in this report are those of the authors and do not necessarily represent the views of UNICEF.

### Acknowledgement

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The Technopolis team is particularly grateful for the support and coordination provided by the UNICEF JCO Evaluation Specialist Ms Gabrielle Tremblay and the Monitoring and Evaluation Specialists at BDC and DAA. The evaluators further thank all interviewees, focus group respondents, as well as all survey respondents for their inputs.

### Evaluation details

<b>Title</b>	<b>Evaluation of the UNICEF Supported Youth Self-Employment Programme in Jordan</b>
<b>Evaluation timeframe</b>	2020-2023
<b>Commissioning office</b>	UNICEF Jordan Country Office (JCO)
<b>UNICEF JCO contact point for the evaluation</b>	Ms Gabrielle Tremblay Evaluation Specialist, Secretary of the Steering Committee and Evaluation Manager
<b>Commissioned organisation</b>	Technopolis Group
<b>Technopolis Group contact point for the evaluation</b>	Ms Soheir Dani (Lead Evaluator) Principal Consultant at Technopolis Group office in Paris



## Executive summary

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### Evaluation Background

Jordan, a lower-middle-income country in the Middle East with a population of 11.5 million in 2023, stands at a critical socio-economic juncture. Over the past decade, economic growth has been modest, averaging around 2.4% annually, which has not kept pace with the growing labour force.<sup>1</sup> In 2022, the World Bank reclassified Jordan to lower-middle-income status, reflecting its economic vulnerabilities in the context of regional crises. Post-pandemic recovery has been slow, with unemployment persisting at 22.3% in 2022, and female labour force participation notably low at just 14%.<sup>2</sup>

Demographically, Jordan is characterised by a youthful population, with 63% under the age of 30. This presents both opportunities and challenges, as the labour market struggles to absorb new entrants. Since 2011, the population has grown significantly, largely due to the Syrian conflict, resulting in Jordan hosting over 1.3 million refugees, the second-highest per capita globally, with women and girls accounting for half the registered refugee population.<sup>3</sup>

Jordan's youth face considerable challenges in entering and sustaining employment, with a youth unemployment rate estimated at 41.9% in 2022 and a youth female unemployment rate at 48%, one of the highest in the region.<sup>4,5</sup> This reflects structural economic limitations, such as a narrow industrial base, a slow growth rate, and high public debt, which restrict job creation. The gap between educational outcomes and market demands highlights the critical need for targeted interventions, including vocational training and entrepreneurship programmes. About 39% of young Jordanians are categorised as NEET (Not in Education, Employment, or Training), a situation that disproportionately affects vulnerable groups and amplifies existing social inequalities.

Young women encounter significant challenges in accessing employment. Female labour force participation remains critically low at 14%, constrained by restrictive socio-cultural norms, limited childcare support, and employer biases.<sup>6</sup>

Youth with disabilities in Jordan face significant barriers to employment, reflecting broader inequalities in the labour market. According to census data, 11.1% of Jordanians aged five years and older report having some form of disability or difficulty, with prevalence slightly higher among males than females. Employment rates for individuals with disabilities are alarmingly low; in 2017, only 5.2% of women with disabilities and 32.8% of men with disabilities were employed.<sup>7</sup>

Policy frameworks such as the Economic Modernisation Vision 2033 and the National Population Strategy 2021-2030 aim to address these challenges by promoting economic growth, creating job opportunities, and reducing inequalities. These policies align with key Sustainable Development

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1 Jordan Economic Monitor, Fall 2023 : Building Success, Breaking Barriers - Unlocking the Economic Power of Women in Jordan", World Bank, accessed June 25, 2024.

2 Al-Khasawneh, T., Hakspiel, J. (2023). 4 ways Jordan is advancing gender parity in the economy. World Economic Forum.

3 About 24.4% of registered refugees are women aged 18-59; 22.4% of registered refugees are girls aged 0-17; 2.9% of registered refugees are women aged 60+.

4 International Labour Organization. "Labour Force Statistics database (LFS)" ILOSTAT. October 16, 2024. Unemployment, youth total (% of total labour force ages 15-24)

5 International Labour Organization. "Labour Force Statistics database (LFS)" ILOSTAT. October 16, 2024. Unemployment, youth female (% of total labour force ages 15-24)

6 World Bank (2024). Jordan Gender Landscape.

7 Handicap International (2023). Disability & Social Protection in Jordan.

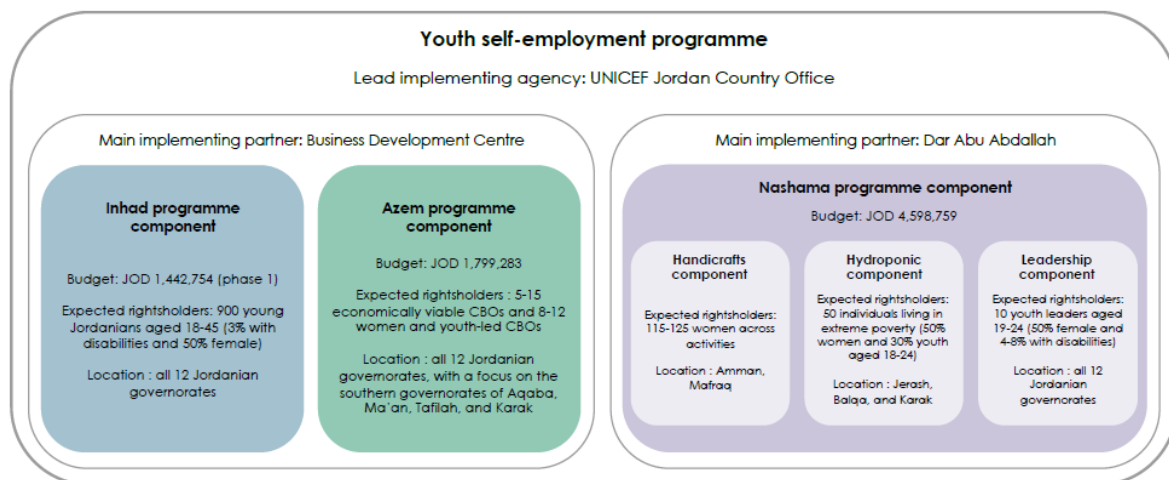
Goals (SDGs), including SDG 8 (Decent Work and Economic Growth), SDG 5 (Gender Equality), and SDG 10 (Reduced Inequalities).

## Evaluation Subject

The focus of this evaluation is UNICEF's Youth Self-Employment Programme in Jordan, nationwide initiative designed to enhance the economic autonomy and living conditions of young people. This programme particularly targets vulnerable groups, including women, youth with disabilities, refugees, and households led by women. With an overall budget of JOD 7,885,796 the programme is funded by UNICEF Jordan Country Office and implemented by two local partner organisations, the Business Development Centre (BDC) and Dar Abu Abdallah (DAA), which are also co-funders. The programme seeks to empower youth by fostering entrepreneurship, enhancing employability, and creating sustainable income opportunities. Implemented across all 12 governorates of Jordan, the programme targets both urban and rural areas, with a focus on regions hosting vulnerable populations, including Amman, Irbid, Mafraq, Tafilah and Zaatar.

The Programme is designed around 3 main programme components, namely Inhad, Azem, and Nashama, as summarised in Figure 1.

Figure 1 Overview of UNICEF Jordan's Youth Self-Employment Programme



Source: Technopolis Group

## Evaluation purpose and scope

UNICEF commissioned an independent final evaluation of the Youth Self-Employment Programme in Jordan (2020–2023). This end-line evaluation serves two primary purposes:

- **Accountability:** To assess the extent to which the programme's planned and intended objectives and results have been achieved as outlined in its Theory of Change (Figure 5).
- **Learning:** The evaluation aims to provide evidence for comparing different approaches, extracting lessons learned, and identifying best practices.

The evaluation covered all five programme components, Inhad, Azem, Handicrafts, Hydroponics, and Leadership, implemented across Jordan's 12 governorates. Performance was assessed using the OECD-DAC criteria: relevance, coherence, effectiveness, efficiency, sustainability, and pathways to impact. Scalability was also examined to inform future programming.



## Evaluation methodology and limitations

The evaluation used a mixed-method, theory-based and utilisation-focused approach, guided by a reconstructed Theory of Change and the evaluation matrix. It combined both qualitative and quantitative methods, using primary and secondary data, including over 880 survey responses, 102 interviews, 11 focus group discussions, field visits, direct observations, and desk review. The process was participatory, with active involvement from the Youth Advisory Board and a strong focus on gender, inclusion, and learning throughout.

The evaluation was constrained by gaps in the ToC, results frameworks, and data (especially on refugees and persons with disabilities), limiting attribution and comparability, though mitigated through triangulation and inclusive and participatory validation processes.

## Evaluation findings

### Relevance

The evaluation found the UNICEF-supported Youth Self-Employment Programme in Jordan to be highly relevant, timely, and well aligned with national socio-economic priorities, addressing youth unemployment, skills gaps, low female participation, and the marginalisation of vulnerable groups. It demonstrated coherence with at least six national strategies and contributed through initiatives like Inhad's micro-loans, Azem's community projects, and Nashama's Hydroponics and Handicrafts, advancing employment, gender equality, and sustainability. Gaps persisted in inclusivity and gender-transformative strategies, particularly for refugees and youth with disabilities, while environmental sustainability remained limited beyond Hydroponics.

### Coherence

The programme demonstrated strong external and internal coherence. Internally, the programme's five components were designed to be complementary, and internal synergies were especially visible within each implementing partner's portfolio. Despite a conceptually coherent structure, the evaluation identified missed opportunities for cross-agency integration. Externally, UNICEF and its implementing partners, DAA and BDC, established strategic and operational synergies with key actors and initiatives like Youth-JO: Level Up! and Iqlaa.

### Effectiveness

All five programme components performed strongly against output-level targets, though outcome-level results and ultimate impacts varied across components.

- **Inhad** achieved 7 of 8 output targets and 3 of 4 outcome targets.
- **Azem** emerged as one of the most effective components, meeting or surpassing 12 of 13 output targets and demonstrating strong outcomes across economic, social, and personal dimensions, among highly vulnerable populations.
- **Handicrafts** met all its 2021–2022 output indicators and had partially progressed toward its 2023–2024 targets (2 of 5 at 50% by end of 2023).
- **Hydroponics** performed below expectations. It achieved 8 of 9 output targets for 2021–2022, but only 1 of 6 for 2023–2024 by end of 2023.
- **Leadership** showed strong results in training quality and broader community engagement. It met 15 of 17 output targets (2021–2022) and 4 of 10 for 2023–2024 by end 2023.



The gender analysis reveals that women overall experienced more positive outcomes in empowerment, income control, and social impact. However, barriers such as limited access to finance, mobility restrictions, and lack of gender-responsive infrastructure persisted.

### Efficiency

The evaluation found significant variations in cost-efficiency and value for money across the programme's five components:

- **Inhad** demonstrated good cost efficiency and low costs per rightsholder (695 JOD) relative to other components, attributed to its lean cost structure and partnership model where banks, not the programme, fund business start-ups.
- **Azem** demonstrated strong cost-efficiency and the highest rate of progression to financial independence among rightsholders (31%). However, costs per rightsholder were relatively high at 6.3K JOD reflecting the fact that the programme covered financial support to supported businesses (not banks).
- **Handicrafts** and **Leadership** components demonstrated moderate cost efficiency and value for money. With high costs per rightsholder (6.6K JOD for both programmes), both performed well in reported outcomes but the estimated cost to support one rightsholder was relatively high.
- **Hydroponics**, while innovative, exhibited the **lowest cost-efficiency and return on investment** (1.06M JOD). Although costs per rightsholder were lower than the other Nashama components.

### Sustainability

Sustainability of results is mixed and remains largely reliant on continued support from UNICEF and its implementing partners. Nonetheless, the UNICEF's supported programme has laid a foundation for durable impact through sustained skill development, psychosocial gains, and civic engagement.

### Impact

UNICEF's Youth Self-Employment Programme delivered tangible impact, with Azem, Handicrafts, and Leadership yielding the most transformative results, while Inhad and Hydroponics require redesign and stronger follow-up. The programme advanced women's economic empowerment, supported transitions to self-employment or salaried work, and enabled one in five participants to achieve financial independence, while also boosting self-confidence, social agency, and broader social impact.

### Scalability Potential

Azem and Leadership demonstrated strong potential for scale-up due to their community impact and empowerment outcomes, though both require improvements in mentorship, grievance redress, and equipment delivery. Inhad shows promise if systemic issues like loan access and feasibility processes are addressed, while Handicrafts may be scaled in line with market demand and enhanced training. Hydroponics is not suitable for expansion until its challenges are resolved.

### Conclusion

UNICEF's supported Youth Self-Employment Programme demonstrated strong relevance and strategic alignment with national priorities, delivering meaningful results in skill-building, income generation, and youth empowerment, particularly for women and vulnerable groups. Effectiveness and sustainability varied widely across components due to structural design issues, unequal access to finance, and limited follow-up support. Components like Azem, Handicrafts,



and Leadership showed the greatest promise, combining contextual responsiveness with solid outcomes in economic and psychosocial domains.

### **Lessons Learned**

The evaluation finds that programme effectiveness improves when design is locally adapted, inclusive, and intersectional, while uniform models risk excluding women, youth with disabilities, and refugees. Sustainability depends on structured post-support and empowerment was strongest where agency and income control were prioritised. To advance impact, the evaluation calls for gender-transformative approaches, peer and youth-led models, quality-focused scaling, and stronger results-based monitoring to track equity and drive data-informed programming.

### **Recommendations**

The evaluation puts forward **nine recommendations** to strengthen the design, delivery, and sustainability of UNICEF's Youth Self-Employment Programme in Jordan. The recommendations focus on strengthening **programme design and strategy** through a clearer Theory of Change, harmonised results framework, and more credible feasibility assessments with inclusive financial access. They also call for stronger **safeguards and accountability** (ethical standards, partner collaboration, audits), improved **communication and trust-building**, and enhanced **sustainability** via structured post-programme support and clear exit strategies for long-term economic autonomy.

The strategic recommendations are listed below.

- R1.** Strengthen the programme's design and monitoring system by reinforcing its strategic framework and Theory of Change.
- R2.** Prioritise ethical safeguards to prevent harm and ensure dignified participation.
- R3.** Strengthen transparent, consistent, and participatory communication approaches to build trust, improve programme relevance, and empower rightsholders.
- R4.** Strengthen Programme coherence through enhanced synergies between DAA and BDC components.
- R5.** Reinforce the existing monitoring and evaluation framework to ensure comprehensive tracking of programme performance.
- R6.** UNICEF should support BDC in strengthening feasibility assessments for Inhad rightsholders and improving access to financial services for Inhad and Azem rightsholders, in particular women and young people with disabilities.
- R7.** For accountability and transparency purposes, conduct a comprehensive independent HR control and audit of the Programme.
- R8.** UNICEF should provide support to BDC to establish structured Post-Programme support to strengthen entrepreneurial sustainability and impact.
- R9.** Develop Exit Strategies for each programme component to promote the sustainability of outcomes and foster economic autonomy of rightsholders (impact).