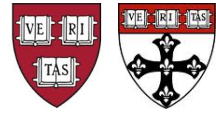# Harvard Humanitarian Initiative
Harvard University
Harvard T. H. Chan School of Public Health

The Middle East Program for Youth in Crisis
at the Harvard Humanitarian Initiative

Examining the needs of at-risk youth in the Middle East and North Africa: A multi-method landscape analysis and systematic literature review

Authors:
Brett D. Nelson, MD, MPH, DTM&H
Maya Fehling, MD, MScIH, DTM&H
Margaret E. Tiernan, MALD (candidate)
Zina Maan Jarrah, MPH, DrPH (candidate)
Saeed Albezreh, MD, MS, MHCM
Narra Martineau, RN
Abdulmohsen Alhokair
Michael J. VanRooyen, MD, MPH

Author affiliations:
Harvard Humanitarian Initiative, Boston, MA, USA
Harvard Medical School, Boston, MA, USA
Harvard T. H. Chan School of Public Health, Boston, MA, USA

Contact:

Brett D. Nelson, MD, MPH, DTM&H
Harvard Humanitarian Initiative
Assistant Professor, Harvard Medical School
E-mail: bnelson1@mgh.harvard.edu

Michael VanRooyen, MD, MPH
Director, Harvard Humanitarian Initiative
Professor: Harvard Medical School
Professor: Harvard School of Public Health
E-mail: mvanrooyen@partners.org

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1. Introduction

Adolescence can be a time of great opportunities, as youth transition from childhood to adulthood and prepare for the responsibilities ahead, including their livelihood, family obligations, and productive engagement with their communities.

However, among many communities in the Middle East and North Africa (MENA) region (Figure 1) that are disrupted by conflict or impoverishment, opportunities for youth can be severely limited. Recent political and demographic factors have illustrated the vulnerability of many segments of the civilian population in the MENA region. These vulnerabilities are driven by the expansion of regional conflicts in Syria, Iraq, and Israel-Palestine and mass population displacement in urban settings.
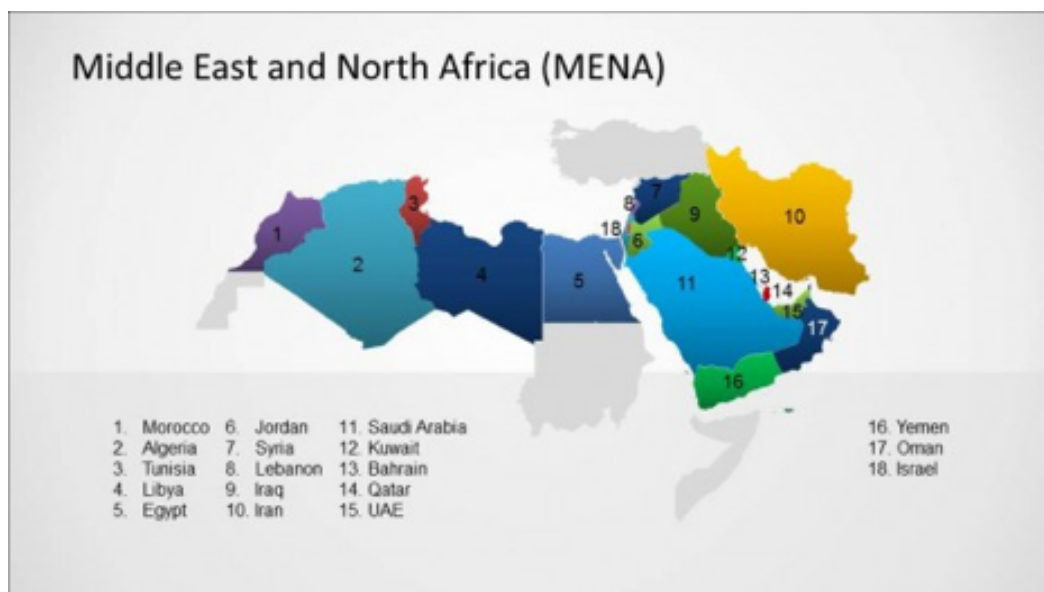

Figure 1. Map of the MENA region.

The population effects of political crises and disasters will create an increasingly important impact on youth. One important segment of the population that is poorly addressed in international programming is adolescents and young adults, which is a population segment that is growing more rapidly in the MENA region than almost anywhere in the world.

Lack of economic, educational, and leadership opportunities curtail adolescent development and limit their full potential for contribution to their families and communities throughout their lifetimes. The results of such conditions during adolescence can lead to a sense of hopelessness, frustration, unnecessary idleness, and even a propensity for unrest.

To more fully elucidate these issues, we sought to conduct a multi-method landscape analysis of the current needs, activities, stakeholders, and solutions related to at-risk youth and young adults in the MENA region.

2. Methods

To accomplish the study objectives, we utilized a multi-method approach involving a systematic literature review of the peer-reviewed literature, a review of the available gray literature, and focused in-region discussions with stakeholders and key-informants. The role of these reviews was to systematically identify and review current knowledge, gaps, and existing best practices related to the needs of MENA youth in crisis.

Systematic literature review

In searching the peer-reviewed literature, we followed standardized PRISMA guidelines for conducting systematic literature reviews. This involved surveying the literature using PubMed/Medline and Web of Science databases. Medline is the database of the U.S. National Library of Medicine and the premier bibliographic database for the life sciences. Web of Science adds other peer-reviewed journals, as well as news articles, editorials, and book chapters in the areas of social sciences, economics, humanities, and development. The inclusion criteria (search terms) and exclusion criteria used in the literature searches are provided in Table 1. For the purpose of our reviews, the terms 'adolescents' and 'youth' were used interchangeably as their definitions and age ranges overlap among youth-focused organizations; the World Health Organization defines youth as individuals 15-24 years of age, and UNICEF defines adolescents as age 10-19 and youth age 15-24 years. However, in general, our primary focus was on individuals 15-24 years of age.

Table 1. Inclusion and exclusion criteria used in the review of the peer-reviewed literature

Inclusion criteria (i.e., search terms):
 	
• (Youth OR adolescence OR adolescent OR teenager)
    AND
• ("Middle East" OR MENA OR North Africa OR Algeria OR Bahrain OR Egypt OR Iran OR Iraq OR Israel OR Jordan OR Kuwait OR Lebanon OR Yemen OR "United Arab Emirates" OR Libya OR Morocco OR Oman OR Palestine OR Qatar OR "Saudi Arabia" OR Syria OR Tunisia)
    AND
• (conflict OR refugee OR crisis OR vulnerable)

Exclusion criteria:

- Articles unrelated to youth population or youth in crisis
- Articles referring to non-MENA countries
- Articles about immigrants or refugees from MENA countries in non-MENA countries (reasoning: e.g., different context, different opportunities and challenges, however, needs to be addressed as another vulnerable group of adolescents)

Identified articles were iteratively screened for relevance by article title, abstract, and then full article. The bibliographies of screened-in articles were also reviewed to identify additional relevant articles that were not found with the initial review. All selected articles were subsequently categorized into one or more of the four topic areas:

- Livelihoods/economic challenges and opportunities
- Educational challenges and opportunities
- Health-related issues
- Risk for violence and violence prevention

Targeted literature search on microfinance

A targeted search was also conducted specifically for microfinance in the MENA region, as this is potentially a main focus of the eventual Middle East Youth in Crisis Program. This search focused on Islamic microfinance, mobile banking, discussions of income smoothing, the established microfinance model of Andhra Pradesh in India, and the ROSCA/Gameeya borrowing systems common in MENA.

Gray literature search

In addition to searching the formal peer-reviewed databases, we also surveyed the so-called gray literature, which includes online reports and other unpublished documents from non-governmental organizations, UN organizations, governments, and ministries of health that are not found in the peer-reviewed literature. For this gray literature review, we searched Google Scholar, Google, and established humanitarian knowledge databases, such as the popular ReliefWeb. In this way, our systematic literature search attempted to identify and summarize all currently available body of knowledge related to addressing the needs of at-risk youth in the MENA region.

Stakeholder analysis and in-region key-informant interviews and focus group discussions

One of the most critical elements of this landscape analysis study were our in-region discussions with stakeholders, organizations, community leadership, potential partners, and youth. To guide these discussions, we utilized semi-structured key-informant interviews and focus group discussions. See Table 2 for sample questions used during interviews and discussions.

Table 2. Sample questions for semi-structured interviews and focus group discussions

- We are interested in the needs of at-risk youth in the Middle East. What <u>populations of youth</u> do you see are most vulnerable?
- What do you see are the <u>needs</u> of these youth?
- What do you see are the <u>specific needs</u> in terms of….
  - o Livelihoods
  - o Education
  - o Healthcare
  - o Violence prevention
- What are the <u>solutions</u>?
- What are the <u>priorities</u>?
- What are the <u>barriers</u>?
- What are the <u>current activities</u> towards addressing these needs?
- Which <u>stakeholders</u> are currently involved?
- Any sub-population of vulnerable youth that are <u>particularly neglected</u> and in need of assistance?
- Etc. (i.e., additional questions to explore in more depth any topics that arose during the discussions)

This study underwent ethical review and received exemption from the institutional review board of Partners Healthcare (Massachusetts General Hospital, Boston, MA, USA). In-region visits and discussions in Jordan received the permission of the Jordanian Ministry of the Interior.

3. Results

a. Number and type of articles identified

The peer-reviewed and gray-literature reviews initially identified 1,160 unique articles (Figure 1). However, these 1,160 articles were then narrowed down by careful screening of the articles' abstracts and full articles. This screening resulted in 249 articles that were considered by the researchers to be relevant to this study. Of these 249, 43 articles, in particular, appeared to be of greatest relevance and were considered so-called 'key articles.' (See Appendix 1 for listing and detailed description of findings from the select key articles. See attached Excel spreadsheet for comprehensive listing of all identified articles, with topics divided by tabs.)

Figure 2. Articles identified in the peer-review and gray-literature reviews.
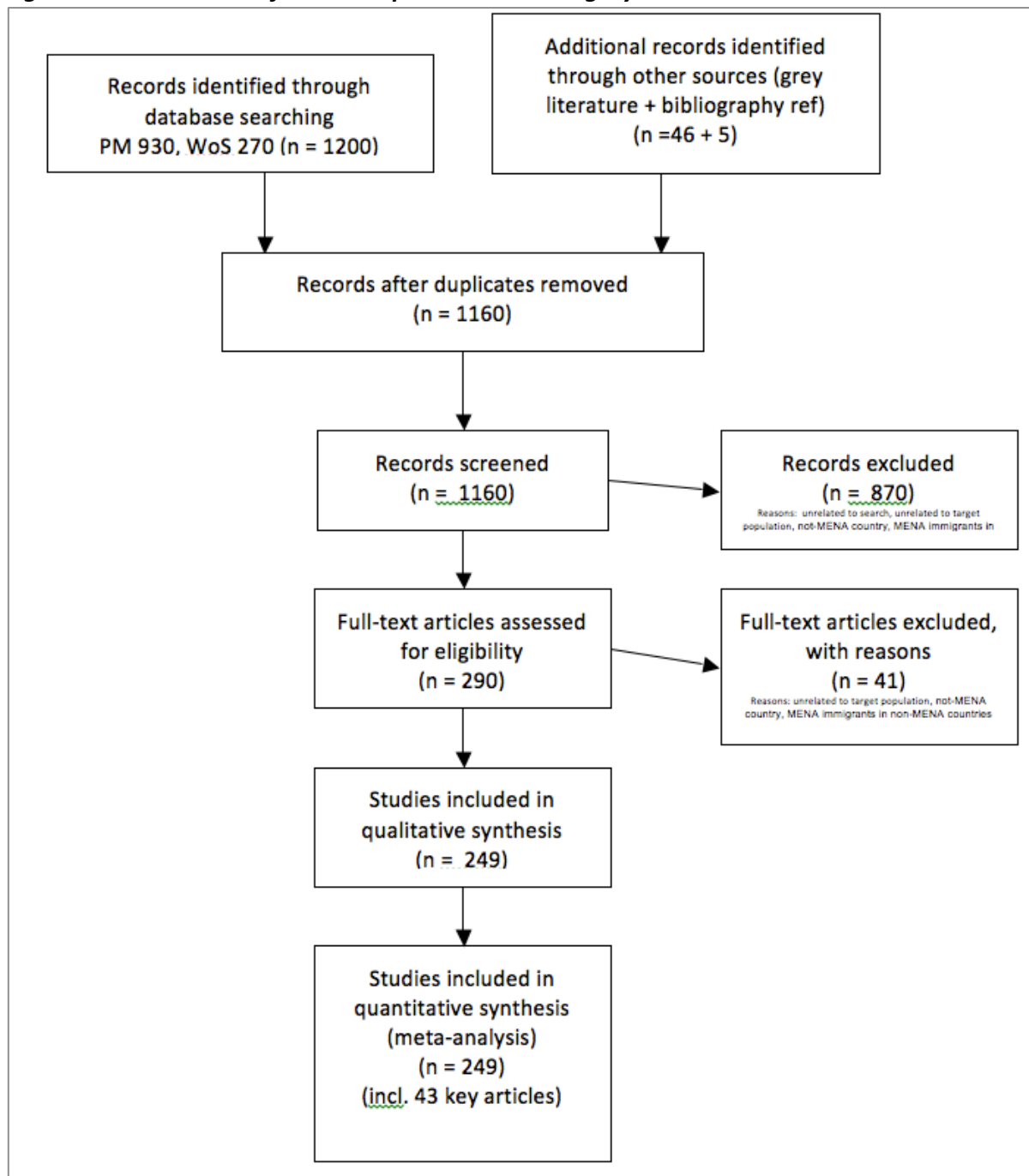
b. Topic areas of identified articles

The identified articles fell into one or more of the four topic areas of interest (i.e., livelihoods, education, health, and violence prevention). However, this distinction is at times rather artificial since the different categories are strongly interlinked. For example, mental health issues such as post-traumatic stress disorder (PTSD) have a significant influence on livelihood. Education helps youth to manage and cope with mental health issues and also serves as an effective violence-prevention strategy. Hence, articles often contribute to more than one category and were accounted for in each. Please refer to Table 3 for a breakdown of the articles reviewed by topic area.

Table 3. Peer-reviewed articles identified by topic area.	
Topic	**Number of articles***
Livelihood	75
Education	68
Health	138 (94 referring to mental health)
Violence prevention	86

*Number of articles does not add up to total number of articles because articles frequently refer to more than one topic area.

Of the 203 screened-in articles from peer-reviewed journals, the vast majority (148; 72.9%) refer to Palestine and Palestinian refugees in MENA countries, of which 84 discuss health issues (62 of these discussing mental health). Multiple peer-reviewed articles examine youth from multiple countries from the region (49), others refer to single countries such as Lebanon (9), Iraq (8), Iran (7), and Jordan (5) (Table 4).

Table 4. Articles identified by country/region/population	
Youth Population / Country / Region	**Number of articles**

Palestine and Palestinian refugees in MENA countries:*
    Livelihoods: n = 32
    Education: n = 40
    Health: n = 84, with 62 of which referring to mental health
    Violence prevention: n = 56
    NB: *Does not add up to total # of articles because some articles can refer to more than one category
	148

Lebanon	9
Iraq and Iraqi refugees in MENA countries	8
Iran	7
Jordan	5
Afghan and Afghan refugees in MENA countries	4
Kuwait and Kuwaiti refugees in MENA countries	3
Kurdish refugees in Iraq	2
Oman	1
Egypt	1
Multiple Countries	
MENA / Middle East	20
Syrian refugees in MENA countries	7
Yemen	4
Algeria, Cambodia, Ethiopia, and Gaza	2
Saudi Arabia	2
Algeria / Lebanon	1
Congo, Iraq and the occupied Palestinian territory	1
Egypt, Jordan, Lebanon, Kuwait, Morocco, Saudi Arabia, and UAE	1
Ethiopia, Algeria, Gaza, and Cambodia	1
Israel, Palestine, Lebanon, Iraq	1
Bosnia and Palestine	1

c. Livelihoods

Very few peer-reviewed articles analyze the economic and employment situation of youth in MENA countries. However, gray literature such as UN reports and papers from other international agencies help explain challenges young generations are facing in the region.

The "Youth Bulge": business and employment

Ragui Assaad and Farzaneh Roudi-Fahimi (2007) explain in their report that the increase in the proportion of 15-to-24-year-olds in the total population in the MENA region – dubbed the "youth bulge" (Figure 2) – combined with the rapid growth in the overall population, has resulted in the most historically rapid growth in the number of young people in the MENA region. The number of youth in the MENA region is projected to peak at 100 million by 2035 and to decline slowly thereafter. Some refer to this 30- to 40-year period as the "demographic window of opportunity" for economic growth, as it will have higher shares of working-age populations. The author argues that the mismatch between the quality of the labor supply and the requirements of the labor market can largely be tackled by improving the quality of education in the region.
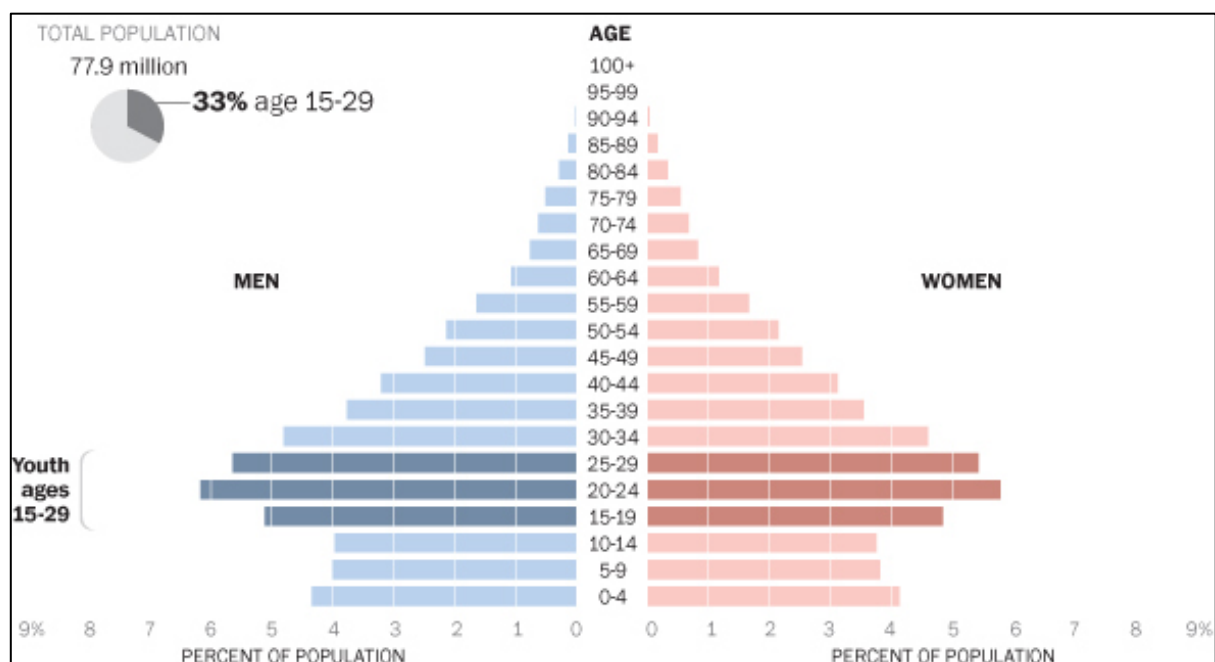
Figure 2. An illustrative youth bulge (Algeria) in the MENA region.

In addition to the anticipated demographic shift, there are notable gender dynamics in MENA's labor markets. Among the major world regions, the largest male-female gender gaps in unemployment rates among youth are found in MENA. Assaad posits several reasons for this, including highly segregated labor markets along gender lines; employers' unwillingness to assume the added cost of maternity leave and child care; women's limited geographic mobility; and the limited growth of labor-intensive, export-oriented industries that might otherwise employ women (Assaad & Roudi-Fahimi, 2007).

While the unemployment rate for young males in the Middle East is estimated at 24.5% in 2012, 42.6% of young females in the labor force were unemployed. Female labor force

participation is particularly low in Jordan, where only 9.5% of young women participate in the labor force ("Global Employment Trends for Youth," 2013).

Potential solutions

A UNICEF publication (Ortiz & Cummins, 2012) calls for new policies targeting young people who face a double employment crisis because of the lack of employment opportunities for their generation and the increased number of young people ("youth bulge") (Ortiz & Cummins, 2012). In order to do this, the International Labor Organization's report "Global Employment Trends for Youth 2013" (2013) suggests three steps: 1) reinventing the private sector whose shares in total investment has not increased enough to compensate for the decline in public investment; 2) integrating MENA in the world economy as it has failed to take advantage of the expansion of world trade and foreign direct investment; and 3) managing oil resources better to enable more effective and sustainable public spending.

The Silatech study (2010) on young Arabs describes various conditions under which youth are more likely to engage in future business development. Despite widespread unemployment in the region, young Arabs do not necessarily view entrepreneurship as an alternative to formal employment. Rather, "It is those who are already employed who are the most likely to have plans to launch a business venture" (The Silatech Index, 2010). The same study claims that the two strongest variables associated with young people's intention to start a business are 1) the perception that someone (other than a relative) proves to be a trustworthy business partner and 2) having helped a stranger in the past month—highlighting the importance of connecting youth with civic engagement opportunities. Finally, the survey finds that simplifying permits and paperwork for people who want to start businesses as well as easy access to information technology, such as personal computers and mobile phones, paves the way for entrepreneurial endeavors (The Silatech Index, 2010).

Despite obstacles, however, social entrepreneurship is one of the fastest growing sectors in NGOs and youth activism, with new programs of innovative activism that aim to achieve social benefits throughout society on a sustainable basis, such as the Injaz ('achievement') program in Jordan (Khouri & Lopez, 2011).

Identity and personality development

Identity and personality development played a significant in discussions of livelihoods. Displacement (forced and voluntary) and "stuckness," or the inability to transition from childhood to adulthood due to exclusionary economic and political structures, are two related outcomes for young people in contexts of armed conflict and structural violence (McEvoy-Levy, 2014).

Chatty (Chatty, 2007) explores what different refugee youth in the Middle East have in common. He describes the desire to emigrate to find work and send remittances back to their families among all refugee youth populations. Many young refugees link their refugee status both to a sense of marginality and exclusion from their original homelands and from full legal, social, and civil participation in the host communities. For many, the memory of their parents' and/or grandparents' forced migration emerged as both discouragements and motivations among youth narratives. Opportunism and agency – seeking an education, while also committing to helping the family – was similarly highlighted by refugee youth. Despite economic and political challenges, they all exhibited "remarkable resilience in the face of

adversity, poverty and political morasses" (Chatty, 2007, p. 30). Whether it requires leaving school and working, or emigrating and supporting their families through remittances, refugee youth look to the future with optimism, according to Chatty (2007).

This optimism of youth in MENA countries is also described in a UNICEF report from 2011 (Khouri & Lopez, 2011). This paper points out two common elements that characterize Arab youth's identities and influence their vision and priorities: family and religion. In a regional survey, 68% of respondents said that religion defines them as a person. A survey in Jordan showed that two-thirds of respondents felt that achieving success in life depends on the status of their family in society, rather than on their own effort (Khouri & Lopez, 2011).

However, not all research points to unbridled optimism in refugee youth. A multi-organizational analysis of youth in Lebanon affected by the Syrian crisis (*Situation Analysis of Youth in Lebanon,* 2014) emphasizes that in a humanitarian context, adolescents and youth might be humiliated by their dependence on external assistance. In this context, youth report feeling as though they are under "extra pressure, especially female youth, to abide by traditional norms and roles, to marry early and be confined within the home," consequently affecting the psychosocial health and other conditions of youth (*Situation Analysis of Youth in Lebanon,* 2014).

Furthermore, Buckner and Kim (2012) found a lower executive functioning in students who were more exposed to the effects of the political conflict. The author also states that being in an urban environment is an advantage regarding this performance, but that a high exposure-risk to political violence negatively detracts from planning-related executive functioning. Additionally, Fergus and Zimmerman (2005) posit adolescents growing up in poverty are at risk for poor academic achievement and violent behavior. However, some youth exposed to risks are able to overcome them and avoid negative outcomes. Parental factors such as support, monitoring, and communication skills are critical resources for youth in this regard. Youth who have self-confidence and social skills also are somewhat predisposed to being resilient regardless of the risk or outcome (Fergus & Zimmerman, 2005).

Migration

A general lack of job opportunities results in a growing number of youth in Arab countries adopting labor migration as a livelihood strategy. Most Arabs who emigrate are under 35 years of age, and 50% are under 25 (Fargues, 2008). Fargues (2008) describes four main factors that contribute to youth emigration from the region: 1) the increasing number of MENA's youth population, 2) the growing number of young well-educated workers facing poor employment conditions, 3) population density, and 4) unresolved conflicts.

The Silatech Index: Voices of Young Arabs (2010) states that 30% of youth aged 15-29 say they would like to migrate permanently to another country if they had the opportunity. In fact, "The most likely individuals to express a desire to migrate permanently are those who are the most educated, are already employed, and aspire to start their own businesses" (*The Silatech Index*, 2010, p. 10). Of youth from MENA who say they want to leave their countries permanently, "60% are male and 40% are female" (Khouri & Lopez, 2011, p. 36).

Public sphere and media

Media, especially new media, has played a vital role in activism in MENA in recent years. Even so, only a minority of Arab youth has access to the full potential of new media. UNICEF states that only 29% of people (the majority of them youth) in the MENA region use the internet (Khouri & Lopez, 2011). Sixty-two percent of Arabs aged 15–29 have internet access in their community, but just 22% have access at home (Khouri & Lopez, 2011). The same report states that cell phones are more prevalent than telephone landlines or internet access. Even though Internet is increasingly accessible, family's monitoring of internet use, as well as Arab governments' restrictions on freedom of expression translate into limited usage of the internet for youth. Leading censors of the internet worldwide are Syria, Saudi Arabia, Tunisia, Yemen, and Egypt.

The absence of women in public in mainstream social movements remains obvious. However, as internet and cell phones become more accessible, the gender divides in public participation is narrowing because young Arab females do not need to leave home or have male permission to be engaged in public discussion (Khouri & Lopez, 2011).

d. Microfinance

Microfinance institutions can take many different forms. Village banks, an NGO or microfinance institution (MFI) that gives out loans, an independently formed community group, or a civil society organization can all be iterations of microfinance bodies. Microfinance services encompass credit and loans, savings, insurance and emergency funds, and money transfers. Often, microfinance initiatives are coupled with vocational training, literacy and numeracy training, and a wide array of social services for recipients.

Many if not most microloans are lent with interest; borrowers are expected to pay back their loan at certain agreed upon intervals with interest. In this sense, microloans are different from handouts or charity. However, the purpose of MFIs are, by and large, to give access to credit and other financial services for those who are unable to obtain it otherwise, with the end goal of empowerment and/or poverty alleviation. On the flip side, people engage in microfinance usually because they need access to financial services and are unable to get them, often because the amount of money with which they are transacting is small and/or because banks intimidate them.

It is important to note that, in lieu of MFIs, people do have financial coping mechanisms, although they may be less than ideal. Moneylenders are often present and can give quick access to cash, often at high interest rates. Informal savings associations exist, and people also often save in the form of semi-liquid assets, such as livestock and jewelry.

Discussions and trends in microfinance today: Double bottom line

The "double bottom line" refers to the desire of many MFIs to be both profitable—or at least break even—as well as the desire to address the social goals of microfinance: poverty alleviation, empowerment, and the like (Soltane Bassem, 2014, p. 182).

Often, these two goals can be at odds with each other, even within the same organization. For example, a case study in Palestine discusses how the international donors funding the program were eager to target "risky" at-need clients (Di Martino & Sarsour, 2012). However,

the microfinance managers on the ground in Palestine were reluctant to lend to riskier clients; the managers were evaluated on the performance of the portfolio and were rarely brought into discussions with the donors and designers of the program (Di Martino & Sarsour, 2012). Thus, they were presented with a tough scenario: follow the wishes of the donors and put their jobs on the line as a result (Di Martino & Sarsour, 2012).

However, the focus on one "bottom line" at the expense of the other can also undermine microfinance's goals. A case study in Egypt showed that efforts that focused on poverty alleviation disproportionately targeted women and excluded men (Barsoum, 2006). This practice sometimes caused men to take out loans in their wives' names, presenting more problems for the wives (Barsoum, 2006).

Furthermore, the "business enhancement" model, which focuses on growth and gives larger loans, and usually offers fewer social services, often targets business that are likely to be successful and in the formal sector. This model disproportionately excludes women, meaning women often don't have access to larger loans (Barsoum, 2006).

Civil society organizations

Civil society organizations (CSOs) often give microfinance loans as cooperatives within their communities. Indeed, CSOs have been touted as an appropriate vehicle (as opposed to "outside" organizations) to provide microfinance and other social services to address the lack of female empowerment, poverty, and social justice issues. Sholkamy (2010), in examining Egyptian CSOs, disagrees with this premise. In this case study, CSOs often did not have long-term sustainability objectives for their beneficiaries, often had strict requirements to determine who qualified for certain services, and did not address the underlying structures that affected women's lack of empowerment (Sholkamy, 2010). Sholkamy (2010) thinks that the CSOs should, instead, pursue advocacy to change the underlying problematic structures that persist.

Microfinance apart from credit: Savings

Savings is touted by many to be a potential key to success in microfinance. Aside from the fact that saving makes good financial sense and savers have a cushion to fall back on, savers feel empowered, with "a greater sense of control" and "a more positive attitude toward the future" (Banerjee, 2009).

"Savings groups now have 4.6 million members in 54 countries" ("Small Wonder," 2011). Microfinance savings can take many different forms, but one popular one is an ASCA, or an Accumulating Credit and Savings Association. Members all put their savings into a fund, and members of the group can borrow from the fund and are charged a high interest rate. At the end of a given period, the funds are divided up and a new period begins ("Small Wonder," 2011). Returns on savings can be 20-30% a year ("Small Wonder," 2011).

Savings and borrowing can also be in the form of a ROSCA, or a Rotating Savings and Credit Association. These exist all across the developing world, including the Middle East, where group members all put in a certain amount of money per period, and the lump sum rotates from member to member until all members have gotten the lump sum (Halime 2012; Srinivas, n.d.).

Islamic finance

Shariʻa, or Islamic law, has a number of rules concerning money and financial transactions—including that usury, or "riba," is forbidden. In 2007, it was estimated that 5% of microfinance outreach was Islamic, and 80% of those who participated were in Bangladesh, Afghanistan, and Indonesia (Karim, Tarazi, & Reille, 2008). Additionally, it is estimated 72% of people in Muslim-majority countries did not use financial services because they were not Shariʻa compliant (Karim, et al., 2008). Therefore, if organizations are concerned about expanding microfinance in MENA, they should strongly consider offering Islamic instruments for microfinance. Some of the more popular Islamic finance instruments are listed in Appendix 2.

The impact of microfinance

Some argue that microfinance has the potential to increase income and savings, and, especially when given to poorer women, can improve health and "[empower] women" (Gomez, 2013, p. 37). Microcredit also "[affects] the structure of household consumption" (Duflo, Banerjee, Glennerster, & Kinnan, 2013, p. 34). We see "households invest in home durable goods and restrict their consumption of temptation goods and expenditures on festivals and parties," as well as "work harder on their own businesses" (Duflo, et. al, 2013, p. 34).

However, microfinance is certainly not a panacea. Duflo, et al. point out that, for the majority of businesses that receive microfinance, business profit does not increase, except for businesses in the "upper tail" (Duflo, et al., 2013, p. 33).

Microcredit is often used for "consumption smoothing" purposes, and, as in the Iranian women's case, increased income is often spent on increased social obligations (Dunford, 2013; Alirezanejad 2009, pp. 118-120).

Microfinance can also be counterproductive or even do harm. Women in a microfinance program in Iran often did not distinguish between the parameters of a loan, grant, and other forms of financial assistance. They often expected the organization to swoop in and rescue them if something went awry with their businesses (Alirezanejad, 2009). In general, families with members participating in microfinance programs can fall into hardship, having to sell items in order to meet their loan payments (Sholkamy 50). At the most extreme end, borrowers may commit suicide if they are unable to repay their loans, as was the case in Andhara Pradesh in India. "Reckless lending" to the poor, coupled with harassment of borrowers, led to a rash of microfinance-related suicides in India ("Road to Redemption," 2013). The families were often left to contend with the debt (Barry, 2014).

Overview of microfinance in the MENA region

MENA has around 85 MFIs, with 2.2 million active borrowers (Soltane Bassem, 2014). Even so, <u>MENA lags behind the rest of the developing world in microfinance.</u> Eighty percent of 105 million of entrepreneurs through microfinance are women, and only 2% of them are women from the Middle East (Pierre Charles, 2013). Furthermore, "<u>lending by microfinance providers reaches only 1.8% of the [MENA] population, half the rate of South Asia, Latin America, and the Caribbean</u>" (Feuilherade, 2013, p. 46).

Additionally, in order to improve in the region, MFIs need to attract new equity and need to better target investors and focus on more portfolios-at-risk (Soltane Bassem, 2014).

Figure 3 below shows MENA's comparative microfinance penetration with the rest of the world, revealing that <u>microfinance opportunities in the MENA region are significantly lower than all other regions in the world.</u>
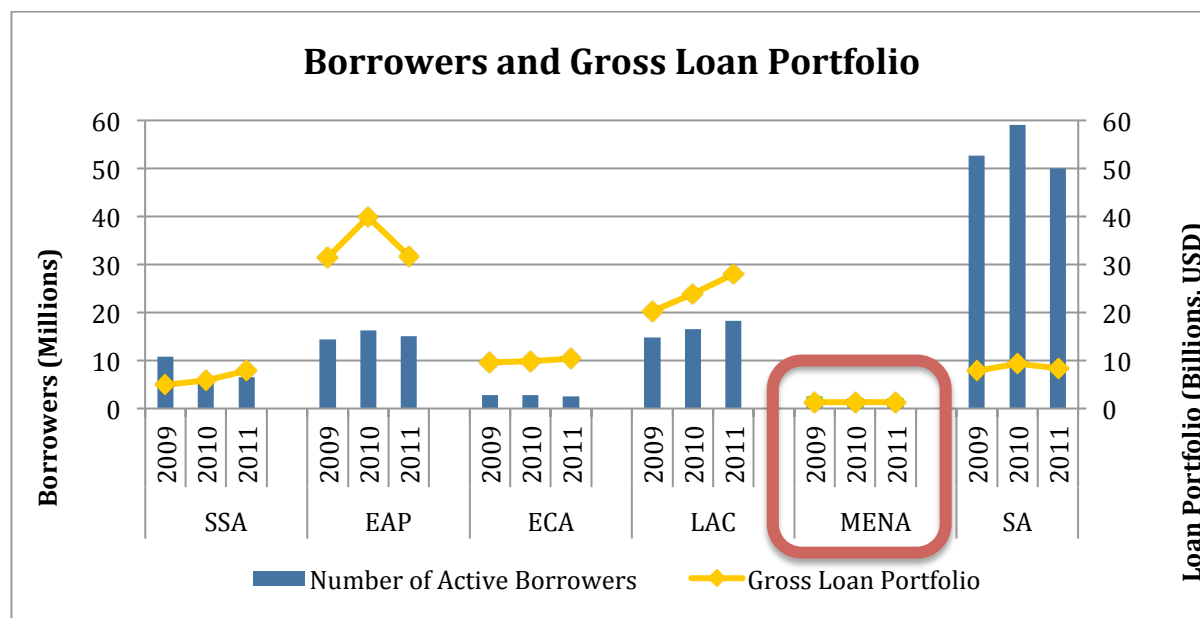

Figure 3. Microfinance market penetration by world region. *(SSA, sub-Saharan Africa; EAP, East Asia and Pacific; ECA, Europe and Central Asia; Latin America and Caribbean; MENA, Middle East and North Africa; SA, South Asia.)* (Mix and Sanabel, 2012, Slide 5).

<u>Further weaknesses of MENA's microfinance sector include its high interest rates and its lack of more innovative microfinance mechanisms</u> (Soltane Bassem, 2014). Microinsurance is largely unavailable, and only Yemen and Syria allow MFIs to offer savings instruments (Soltane Bassem, 2014).

Feuilherade posits that MENA's microfinance lag is due to "poor regulation and perceived weak risk management," while Fitch states that the instability in the region as well as poor regulation are to blame (Feuilherade, 2013, p. 46; Fitch, 2014). Additionally, low financial literacy and the "inability of institutions to accept deposits" add to the problem. (Feuilherade, 2013, p. 47)

<u>Even so, there is demand for increased financial services in MENA. "As of 2010, an estimated 100 million potential microentrepreneurs were identified in the Middle East," and as such, "microfinance is a ripe area for intervention"</u> ("Microfinance in the Middle East," 2014). Please refer to Appendix 2 for more detailed information regarding microfinance in the MENA region.

Microfinance and technology

<u>Microfinance's effectiveness can be increased by the use of technology, especially in MENA.</u> Soltane Bassem (2014) identifies that a weakness within the microfinance sector is its lack of focus on technological progress. Furthermore, Al-Azzam, Carter Hill, and Sarangi (2012)

found that groups that have members with more phones have a higher rate of repayment; phones cut down on communication costs, monitoring, and improve access to market information.

Relatedly, the mobile banking sector seems poised to expand; analysts "predict that mobile banking in the Middle East and Africa will jump from 19.8 million to 82.1 million users by 2017" ("80m People Will Turn to Mobile Banking," 2013). The mobile banking sector is a natural partner for microfinance expansion.

Microfinance and gender

Women are largely the target population of microfinance interventions – 80% of 105 million of entrepreneurs through microfinance are women (Pierre Charles, 2013).

Many MFIs cite "women's empowerment" as one of the main goals of lending to women. Drolet defines empowerment "as a process to enhance women's capacity for self-determination or agency to meet their practical and strategic needs, through which women achieve equal rights, power, and resources with men in society and in the economy" (Drolet, 2010, p. 631). There is debate within the microfinance literature as to whether microfinance empowers women or just reinforces gender norms. Drolet points out that "because power is deeply rooted in social, economic, political, and cultural systems and values…it is unlikely that one intervention (such as micro credit) is capable of transforming power and gender relations in society and in the economy" (Drolet, 2010, p. 642). However, a more "holistic" approach to microfinance may very well do better to support women (Drolet, 2010).

To be sure, the structure of the MFI can often track inequalities within the target society. In a case study in Egypt, most of the extension officers were male due to the late collection hours of the officers, the sexual harassment many of the female extension officers experienced, and maternity leave (Barsoum, 2006).

Additionally, a case study in Iran (Alirezanejad, 2009) illustrates that women often had to negotiate with their husbands to be allowed to join microfinance groups in the first place. This, at times, meant that their husbands expected them to contribute more to household expenses instead of saving or reinvesting money in the business (Alirezanejad, 2009).

Practically speaking, however, there do appear to be benefits in lending to women: "business profits are more likely to be allocated to household welfare, from food and supplies to greater access to education and healthcare" (Gomez, 2013, p. 37). Furthermore, "Increases in a mother's income have a much greater effect on household welfare than increases in a father's income" (Gomez, 2013, p. 37).

Microfinance and youth

In Iraq, young men were often targeted as microfinance clients in order to serve as a deterrent from joining the insurgency (Gunter, 2010). There is debate about whether this is a useful approach and how to effectively use microfinance as a deterrent. Some argue that former combatants need special training, while others argue they should be treated the same as traditional clients. Some also argue that former combatants are poor candidates for loans (Gunter, 2010). This again speaks to the tension between the two "bottom lines."

Microfinance and social change

A CIDA-funded project in Egypt was able to use microfinance as a tool to address children's labor rights. The loan officer had access to the workplace when checking in with the client and could, if the workplace presented a danger to the child worker, withhold a new loan (Carothers, Breslin, Denomy, & Foad, 2010). This often served as an effective "carrot" in encouraging safer working conditions for children (Carothers, et al., 2010).

Microfinance, religion, and community

Religion plays an interesting role in microfinance. On the one hand, more religious groups in MENA tend to have better repayment rates (Al-Azzam, et al., 2012). This correlation could be tied to Islam's appeal for hard work, as well as patriarchal structures (Al-Azzam, et al., 2012). Simultaneously, however, 21% of would-be microfinance recipients in MENA have stated that the lack of Islamic microfinance instruments has deterred them from participating in microfinance schemes (Dutta & Magableh, 2006, p. 1631). Please refer to the table in Appendix 2 for a breakdown of reasons Jordanians gave for not applying for microcredit.

Additionally, it is noteworthy that increased income (or the perception of it) can at times confer greater social obligations in the family or the community. A family or community may expect contribution to dowry, weddings, or presents, or extra charity. As a result of this phenomenon, microfinance recipients in Iran did not save and, thus, had no cushion when their businesses did not succeed (Alirezanejad, 2009).

Microfinance and conflict

There are three key differences between peacetime and conflict microfinance interventions as identified by Desai and USAID: 1) Major human resource limitations, 2) extensive advocacy and education efforts, and 3) conflict limits operations and increases the cost of the intervention (Gunter, 2010).

There are many other components to consider when administering microfinance interventions in conflict environments. Gunter points out that microfinance is not a conflict resolution tool but is primarily a "poverty reduction tool" (Gunter, 2010). Additionally, "in a chaotic conflict situation, anyone who becomes prominent in a community for whatever reason is suspected of supporting one or more of the warring parties" (Gunter, 2010, p. 204). Furthermore, the military (like in Iraq) and the MFI may have different goals of how microfinance should be used; the US military in Iraq, for example, wanted to use microfinance to keep men from joining the insurgency (Gunter, 2010).

e. Education

Primary education is nearly universal in the MENA region. The largest numbers of illiterate young people are found in Egypt, Iraq, and Yemen, who make up about three-quarters of the nearly 10 million illiterate youth in the region, with girls representing over two-thirds of that group (Assaad, R., & Roudi-Fahimi, 2007).

Palestinian youth have perhaps received the most attention of all those experiencing conflict in the MENA region (Khouri & Lopez, 2011). UNRWA is the main provider of basic education to Palestinian refugees. Access to secondary education and higher is limited,

however. Refugees from different countries are often treated differently. Syrian refugees that recently arrived have different access and rights to education than Palestinians who may have been refugees in the country for years. This can lead to tensions between various refugee groups. In Jordan, the government offers secondary education to Palestinian refugees and facilitates secondary schools in the refugee camps. More than 95% of the Palestinian refugee students that continue their education attend governmental secondary education. Young refugees in unofficial camps, however, do not fully enjoy their right to education. "Severe financial constraints" limit the provision of quality education to Palestinian refugees (*UNRWA Girls Scoop "Special Award,"* 2010).

Before the Syrian conflict, Syria provided secondary education for Palestinian youth on the same basis as Syrian nationals, with 80% attending UNRWA primary schools before continuing their secondary education in government schools. By contrast, in Lebanon, just over 5% of Palestinian refugee students are admitted to public secondary schools (Khouri & Lopez, 2011).

The educational situation for Syrian youth has changed dramatically as they themselves have become refugees. In general, most Syrian refugees benefited from education during their childhood. The majority of Syrian refugees living in Lebanon are 17 or younger. Back home, most of them were in school (Parkinson, 2014). Syrian youth now in Lebanon face social, economic, and bureaucratic obstacles resulting in dropout rates from Lebanese public schools of approximately 70% (Parkinson, 2014).

David Holmes (Holmes, 2012) describes the inspiring documentary "Someone like me" of Omar Ghannoum, a Palestinian in a refugee camp in Lebanon (Bajjaly, 2011). It provides an interesting insight of the difficult life in the camp and this young man's search for identity and the difficulties refugees encounter in being accepted by their host communities. The documentary shows successful peer projects to help increase awareness and acceptance of Palestinian refugees in the hosting population (Bajjaly, 2011).

It is also important to consider a gender perspective on education. It contributes to a decrease in early marriage in some Arab societies. However, traditional beliefs still undermine progress towards gender equality in education. One in three young males believes that educating boys is more important than educating girls (Khouri & Lopez, 2011).

f. Health

The large majority of articles identified in the literature search discuss issues surrounding the health of youth in crisis. One hundred and thirty-eight articles talk about aspects of health of this vulnerable population, of which two-thirds (94 articles) are specifically referring to mental health, often related to the difficult and unstable political situation of youth in MENA countries.

Mental health

The majority of mental health articles (58%) describe the increased prevalence of post-traumatic stress disorder and/or depression in youth in and after conflict (Dyregrov, Gjestad, & Raundalen, 2002; Hall et al., 2008; Harel-Fisch et al., 2010; Khamis, 2008; Thabet, Abed, & Vostanis, 2002). Hereby, all authors underline the severe psychological impact of conflict and political violence on youth.

These mental health issues can have further negative impacts on the youth's lives, such as increased substance abuse (Schiff & Fang, 2014) and use of maladaptive coping mechanisms such as self-blame, crying, ignoring the problem, wishful thinking, hiding feelings, and anxious anticipation (Al-Bahrani, Aldhafri, Alkharusi, Kazem, & Alzubiadi, 2013).

Even if boys are equally or often more exposed to trauma, partially explained by authors by the fact that boys spend more time outside the house than girls, girls appear to have a higher prevalence of PTSD, depression, separation anxiety, and psychological symptoms than boys. Meanwhile, boys have more behavioral problems, aggression, and hyperactivity than girls (Dimitry, 2012). Other articles confirm the higher prevalence of mental health issues in female youth in crisis (Al-Modallal, 2012; Barile, Grogan, Henrich, Brookmeyer, & Shahar, 2012; Slone & Shoshani, 2014).

Thabet et al. (Thabet, Matar, Carpintero, Bankart, & Vostanis, 2011) describe the mental health impact of early labor of adolescents in conflict to support their family and recommend human rights-based policies and legislation as well as incentives to return to education.

Health in refugee camps and women's health

Ensuring health in refugee camps is a challenging task for governments and international aid organizations. Poor living and housing conditions in the camps contribute to infectious diseases like diarrhea and upper respiratory tract infections (Abouteir et al., 2011; Abu Mourad, 2004; Al-Khatib & Tabakhna, 2006; Zabaneh, Watt, & O'Donnell, 2008). Nutrition can be limited, and the lack of micronutrients increases the risk for anemia in children and young women (Bilukha et al., 2014; Khatib, Samrah, & Zghol, 2010).

Additionally, living in a refugee camp increases refugees' risk for falling victim to sexual abuse (Khawaja & Hammoury, 2008; Khawaja & Tewtel-Salem, 2004). Adolescent girls and young women in internally displaced persons and refugee camps are particularly vulnerable to sexual attacks. An estimated 80% of the camp populations consist of women and children, and as camps have become increasingly militarized, rape and other sexual violence against women and girls have also become more widespread.

Political and social violence also increases the odds of intimate-partner violence (Clark et al., 2010). In some MENA countries, cultural beliefs and traditions seem to be a barrier for women to seek health care, in particular regarding intimate partner violence. Spencer et al. (Spencer, Shahrouri, Halasa, Khalaf, & Clark, 2014) note that women in Jordan usually use familial institutions to seek help and would only seek help outside of the family in serious circumstances after the familial help had proven ineffective.

A study in Jordan on cultural beliefs of blame found that about 40% of boys and 20% of girls believe that killing a daughter, sister, or wife who has dishonored the family can be justified (Eisner & Ghuneim, 2013).

Family planning

Access to family planning is important for women, especially those seeking to engage in the labor market. Facing high fertility and decreased capacity for economic support of the expanding population, Iran introduced family planning programs. After some debate

regarding the acceptability of contraception in Islam, high-ranking clergy decided that promoting healthy families over plentiful families is a goal of Islam, and issued new fatwas declaring that family planning was halal, or permissible. Iran has one of the most successful family-planning programs in the developing world and is often considered a potential model for other Muslim countries (Tober, Taghdisi, & Jalali, 2006). However, not all family planning programs are readily accepted throughout the Muslim world. A study on Afghan refugee women who did not use the program showed that only after subsidizing general healthcare did the use of contraceptives increase (Raheel, Karim, Saleem, & Bharwani, 2012).

Injuries

War-related injuries and their impact on youth is also much discussed in the literature (Fares et al., 2013; Haddock & Pollok, 1992; Jaffe, Peleg, & Israel Trauma, 2010). Alkhuzai et al. (Alkhuzai et al., 2008) state, "Violence is a leading cause of death for Iraqi adults and was the main cause of death in men between the ages of 15 and 59 years during the first three years after the 2003 invasion."

Waisman Goldman, Poznanski, Mor, and Peleg (2010) note that between 1998-2007 in Israel, conflict-related injuries among teenagers (ages 10-17 years) were twice as high as those of younger children (ages 0-9 years), while severe injuries were significantly more frequent among children.

g. Risk for violence and violence prevention

The World Health Organization (WHO) briefings on violence prevention (2010) define five types of programs to prevent violence in youth: 1) preschool enrichment programs, 2) social development programs, 3) academic enrichment programs, 4) incentives for youth to complete education, and 5) vocational training for underprivileged youths (*Violence Prevention*, 2010).

Risk of youth bulges

Urdal (2006) writes that large youth cohorts are associated with a significantly increased risk of domestic armed conflict, terrorism, riots, and violent demonstrations. His major findings are: 1) countries that experience youth bulges are more likely to experience political violence than countries that do not; 2) the higher the dependency burden (non-working), the stronger the effect of youth bulges on political violence regarding riots and violent demonstrations; and 3) the lower the economic growth, the stronger the effect of youth bulges on increasing the risk of terrorism (Urdal, 2006). The author adds that the interaction between youth bulges and expansion in higher education is associated with a significantly increased risk of terrorism and that emigration works as a safety valve and may balance out negative effects of large youth cohorts (Urdal, 2006).

Bricker and Foley (2013) use the youth population's employment statistics to predict conflict. They developed a Youth Risk Factor – the ratio of the 17- to 26-year-old age cohort to the size of the total labor force. The authors note that several MENA countries appear to be at risk, most notably Jordan and Algeria, and conclude that it is important to help youth make a successful transition into the labor force, regardless of their educational backgrounds.

Coping and resilience

Various articles describe coping mechanisms and the construct of resilience by Palestinian youth, a population at risk for many years. One study confirms previous research by showing the value of supportive relationships such as families and friends for coping with conflict. The authors add, "Political participation and education are vital to a sense of identity and political resistance" (Nguyen-Gillham, Giacaman, Naser, & Boyce, 2008, p. 291). Another article describes that youth in conflict living in the rural and communal communities are more resilient than urban youth (Braun-Lewensohn & Sagy, 2014).

Various studies assess and underline the increasing importance of participatory educational approach in school and communities in order to overcome barriers due to conflict, culture, and gender (Adely, 2007; Gesser-Edelsburg, 2013; Makhoul, Nakkash, Harpham, & Qutteina, 2014; Nakkash et al., 2012). Morray et al. (Morray & Liang, 2005) point out the success of a group intervention for Arab and Jewish youths to promote communication and healing and encourage otherwise untenable communication.

Makhoul, et al. (Makhoul, Ghanem, & Ghanem, 2003) note that youth in restricted conditions such as refugee camps can lead to misbehavior in particular when inequalities through restrictions in opportunities such as on work and mobility are perceived. The differences in regulations and policies for refugee youth versus local youth are sources of tensions. Consequences include illegal status, dropping out of school, abuse, child labor, and substance abuse. While adolescent girls are prone to sexual and gender-based violence, young adolescent boys are particularly vulnerable to being arrested and detained by the authorities in conflict zones (Khouri & Lopez, 2011).

Sexuality

Most young people in the MENA region do not have sex until they marry and lack a socially acceptable outlet to express their sexual needs. An analysis by the World Bank (Akala & Smini, 2010) concluded that with the increase in age at marriage, traditional forms of managing youth sexuality around the Middle East are in decline and young people may increasingly engage in risky behaviors to dissipate their sexual energy (Akala & Smini, 2010).

h. Results of stakeholder analysis and in-region discussions in Jordan

During our in-region activities, we identified and met with key stakeholders addressing the needs of MENA youth. Some of these stakeholders are listed in Table 5.

Table 5. Select stakeholders participating in in-region discussions and interviews in Jordan
• United Nations High Commissioner for Refugees (UNHCR)   • United Nations Children's Fund (UNICEF)   • International Youth Foundation (IYF)   • Save the Children   • Mercy Corps   • Norwegian Refugee Committee (NRC)   • International Rescue Committee (IRC)

- International Medical Corps (IMC)
- Microfund for Women
- JOHUD (Jordanian Hashemite Fund for Human Development)
- Palestinian refugee youth
- Syrian refugee youth
- Jordanian youth

Summary of current situation

UNHCR estimates that Jordan will be host to 811,070 refugees and asylum seekers by January 2015, and that by December 2015, the amount will total just over 1 million. Of this number, by January 2015, Syrians will number approximately 747,360 (UNHCR Jordan, 2014).

Despite programs by the Jordanian government and international community, Syrian refugees in Jordan are finding themselves in an increasingly precarious position. The vast majority of refugees are prohibited from working, with the Jordanian government citing economic, political, and security concerns to justify this policy. The unemployment rate in Jordan hovers around 30%, and politically the government does not feel as though it can justify allowing employment of Syrians when so many Jordanians are also seeking work (CIA World Factbook, 2014).

Figure 4. Focus group discussions with Palestinian refugee youth in a youth development program in Jordan.

Around 4,000 Syrian refugees have, in fact, been awarded work permits. However, according to UNHCR, most of those who have been awarded work permits have connections to large multinational corporations that have been willing to sponsor them for the permits. At this point, however, the Jordanian government has stopped processing work permits for refugees.

Fifteen to 20% of refugees live in one of the three official refugee camps in Jordan. Inside the camps, refugees have access to World Food Programme (WFP) food, health care, and education. Outside of the camps, however, refugees' situations are rather unstable, with most refugees relying heavily on UNHCR's or other NGOs' cash transfer programs. According to UNCHR, refugees spend most of the cash transfers on rent.

Shortly before our arrival, the Jordanian government declared that health care would no longer be subsidized for refugees, most likely due to a combination of financial and political factors. Additionally, the WFP announced that as of December 1, 2014, they could no longer provide food aid to refugees. Although WFP's subsequent fundraising campaign has allowed the organization to maintain the program through January, the close call is indicative of how little a safety net the international community can provide.

According to UNICEF, the Jordanian government wants to halve the amount of Syrians in the country, and they are also pushing for refugees to return to the camps. This push could very well put an even greater strain on the resources that the international community is able to provide.

Several organizations noted the increasing strain that refugees were enduring, stating that refugees were turning towards negative coping mechanisms, including child labor, child marriage, and survival sex.

Livelihoods

Livelihoods interventions were varied in Jordan. Norwegian Refugee Committee (NRC) trains refugees in al-Za'atari Refugee Camp in numerous vocational programs, including welding (Figure 5), tailoring, basic computer skills, and office administrative work. These training programs last around three to four months.

Figure 5. One small part of the NRC vocational training center for Syrian refugee youth in Za'atari Refugee Camp.

International Rescue Committee (IRC) and other NGOs also engage a small number of Syrians in "cash for work" programs, where Syrians volunteer to assist with activities and are given a 13 Jordanian dinars/day stipend for their efforts. This program does not constitute formal employment, and, thus, avoids Jordanian employment restrictions. However, the NGOs do not go out of their way to advertise these programs in order to avoid attracting attention to loopholes in the employment regulations.

Furthermore, according to IRC, the Jordanian government is unlikely to approve any programs concerning microfinance, loans, or savings for Syrian refugees without influence from the highest political circles in Jordan.

However, the International Youth Foundation has had some success in training a small number of Syrian youth alongside Jordanian youth in vocational training programs that not only teach vocational skills such as retail and heating, ventilating, and air conditioning (HVAC) support, but also office and interview etiquette. The program specifically targets at-risk youth.

If the government could be convinced to allow Syrians access to microfinance, Microfund for Women is a potential partner. The organization is a Jordanian NGO that was started with support from Save the Children and provides opportunities for vocational training as well as different forms of microloans for women. The organization focuses mainly on Jordanians, but it would also be open to assisting Syrians.

Education

UNICEF arranged travel for our research team to visit schools in a Jordanian host community, a school in a Palestinian camp that also has Syrian students, and schools within al-Za'atari refugee camp.

There were several common themes throughout these interactions with students, including:

- Many students did not have their transcripts or diplomas from their studies in Syria, making it difficult to prove their education levels.
- Although many students wanted to complete high school, college, or graduate studies, some students were also receptive to the idea of shorter-term training opportunities. Popular training areas included English training, computer literacy, and nursing.
- Students were also enthusiastic about scholarship opportunities for university education. Some students and organizations noted that it would be difficult for girls to attend university abroad, depending on their respective families.
- There is an overall sense of hopelessness regarding their lack of employment opportunities. Many refugees were unsure to what end they should pursue training and educational programs, as few employment opportunities exist in Jordan. Additionally, many Jordanian youth felt that there was a mismatch between what they could study in universities and employment opportunities post-graduation.

Health

As stated above, health care is provided in the camps but is no longer subsidized outside the camps for refugees. Much of the health support discussed for refugees in the camps centered on psychosocial care. IMC's program in al-Za'atari refugee camp included providing a safe space for children to play, which allows IMC to observe and assess them for potential psychosocial support programs.

Similarly, IRC focuses on assisting the victims of gender-based violence in Jordan, through Women's and Girl's Community Centers in Irbid, Ramtha, Mafraq, and al-Za'atari. These centers, among other services, provide case management and psychosocial support.

Youth-focused activities and violence prevention

UNICEF has developed a Saturday program in partnership with the Ministry of Education called "Madrassaty" (translation: "my school") which has a peacebuilding focus. The 3-month program lasts for 8 hours each Saturday, and Syrians and Jordanians students learn and interact with one another through play. The program has no formal curriculum and the teachers, proponents of the program, would like to see a curriculum developed. UNICEF also has a program it calls "Basic Life Skills", which also focuses teaching youth conflict management with peers, interview etiquette, and leadership skills. Both of these programs could be readily strengthened, supported, and expanded.

In addition to these curricula, we visited two active youth centers that have both formal and informal programs. The first, the Princess Basma Youth Resource Center, is part of JOHUD (Jordanian Hashemite Fund for Human Development), and has many activities for youth in the area, including a computer resource center, an innovation lab, and a youth-focused radio program. The second center is in the Baqaa refugee camp, and also has numerous activities,

including filmmaking, microfinance, and storytelling. These may serve as effective models for further training and engaging youth.

4. Discussion

One barrier to the understanding of the factors that lead to increased vulnerability of youth and adolescents are the lack of interdisciplinary, cross-cultural research and policy analysis. Few academic programs have focused on the specific problems that face adolescents, including exposure to youth violence, gender-based violence, unemployment, mental health issues, and barriers to accessing livelihoods, education, and health services strategies.

As the academic and humanitarian community reflects on how to best respond to these challenges, it is becoming increasingly important to imagine solutions that are both professionally driven and scientifically sound, as well as interdisciplinary, transformative, and globally engaged.

The MENA region as a whole faces both great peril and great possibility in the area of youth in crisis. We believe that with visionary leadership and a strong commitment to international collaboration, a Middle East Project for Youth in Crisis at the Harvard Humanitarian Initiative could emerge as a model for academic engagement in the development of concrete solutions to critical issues facing youth and adolescents in the MENA region.

Supporting youth in crisis is a particularly urgent matter due to recent conflict development in the region and the high number of Syrian refugees overwhelming the capacities of neighboring countries. The present and expected youth bulge risks to aggravate the challenges. For these reasons, we conducted a landscape analysis on the needs and solutions related to at-risk MENA youth, utilizing a systematic review of the peer-review literature, search of the gray literature, stakeholder analysis, and in-region discussions and interviews with key youth-focused stakeholders.

The literature review on youth in crisis in MENA countries helps to shed light on the major challenges this vulnerable group of young people is facing. The regional focus of much of the literature on youth from Israel and Palestine is an important model on which to draw. There are certain similarities that might help to understand broad youth needs. However, a contextual field-based analysis is essential to adapt to the regional, cultural, and other differences among youth throughout the MENA region.

Livelihood and microfinance

The high rate of unemployment of youth in MENA countries seems to be a result of a gap in quality education and a general lack of employment, which is aggravated by the youth bulge. Providing employment might not only help as short-term security, but it can actually create a platform for entrepreneurship and creation of further employment. Civic engagement of youth is mentioned as an important driver for interest in business development, and indeed it appears that the civic engagement of youth in Jordan has propelled many of them to feel ownership of their respective futures. Barriers for such a development are legal challenges for work permits and accreditation of education as well as limited access to new media and

internet. Labor migration as an important current livelihood strategy for youth in MENA countries needs open discussion in initiatives aiming to improve youth's livelihood.

The large gender gap in MENA countries regarding unemployment rates makes it difficult for women to contribute to the economic health of a family. Therefore, families' investment in education may currently focus more on the male child where opportunities are more visible.

Regarding microfinance, specifically, the literature does not definitively state whether microfinance will pull people out of poverty. However, it can certainly be useful for beneficiaries, especially for increasing the profits of those businesses at the "upper tail," (Duflo, et. al, 2013). Additionally, positive elements of microfinance intervention include the introduction of savings instruments. It is important to proceed thoughtfully, however, as many of the case studies warned of perpetuating inequality in society or causing harm to the beneficiaries of microfinance interventions.

In discussions with youth in Jordan, youth not immediately enthusiastic about the suggestion of starting their own businesses, as they believed they did not have solid economic footing or expressed a desire to continue their education first, especially female youth. The literature from the review supports this hesitance, as "those who are already employed are the most likely to have plans to launch a business venture" (The Silatech Index, 2010). However, after discussions, youth proved generally receptive to the idea of mentored entrepreneurship. The initial reluctance towards entrepreneurship is important to keep in mind moving forward.

Islamic microfinance did not come up in discussions with pattern organizations or with youth, although the possibility of offering such instruments within a microfinance program should be explored if a microfinance program is offered.

Partner organizations, however, warned of the Jordanian government's wariness to approve livelihood programs such as savings and loan programs. Although (as detailed above) there are some small-scale livelihoods programs taking place, they are not widespread or given much latitude by the government. This is an area that will likely require political engagement in order to proceed.

Education

Whereas primary education is largely assured in MENA countries, further education often lacks quality, gender balance, and accessibility. In particular, the differences of educational opportunities for different youth groups, such as refugees, are creating frustration and tensions between them. Education is strongly linked to livelihood strategies. The literature confirms the importance of quality education as a condition for economic prosperities but keeps reminding that the potential of this generation can only be fully embraced if jobs are created.

Indeed, the discussions in Jordan with Jordanian, Palestinian, and Syrian youth all revealed both a desire to further their education—regardless of gender—and frustration with the current higher educational system in Jordan and the mismatch between the educational system and the labor market. A focus on educational interventions—especially those that provide an alternative or a supplement to the existing educational system—would most likely be well received by the target population.

Health

The health of MENA youth in crisis is particularly challenging in refugee camps and for young women. Early marriage was a concern both mentioned in the literature and voiced by the teachers of refugee youth (*Situation Analysis of Youth in Lebanon,* 2014). Alternative livelihoods strategies may give the families with young women more options than choosing early marriage as a coping mechanism.

Youth, as a rather healthy population group, might mostly be affected by mental health issues, which is a finding that is supported by our literature search results. Some mental health issues can be complex to address and require highly skilled and trained personnel that often come from external organizations. Other more common conditions can be effectively screened for and addressed by properly trained mid-level providers. Providing youth with hopeful perspectives and opportunities might in itself have a very positive impact on mental health issues.

From our literature review and our own in-region discussions, it seems that various youth have both expressed optimism for the future, as well have been prone to anxiety, depression, and other mental illness. Syrian refugee youth, in particular, frequently expressed feelings of despair and hopelessness about the future, which very likely stem from the traumatic experiences they have had and the limited nature of their options at the present moment. While the Palestinian youth we met with in country were generally positive and channeling their energies productively, Syrian youth seemed much less optimistic. Perhaps if they are given options for the future and more outlets to engage with the outside world, the feelings of despair will decrease.

Violence prevention

The literature suggests that a high number of young people in crisis situations carry the risk for violence and conflict. Education, employment, and the opportunity for migration mitigate this risk. For youth in crisis, a social network of friends and family create resilience and help coping with the conflict experience. Peer-programs are an effective way to rebuild trust and decrease tensions.

During our in-region meetings, the importance of discussions of violence was only brought up by teachers, not by the students themselves. Instead, violence prevention was largely mitigated by segregation of refugee youth from the general population, as well as an integrated cross-cultural peacebuilding program by UNICEF, called "Madrassaty" ("my school," in Arabic), which could be strengthened, formalized, and expanded.

Study limitations

It is important to acknowledge the limitations of this study. First, the literature-search component of this study only summarizes findings from English-language articles. Additionally, there was identified a relatively high proportion of health-related articles, likely due to the use of the medical database PubMed, and, therefore, this topic may be over-represented. Along the same lines, the authors of this report attempted to supplement the

peer-review literature by identifying relevant gray literature articles. However, the process of searching for literature in established peer-reviewed databases is inherently more comprehensive than for gray literature.

Lastly, in-region discussions were meant to provide additional context, get feedback on initial findings from stakeholders, and to explore specific issues. However, our in-region discussions were by design limited to Jordan, which we felt represents a current cross-section of issues related to at-risk youth in the MENA region while still being sufficiently secure for discussions and travel.

5. Conclusion and recommendations

This analysis underlines the struggle of youth in crisis in MENA countries and emphasizes the need for additional support for at-risk youth. The literature provides a good overview of the different experiences and challenges of youth in crisis in MENA countries affected by short and particular long-term conflicts. These aspects need to be considered when planning interventions for youth in crisis. More importantly, however, is an in-depth analysis of the situation in any specific region. In order to create locally accepted and efficient interventions with sustainable impact, it is essential to understand the intention and barriers for all stakeholders involved, the local political and cultural environments, and, most importantly, the youth population and their needs. A particular focus should be on female youth in crisis, since they are often facing multiple challenges exacerbated by the conflict situation.

Even though specific regional needs need to be considered, a general challenge for MENA youth in crisis appears to be the continuity of education linked with the transition into work life. Integrative programs with community- and peer-approaches, in particular with involvement of families and religious aspects, have shown success to improve resilience, increase acceptance by local society, and provide a better sense of identity on an individual level. In addition, innovative educational and vocational programs help create short- and even long-term opportunities.

There exist many opportunities in supporting, advising, and collaborating with local organizations; helping coordinate between different stakeholders; and working with educational and governmental authorities to improve educational access, professional accreditation, and potentially employment opportunities.

a. Recommendations

There are numerous areas where the Harvard Humanitarian Initiative (HHI), the Middle East Project for Youth in Crisis, and its partners could supplement and collaborate with existing programs on the ground.

Regarding livelihoods, HHI can assist in several ways. IYF, UNICEF, Microfund for Women and NRC have solid existing structures that provide vocational and other training programs for youth, largely Jordanian. Additionally, UNHCR's existing cash transfer program provides a modern, reliable system for cash transfers to refugees. HHI could build on these initiatives to adapt them for refugee youth in the region, and model a cash transfer program after UNHCR. Furthermore, IRC has identified innovative "cash for work" approaches that could also be built upon.

Concerning education, HHI might also be able to partner with UNICEF in exploring the possibility of obtaining diplomas and transcripts from educational institutions in Syria. Additionally, students could potentially sit for international exams that would certify that they had obtained a certain level of education. HHI can also explore scholarship pipelines with schools and UNICEF. Additionally, since youth were eager to learn both computer skills and English, connecting youth through technology with English speakers for language exchange could be another potential avenue—maybe even exchanges between students of Arabic and students of English.

Psychosocial support and informal outlets such as exercise and sports for survivors of violence and conflict, such as Mercy Corps' and IMC's existing programs, can also be supported and expanded and possibly linked to the livelihoods and skills training curriculum. This could help to stave off the futility that many of the refugees expressed. Paying attention to the important needs of survivors of gender-based violence (GBV) could be a point of collaboration with the IRC. HHI could also assist in creating a more formal curriculum for the school-based Madrassaty peacebuilding program in collaboration with UNICEF and the Ministry of Education.

Overall, much discussion with partners concerned "disruptive" and "innovative" approaches to refugees' problems. Both partner organizations and youth were excited about the possibility of connecting youth to networks in the outside world for education, training, access to markets, and general communication and exchange of ideas. There was much receptivity to the idea of "innovation labs"—similar in spirit to JOHUD's center—where youth are able to utilize technology and resources to create projects, learn new skills, and generate income in a permissive environment.

b. Examples of potential interventions for at-risk youth

There are several areas where HHI could readily collaborate with existing programs and structures (Table 6):

Table 6. Examples of potential interventions, by topic area	
Livelihoods	1) Supplementing or increasing the amount and type of livelihoods programs alongside UNICEF, NRC, IYF, and Microfund for Women, and working with organizations like IRC to find creative ways to expand the range of income-generating activities for Syrians 2) Collaborate with UNHCR on its cash-assistance program 3) Create "innovation labs" where youth can engage in markets, entrepreneurship, and training
Education	4) Work with partners such as UNICEF to establish a link to Syrian schools to get documentation for students who have fled 5) Explore with partners possibilities of facilitating Syrian students sitting for international exams 6) Discuss potential scholarship pipelines with schools in and outside of the camps 7) Increase youth's access to the outside world for language and other types of exchanges (English-Arabic), especially youth in refugee camps, potentially working with Save the Children

Health	8) Work with Mercy Corps and IMC to supplement or improve fitness and play activities and psychosocial support
	9) Work with IRC on women's centers that assist survivors of GBV and provide psychosocial support
Violence prevention	10) Create opportunities to integrate youth in cross-cultural peer-projects with local youth
	11) Assist in creating curriculum for the Madrassaty program with UNICEF and the Ministry of Education

c. Implementing youth-in-conflict programs: lessons learned from country experiences

To identify concrete, practical examples and recommendations for youth in crisis, we reviewed evaluation reports from a number of relevant programs in the MENA and East African regions. Despite the wide variety of geographic context and cultural nuances of these programs, a number of overarching themes became apparent (Table 7).

Table 7. Implementing youth-in-conflict programs: lessons learned from country experiences
1. Adopt a holistic approach Youth in general have a wide range of needs, and youth in conflict even more so. Programs should, therefore, adopt a holistic approach and provide opportunities for growth in more than one area. Economic self-reliance is a critical objective of many youth programs, but in addition, youth need skills in leadership, teamwork, communication, and social responsibility (USAID, 2005). A review of youth microfinance programs recommends holistic training, preparation, and counseling for youth before entering MFIs for greater success (Nagarajan, 2005). Based on results from a microfinance program in the West Bank, non-financial activities such as job fairs, coaching, and mentoring programs should be incorporated into programs (James-Wilson, 2006). In Iraq, a youth initiative program achieved the greatest success when it synergized with an existing business development program, providing development skills that motivated young Iraqis (The Louis Berger Group, 2013). **2. Enable youth to access credit, while also building skills** In societies still under intense conflict, microfinance opportunities for youth may not be achievable in the short term; in such cases, the ability to deposit and save money is especially important (Nagarajan, 2005). Where possible, expanding youth access to capital, entrepreneurship training, and business start-up opportunities are critical strategies (Sommers, 2006). However, it should be noted that access to finance, while important, is not sufficient alone; in Iraq, youth beneficiaries needed to develop skills to effectively use the funds provided in order to be effective (The Louis Berger Group, 2013). **3. Engage policy-makers and regulatory agents** Youth initiatives are most successful and sustainable where a strong enabling environment exists in the country. A program in Somalia found that high youth engagement in the face of low efficacy caused a lot of frustration and suggested that more emphasis was needed on working with authorities to be responsive to youth priorities (Swedberg, 2013). A microfinance initiative in the West Bank identified the need for a positive and engaged

regulatory environment that is conducive to MFIs (James-Wilson, 2006). In Jordan, a youth work initiative evaluation highlighted the importance of engaging with policy makers as partners, particularly within the Ministry of Education and Ministry of Labor (Hua, 2011).

4. *Emphasize interventions for female youth*

It is critical to keep gender in mind when working with youth, both for program design and evaluation; in many conflict and developing country situations, women are less likely to receive services or benefit from programs (USAID, 2005). A review of youth in conflict found the lack of attention to female participation in programs was "thoroughly alarming" (Sommers, 2006). A youth evaluation program in Afghanistan recommended that females should receive tailored materials and training, since they tend to have lower levels of education and could, therefore, be selected out of youth programs (McLaughlin, 2009).

5. *Plan for transition to ensure sustainability*

Programs should go beyond serving immediate needs and prepare youth for their adult lives. Where possible, programs should foster cooperative relationships with larger, permanent institutions (schools, mosques, or community organizations) and allow youth to interact and learn from adults (USAID, 2005). In Iraq, best practices incorporated sustainability into the program component initiatives from the outset, to ensure gains would be realized after the project's end (The Louis Berger Group, 2013). In Yemen, a civic engagement project highlighted the need to give youth technical and vocational skills to guide them through the transition period, out of conflict, and into adulthood (Moubayed, 2012). In Jordan, a youth work project cautioned against raising 'misguided expectations' – where youth and their parents assumed that programs would end with guaranteed employment (Hua, 2011). A Rwandan youth livelihood program found that increasing contact with program graduates enabled their transition after the program and also allowed success stories to be communicated to current beneficiaries (McLellan & Bamwesigye, 2012).

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7. Appendix 1: Select key articles identified in literature search (see attached Excel file for full listing of relevant articles)

Author(s)	Title	Journal or Organization	Year	Citation or Link	Type of Study	Topic area (health, mental health, education, livelihood, violence prevention)					Key themes / Findings	Suggested Solutions
						H	MH	E	L	VP		
Afifi RA, Makhoul J, El Hajj T, Nakkash RT.	Developing a logic model for youth mental health: participatory research with a refugee community in Beirut.	Health Policy Plan	2011	Health Policy Plan. 2011;26(6):508-17.	Community-based participatory research (CBPR)	x	x				1) Using community-based participatory research (CBPR) to develop mental health interventions ensures greater relevance, feasibility, and sustainability of solutions	Importance of engaging directly with the community when identifying problems and possible interventions for mental health
Al-Bahrani M, Aldhafri S, Alkharusi H, Kazem A, Alzubiadi A.	Age and gender differences in coping style across various problems: Omani adolescents' perspective.	Journal of Adolescence	2013	Journal of Adolescence. 2013;36(2):303-9.	Cross-sectional study		x				1) Adolescents with high level of perceived problems had higher maladaptive coping styles than those with low level problems; 2) Females were more likely to use maladaptive coping styles than males	Focus on strategies to enhance adaptive coping styles (seeking social and spiritual support, focusing on positive thinking, etc.)
Barber BK.	Contrasting portraits of war: Youths' varied experiences with political violence in Bosnia and Palestine.	International Journal of Behavioral Development	2008	International Journal of Behavioral Development. 2008;32(4):298-309	Cross-sectional study	x		x	x	x	1) Political conflict is anything but simple or straightforward, whether in form, meaning or impact; therefore, its impact on youth and adolescents will vary accordingly	Improving and broadening assessments of conflict and adaptive functioning; incorporating cultural differences when researching conflict; paying more attention to females' experiences in conflict
Bricker NQ, Foley	The Effect of Youth	International	2013	International Journal of	Ecological study					x	1) Youth Risk Factor can be used to predict where	Subsidize and invest in apprenticeships, trade

Author	Title	Journal	Year	Citation	Study type						Findings	Recommendations
											lead to reduced conflict	
Buckner E, Kim P.	Mobile innovations, executive functions, and educational developments in conflict zones: a case study from Palestine.	Etr&D-Educational Technology Research and Development	2012	Etr&D-Educational Technology Research and Development. 2012;60(1):175-92	Experimental Study			x		x	1) Higher conflict exposure = lower levels of executive functioning; 2) Advantages of urban environment as predictor of executive functioning and mental planning performance	Use mobile technologies as a versatile learning and assessment resource for children in conflict, to encourage problem solving, strategic planning, creativity, and critical reasoning
Chatty D.	Researching refugee youth in the Middle East: Reflections on the importance of comparative research.	Journal of Refugee Studies	2007	Journal of Refugee Studies. 2007;20(2):265-80	Community-based participatory research (CBPR)				x	x	1) Status as refugees linked to marginality and exclusion in original homelands; 2) Multiple, conflicting identities in refugee youth	Refugee youth highlighted opportunism and agency - seeking education, wage labor, or self-employment while also contributing to their families
de Jong JT, Komproe IH, Van Ommeren M.	Common mental disorders in post conflict settings.	Lancet	2003	Lancet. 2003;361(9375):2128-30	Epidemiological survey		x				1) Association between range of prevalence rates of PTSD and the diversity of risk factors for PTSD in different postconflict countries; 2) Trauma may be the direct cause of PTSD onset	Public mental health programs need to consider that symptoms of PTSD in different populations could result from different determinants
Dimitry L.	A systematic review on the mental health of children and adolescents in areas of armed conflict in the Middle East.	Child Care Health Dev	2012	Child Care Health Dev. 2012;38(2):153-61	Systematic Review (71 papers)		x				1) Children in conflict zones (Israel, Palestine, Lebanon, Iraq) exposed to high levels of traumatic experiences; 2) Number of conflict-related traumas correlates positively with PTSD, mental health issues	Ensuring children's basic needs is paramount; school and community interventions should be culturally acceptable, practical and affordable; use TV and radio broadcasts to advise parents; make psychiatric and psychological support accessible

Author	Title	Journal	Year	Citation	Study type						Findings	Recommendations
Holmes D.	Omar Ghannoum: an irresistible force for change.	Lancet	2012	Lancet. 2012;379(9826):1582	Profile				x		1) Including youth mentors from within the community a critical component for sustainability of mental health and youth-focused interventions	Engage youth mentors are 'agents of change' in refugee / conflict situations
Persike M, Seiffge-Krenke I.	Is stress perceived differently in relationships with parents and peers? Inter- and intra-regional comparisons on adolescents from 21 nations.	Journal of Adolescence	2014	Journal of Adolescence. 2014;37(4):493-504	Cross-sectional study		x		x		1) Highest parent-related stress in Southern Europe, then Latin America, Middle East, Asia; low levels in Central Europe/North America; 2) Stress with parents overall higher than stress with peers	Increased awareness of prevailing values and cultural background influence on stress perception when working with adolescents
Rhiger M, Elklit A, Lasgaard M.	Traumatic in Israeli youth sample - An investigation of the prevalence and psychological impact of exposure to traumatic experiences.	Nordic Psychology	2008	Nordic Psychology. 2008;60(2):101-13	Cross-sectional study		x				1) High prevalence of trauma in Israeli youth (85% of students reported exposure); 2) Incidence of war or conflict events not significantly linked to trauma symptomatology	Awareness of the 'functional adaptation' of youth with long-standing exposure to conflict, including exposure of attacks resulting in increased community cohesion and social support
Sagy S, Adwan S.	Hope in times of threat: the case of Israeli and Palestinian youth.	Am J Orthopsychiatry	2006	Am J Orthopsychiatry. 2006;76(1):128-33	Observational study (longitudinal study of two groups)				x	x	1) Despite evidence of collectivism in Israeli and Palestinian societies, findings show youths give priority to individualistic hope over hope for others (both groups)	Find ways to harness individual hope for adolescents in conflict areas, and build on existing hope for the collective good
Sagy S, Adwan S, Kaplan A.	Interpretations of the past and expectations for the future among Israeli and Palestinian youth.	Am J Orthopsychiatry	2002	Am J Orthopsychiatry. 2002;72(1):26-38	Observational study (longitudinal study of two groups)				x	x	1) General low levels of empathy and high levels of anger between groups; 2) Adolescents express historical interpretations and future expectations through a cultural, political, social lens of their society	Coexistence between the two nations needs to be based on mutual recognition of the narrative and legitimacy of each side

Author	Title	Journal	Year	Citation	Study type						Findings	Recommendations
Shaar, K. H.	Post-traumatic stress disorder in adolescents in Lebanon as wars gained in ferocity: a systematic review	J Public Health Res	2013	Journal of Public Health Research, 2(2), e17.	Systematic Review (11 papers)		x				1) Prevalence of PTSD in Lebanese adolescents has increased with time, with highest during 2006 invasion; 2) Type of trauma such as bereavement, injury, house destruction, and economic problems, low self efficacy and scholastic impairment were related to PTSD	Provision of counseling and treatment services at school and community level to ameliorate consequences of war for vulnerable populations
Soltanifar, M.	The Role of Educational Systems in International Crises: A Reappraisal of Middle East Countries.	Life Science Journal-Acta Zhengzhou University Overseas Edition	2011	Life Science Journal-Acta Zhengzhou University Overseas Edition, 2011. 8(2): p. 893-U996.	Expert opinion			x		x	1) Answering the questions posed - why youth join fundamentalist groups, and what role education plays - are very complex issues that require more study. 2) There is a need to take into account political, cultural, religious, and educational nuances and to avoid over-generalization	Studies should take into account differing methods of communication between political structures and formal and informal educational systems
Thabet, A.A., et al.	Mental health problems among labour children in the Gaza Strip.	Child Care Health Dev	2011	Child Care Health Dev, 2011. 37(1): p. 89-95.	Cross-sectional study		x		x		1) Children worked an average of 6.8h a day, and only 37% had adequate rest; 2) Poor mental health was predicted by socioeconomic determinants and factors relating to under-age employment	Policy, legislation and preventive programs from statutory and voluntary agencies should adopt an integrated approach in meeting their mental health needs, by enhancing protective factors such as return to school
Tober, D.M., M.H. Taghdisi, and M. Jalali	Fewer children, better life or "as many as God wants"? Family planning among low-income Iranian and Afghan refugee families in	Med Anthropol Q	2006	Med Anthropol Q, 2006. 20(1): p. 50-71.	Ethnographic study, including interviews and observation	x			x		1) Iran's family planning program has been successful with Iranian population but less so for Afghan refugee population; 2) Afghans feel marginalized due to cultural and religious differences (Sunni vs Shi'a), and are less likely to use FP	Experience of losing children to war and sickness results in refugees wanting to have larger families; FP programs must take this into account and also maintain cultural and religious sensitivity

Authors	Title	Journal	Year	Publication	Study type							Key findings	Recommendations
	Isfahan, Iran.												
Fergus S, Zimmerman MA.	Adolescent resilience: a framework for understanding healthy development in the face of risk	Annual Review of Public Health	2005	Annual Review of Public Health 26: 399–419	Expert opinion	x	x				x	1) Resilience models used to understand why some youths exposed to risk are able to avoid negative outcomes; 2) Parental factors are consistent and critical resources for youth, including: support, monitoring, and communication skills	Public health interventions that use a resilience approach pay particular attention to the unique features of the population of interest and the context in which the approach is employed
Assaad, R. and F. Roudi-Fahimi.	Youth in the Middle East and North Africa: Demographic Opportunity or Challenge?	Population Reference Bureau	2007	Washington, D.C.: Population Reference Bureau	Ecological study / expert opinion			x	x			1) MENA countries have diverse economies and their populations are at different stages of the transition from high to low fertility; 2) MENA countries cannot succeed in strengthening human capacity among youth without fundamental reforms and greater engagement of civil society	Adopt new development policies that realign economies in three ways: reinvent the private sector, integrate with world economy, manage oil resources better
Urdal, H.	A Clash of Generations? Youth Bulges and Political Violence	International Studies Quarterly	2006	International Studies Quarterly 50: 607–29	Ecological study						x	1) Youth bulges provide greater opportunity for violence through abundant supply of youths with low opportunity cost; 2) Youth bulges associated with risk of internal armed conflict in autocratic regimes but also democracies; 3) As fertility decreases, leading to lower dependency ratio, youths entering labor market leads to economic boost	Economic structural factors need to be in place to realize opportunities for economic bonuses from large youth cohort entering the job market

Author	Title	Source	Year	URL								Findings	Recommendations
Parkinson, S.	Educational Aftershocks for Syrian Refugees in Lebanon	Middle East Research and Information Project	2014	http://merip.org/educational-aftershocks-syrian-refugees-lebanon	N/A				x			1) Educational exclusion stands to have a profound impact on refugees from Syria, denying benefits and exposing children to further risks; 2) Literacy rates among Syrians are set to drop dramatically from the level of 83.6 percent reached in 2008, with untold economic consequences; 3) Lack of education can reverberate for generations; the importance of parental education in outcomes such as family and children's health has been demonstrated repeatedly.	To encourage refugee youth to assimilate into host country schools, there needs to be a reduction in the financial and administrative hurdles (getting previous report cards officially stamped, paying for permits, etc. which can cost up to $500 in Lebanon)
Ortiz, I. and Cummins, M.	When Global Crisis and Youth Bulge Collide	UNICEF	2012	http://www.unicef.org/morocco/french/Global_Crisis_and_Youth_Bulge_FINAL_web.pdf	N/A					x		1) The lack of employment opportunities for young persons, aggravated by the 'youth bulge,' should be a primary concern for policymakers.	Employment should be generated through: macroeconomic and sector policies; active labor market policies and programs; labor standards; social protection and dialog
UNICEF	A Generation on the Move: Insights into the Conditions, Aspirations and Activism of Arab Youth	Issam Fares Institute for Public Policy and International Affairs, American University of Beirut.	2011	http://www.unicef.org/media/files/Summary_Report_A_GENERATION_ON_THE_MOVE_AUB_IFI_UNICEF_MENARO_.pdf	N/A				x	x	x	1) Two common elements characterize Arab youth's identities and influence their vision and priorities: family and religion; 2) The public sphere of social and political activism remains heavily male dominated, and the absence of women in public in mainstream movements remains obvious; 3) Social entrepreneurship is one of the fastest growing sectors in NGOs and youth activism, with new programs of	Young people can be agents of change if they are empowered to participate in finding solutions to conflict, building peace and reconstructing communities following conflict; as half the MENA population young people must be central to any national and regional efforts to create and maintain lasting peace and security.

											x	Findings	Recommendations
												innovative activism that aim to achieve social benefits throughout society on a sustainable basis	
UNICEF	Evaluation of Adolescents: Agent of Positive Change	Unicef, Swedish International Development Cooperation Agency, MENARO	2011	http://www.unicef.org/evaldatabase/files/MENARO_Evaluation_of_Adolescents-Agents_of_Positive_Change_UNICEF_Sida_Kartini_Jan15-12.pdf	N/A					x		1) Young people in MENA feel marginalized politically, economically and socially	With the right support it should be possible to harness the strong appetite for change that currently exists in the region in very constructive and positive directions both for adolescents and youth as individuals and with regard to the contribution they can make to their communities and countries
WHO	Violence prevention: the evidence. Series of briefings on violence prevention	World Health Organization	2010	http://www.who.int/violence_injury_prevention/violence/4th_milestones_meeting/evidence_briefings_all.pdf	N/A					x		1) Of the five program types, the evidence for preschool enrichment and social development programs is by far the most robust, with high quality studies associating these early interventions with reduced aggressive behavior and violent crime in childhood and later in life	Life skills interventions are used throughout the world to improve young people's life chances through increasing educational participation (e.g. preschool programs) and employability (e.g. vocational training)
ILO	Global employment trends for youth 2013: A generation at risk	International Labor Organization	2013	http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_212423.pdf	N/A					x		The Middle East has the highest youth unemployment rate of all regions. More than one in four economically active young people are unemployed. The youth unemployment rate for 2012 is estimated at 28.3 per cent, and is projected to increase gradually to 30.0 per cent in 2018 (figure 2 and table A2). The	Five key policy areas to address youth unemployment crisis: (i) employment and economic policies to increase aggregate demand and improve access to finance; (ii) education and training to ease the school-to-work transition and to prevent labor market mismatches; (iii) labor market policies to target employment of

												employment situation is particularly bleak in Jordan and the Occupied Palestinian Territory, where 29.9 per cent (2011) and 38.8 per cent (2010) of young people in the labor force were unemployed. Furthermore, in Saudi Arabia and the Islamic Republic of Iran, 28.3 per cent (2012) and 23.0 per cent (2008), respectively, of 15–24-year-olds in the labor force were unemployed (ILO, 2011a and 2013b).	disadvantaged youth; (iv) entrepreneurship and self-employment to assist potential young entrepreneurs; and (v) labor rights that are based on international labor standards to ensure that young people receive equal treatment
Philippe Fargues	Emerging Demographic Patterns across the Mediterranean and their Implications for Migration through 2030	Migration Policy Institute, Transatlantic Council on Migration	2008	http://apps.eui.eu/Personal/fargues/Documents/Fargues-Paper%20MPI%202009.pdf	N/A					x		1) MENA's economic and demographic circumstances make it a promising source of flows to Europe, particularly circular-migration flows; 2) Main triggers of migration: youth bulge; young and educated workers lack opportunities in home countries; untenable population density; unresolved conflicts.	
Silatech	The Silatech Index: Voices of Young Arabs	Silatech	2010	www.silatech.com/docs/silatech-index/silatech-index-january-2010.pdf?sfvrsn=20	N/A					x		1) Qatar and UAE scored highest on mindset, policy, and access indicators, while Palestine scored lowest; 2) Lower mindset, access, and policy scores = higher brain drain	For youth, productivity and momentum matter more than wealth; youth are highly mobile populations so governments must try to retain them through good employment opportunities

8. Appendix 2: Additional information on microfina
Arab countries

Appendix 2, Table 1. Islamic microfinance instruments	
Ijarah	Leasing contract used usually for machinery
Musharaka and mudaraba	"Equity participation in a business venture," where profits and losses shared with a ratio. Mudaraba is a joint venture where party is a financier and the other provides the time and expertise.
Takaful	Mutual insurance; members contra a pool that is used in case of an er

(Dutta & Magableh, 2006)

| Appendix 2, Table 2. Respondents' reported barriers in obtaining credit	
Barriers (1 if yes, 0 otherwise)	Percentage
Religious barriers	67%
Lack of information about sources of funding	61%
Lack of experience in establishing microenterprises	59%
Lack of experience in running a business	49%
Legal obstacles	42%
Social barriers	27%
Others barriers	5%

(Dutta & Magableh, 2006)

Appendix 2, Table 3. Reasons for not applying for microcredit	
Reasons for applying for microcredit (1 if yes, 0 otherwise)	Percentage
I prefer to borrow from informal sources	77%
Lack of collateral	68%
Lack of minimal equity	51%
Lack of demand for credit	44%
Social barriers	38%
Difficult loan conditions	33%
Bad credit history	27%
Lack of spouse approval	21%
Religious barriers	21%
I prefer to borrow from a bank	9%
Lack of information about these	4%

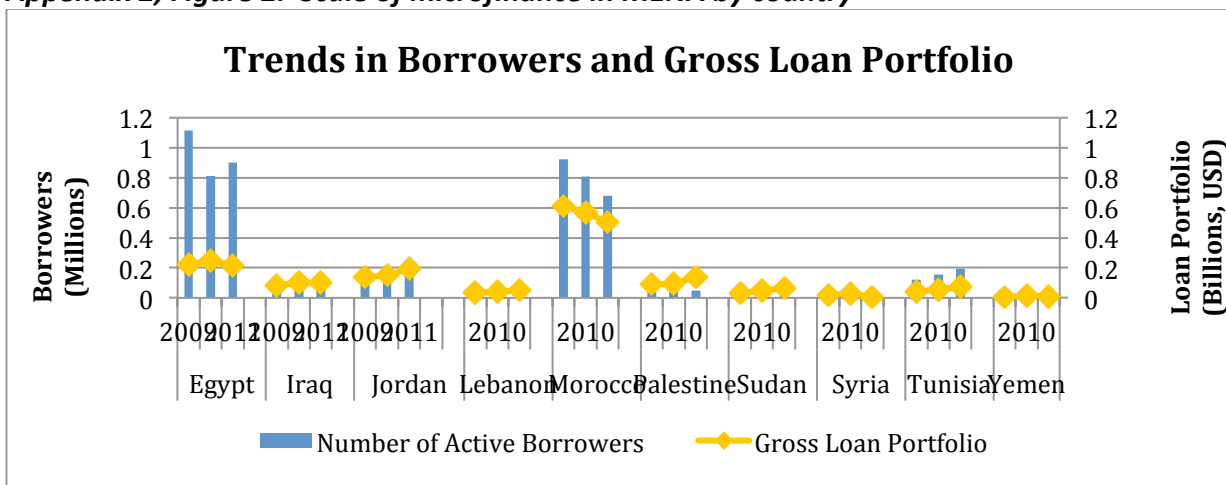| institutions	
High interest rate	2%

(Dutta & Magableh, 2006)

Appendix 2, Figure 1. MENA receives the lowest amount of microfinance of all regions in the world
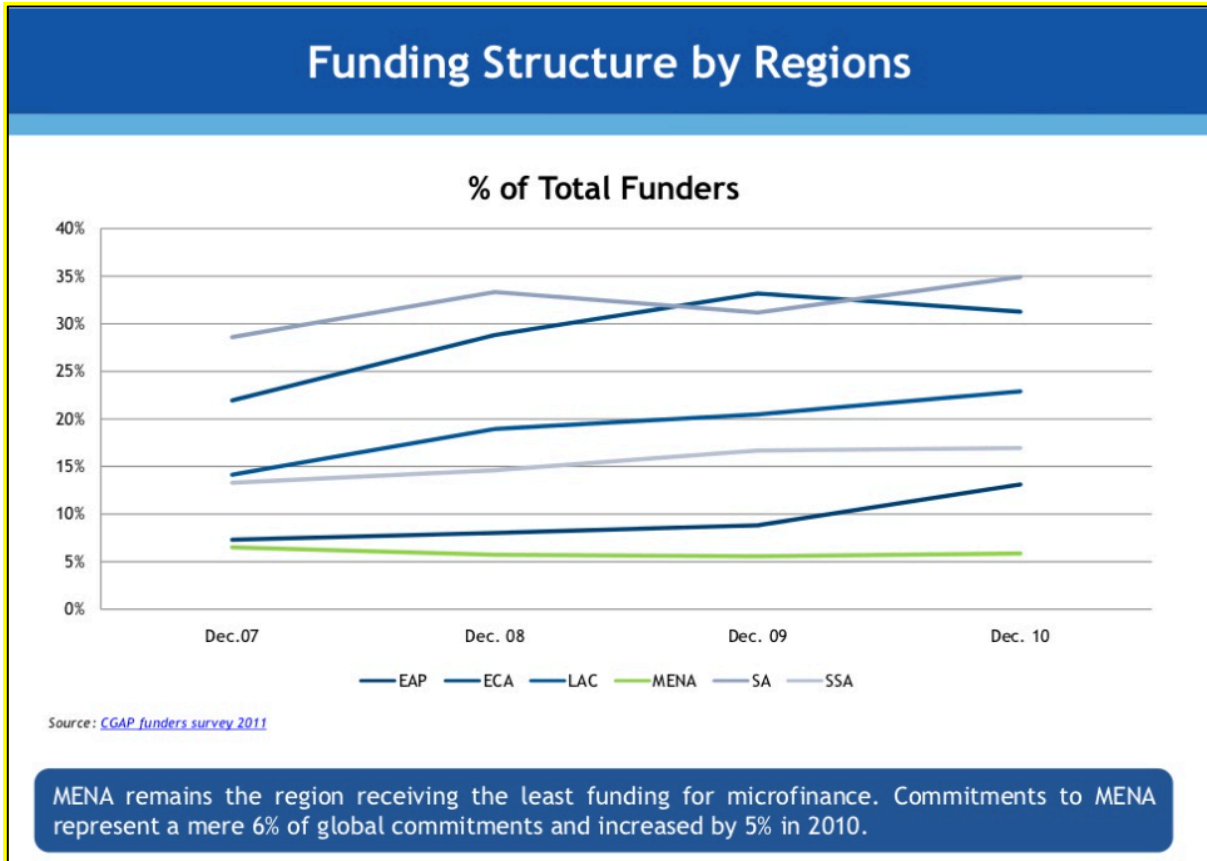
(Mix and Sanabel, 2011, Slide 15)

Appendix 2, Figure 2. Scale of microfinance in MENA by country

(Mix and Sanabel, 2012, Slide 6)