



## UNICEF Jordan's Makani programme: supporting students, building resilience

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### Introduction

UNICEF Jordan's Makani programme has evolved considerably since it was launched in 2015. It was initially designed to provide informal education and child protection services to Syrian refugees fleeing war in their country. Today, it provides a wide array of age-tailored services for vulnerable Jordanian, Palestinian<sup>1</sup>, Syrian and Dom (a marginalised ethnic minority group) children, adolescents and youth living in host communities, formal refugee camps and informal tented settlements (see Box 1). During the 2021–2022 school year, UNICEF piloted a conditional cash transfer for adolescents aged 13–18, of 65 Jordanian dinars (JOD) a month (~\$92), on condition that they attend both school and Makani programming regularly<sup>2</sup>. This brief, which draws on mixed-methods baseline research conducted with adolescents and their parents in early 2022, explores the early roll-out of this cash transfer and the broader adolescent empowerment programming that it complements. Future research rounds (in late 2022 and in 2024) will assess the medium- and longer-term impacts of the cash transfers on adolescent well-being.

1 The Makani programme and the broader GAGE research sample include adolescents from Palestine refugee communities, but this particular study does not due to the sample's geographical focus.

2 To put this amount in context, the minimum wage in Jordan for 2022 was 245 JOD per month (Mustafa, 2022).  
<https://www.jordantimes.com/news/local/minimum-wage-increase-deferred-due-covid-crisis-%E2%80%94-labour-ministry>.

### Box 1: Makani’s integrated programming for vulnerable young people in Jordan

Makani (‘My Space’) centres provide vulnerable young people and their families with an age-appropriate integrated package of services throughout the Kingdom of Jordan. Toddlers and pre-schoolers are offered learning readiness courses to help prepare them for starting school. For school-aged children, centres offer learning support classes and community-based child protection support. For those in early adolescence, it provides courses in transferable life skills such as communication, critical thinking and negotiation skills. In mid-adolescence, the courses on offer are expanded to include financial and computer skills and leadership opportunities. Parents are offered courses on parenting and literacy skills. Makani facilitators can also refer children and their families to other services as needed.

## Research Methods

The baseline analysis combines quantitative and qualitative data. During late 2021 and early 2022, the Gender and Adolescence: Global Evidence (GAGE) research team conducted a baseline survey with 1,693 girls and boys living in seven governorates in Jordan (see Figure 1). The sample includes Jordanian, Syrian and Dom adolescents between the ages of 10 and 18 and comprises approximately half girls and half boys. Participants were sampled from Makani programme rosters in 13 of the centres involved in the cash transfer pilot (group 2)—and 21 centres that were not involved (group 1). The centres not involved in the pilot were selected to be as similar as possible to those that were part of the pilot. The research team also recruited adolescents with similar characteristics for a

‘non-Makani’ control sample (group 3), drawing from a pool of young people in households eligible for other types of need-based social assistance and living in communities close to the selected Makani centres. Of the total number of adolescents included in the sample, 1,193 had ever participated in Makani. Of these, 685 were currently participating. Of these, 169 had recently begun to receive a Makani cash transfer (planned to last for 12 months). The survey covered a wide range of topics, including access to school and learning outcomes, involvement in paid work, educational and occupational aspirations, psychosocial well-being, social inclusion and support, and experiences of participation in Makani.

To complement the survey and to explore potential pathways through which the Makani programme and the cash transfer could enhance adolescent wellbeing outcomes, we conducted 40 in-depth interviews with Jordanian, Syrian and Dom adolescents living in Amman city and Mafrq/Zarqaa. All participate in Makani centre-based programming and receive the cash transfer. We also conducted six focus group interviews with parents of participants (see Table 1). Adolescents were equally divided between girls and boys and those in early (age 10–14) and late (age 15–18) adolescence. In-depth interviews explored what adolescents (and their parents) value about Makani, what changes in their lives (or their children’s lives) they attribute to Makani, what importance they attach to the cash transfer, and what improvements might be made to maximise programming impacts for young people in vulnerable host and refugee communities in the future.

Figure 1: Quantitative sample, by programme participation, nationality, and gender

Makani centre-based programming only	Makani centre-based programming and cash	Non-participant Comparison Group
<b>Jordanians</b> Girls: 128 Boys: 136	<b>Jordanians</b> Girls: 31 Boys: 35	<b>Jordanians</b> Girls: 221 Boys: 200
<b>Syrians</b> Girls: 109 Boys: 92	<b>Syrians</b> Girls: 33 Boys: 25	<b>Syrians</b> Girls: 266 Boys: 276
<b>Dom</b> Girls: 21 Boys: 26	<b>Dom</b> Girls: 26 Boys: 16	<b>Dom</b> Girls: 17 Boys: 23

Table 1: Quantitative sample by nationality/ethnicity

	Jordanian	Syrian	Dom	Totals
Girls (individual)	8	8	4	<b>20</b>
Boys (individual)	8	8	4	<b>20</b>
Mothers (groups of 6)	1	1	1	<b>18</b>
Fathers (groups of 6)	1	1	1	<b>18</b>

## Findings

### Survey results

Our survey found that the adolescents currently participating in Makani programming have better outcomes compared to those who are not currently participating (see Table 2). They are more likely, for example, to be enrolled in school (96% vs. 87%), to be literate at the second-grade level (69% vs. 62%), and to have a trusted friend (72% vs. 64%).

The 169 adolescents receiving cash transfers had received an average of 3 monthly payments at the time of our survey. Of those adolescents, 14% reported that the cash was primarily used for educational expenses, and 74% reported that it was used for household needs such as food and rent. Three-quarters of those receiving the cash agreed that it has contributed to their ability to stay in school. Two-thirds added that the cash also helps their siblings stay in school. We found no differences by gender or nationality, but adolescents living in households with fewer assets were more likely to report that cash was spent on household necessities than their peers living in relatively better-off households (77% vs. 59%).

### Qualitative results

The in-depth qualitative interviews explored what Makani participants (and their parents) value about programming, and how they feel it might be improved. Although suggestions for improvements were many and diverse, there was widespread agreement that Makani is supporting young people to thrive amid adversity. Indeed, there was near-universal agreement that the main way to improve Makani is to expand its reach, including through targeting more young people and where possible expanding the

number of centres so that attendance entails less travel time. Below we explore the pathways through which Makani centres are supporting improved adolescent wellbeing, starting first with centre-based programming and then turning to the cash transfer.

### Makani centre-based programming

#### Supporting academic competencies

Adolescents and parents reported that Makani learning support is critical in helping students master their lessons. Because school classrooms tend to be overcrowded, leaving teachers without time to focus on those who are struggling, adolescents rely on tutorial support provided by Makani facilitators. This is particularly the case for Dom students, for whom Arabic is often a second language, and for Syrian students, who attend school during the afternoon shift. A 15-year-old Dom girl explained:

*We are learning Arabic and mathematics, this was so helpful to me, because I didn't understand anything from my [school] teacher, I always ask my facilitator here, and he always explains them to me.*

A 14-year-old Syrian boy said:

*I didn't know how to read or write, I learned everything here [Makani] rather than at school ... I now know how to add and multiply.*

Jordanian students also benefit from the learning support offered at Makani centres. While Arabic is Jordanians' first language, and they attend better resourced morning shifts of school, parents noted that individual attention is still rare.

**Table 2: Select outcome indicators, by Makani participation status (%)**

	Currently attending Makani	Not currently attending Makani
Enrolled in school	96	87
Aspires to secondary school	96	92
Aspires to university	82	76
School days missed in past two weeks	11	14
Literate at 2 <sup>nd</sup> grade level	69	62
Can subtract	46	40
Has a trusted friend	72	64
Has a trusted adult	81	75
Ever been online	79	76

A Jordanian mother observed:

*The difference is that at Makani education and care are better. At school, there are 40 students in the classroom, so they cannot explain the idea to each student alone so that all students understand it.*

### Teaching 21<sup>st</sup> century skills

Makani's adolescent-focused skills-based programming is also supporting young people to thrive. Young people were especially enthusiastic about computer courses, which are different from those they take at school because 'at Makani they teach us how to use the computer to create projects and things related to real life' (17-year-old Jordanian girl) and because they are taught by teachers who model 'character and strength' (15-year-old Dom girl). Favourite projects include creating personal webpages and video-editing.

Older adolescents also spoke highly of financial education courses, wherein they had learned not only the value of saving, but how the Jordanian banking system works. A 16-year-old Syrian girl explained:

*We spoke about our daily or monthly allowance, how we can save it, and where we can save it... We talked about the central bank, what is its duty, for cheques, deposits, things of that sort.*

### Developing life skills

Research participants spoke highly of Makani's transferable life-skills programming and the impacts that it is having on adolescents' self-confidence and self-awareness. A 13-year-old Syrian boy reported, 'I am confident now, before, I didn't do anything without asking people.' A 17-year-old Syrian boy added, 'We learned about self-confidence and how to express your opinion in society.' A Syrian mother, whose son is much shorter than his peers, added:

*My son used to be bullied because of his height and he became obsessed about becoming tall due to this, but he came around and knew that physical appearance is not everything in life, so he made peace with himself.*

Given gender norms that encourage girls to stay silent and do as they are told, girls attending Makani centres were often especially eloquent about how life skills programming has changed their lives. A 14-year-old Jordanian girl noted that facilitators had taught her to embrace failure as a growth opportunity. She said:

*I used to be scared or reluctant to talk for fear of making mistakes. But we learned that it is ok to make mistakes and that we should always try again.*

A 15-year-old Dom girl added that she had learned to take more control of her own life—and to speak up in her community for what she believed. She said:



12-year-old Bedouin Jordanian student who goes to a governmental school © Nathalie Bertrams/GAGE 2022

*Makani taught me how to be strong and taught me the sense of responsibility, Makani taught me good leadership skills and how to be a useful woman in the community.*

A 16-year-old Syrian girl agreed. When asked to identify the most significant change she saw in herself that she would attribute to Makani participation, she replied:

*I feel I am different now. I know myself very well. I know how I can make changes in my environment, in my family... and I am sure I can do it.*

### **Building social connections**

Adolescents and their parents observed that a primary benefit of Makani programming—regardless of whether that programming is aimed at developing academic competencies or teaching life skills - is that it helps young people connect with peers and caring adults. Some participants emphasised the social aspects of time with peers. For example, a 13-year-old Jordanian girl reported that she had not had close friends before she started attending Makani. She stated, *'I started playing with my friends, I didn't have any friends before.'* A Syrian father added that he enjoyed watching his children be children at the centre. He said, *'Coming here, the child is able to release his energy and unwind, meet children of his age and have a social network.'* Other participants emphasised the therapeutic nature of time with peers. Several parents, for example, noted that their children had been depressed and afraid before they had joined Makani centers. A Dom mother stated, *'My son used to be a depressed person... He changed his psychology through the activities at Makani.'* A 16-year-old Syrian girl added that therapeutic impacts were especially large for those traumatised by war. She explained:

*Some people lived under shelling and bombardment, and you feel they cannot forget about this bad experience... They must come to Makani and practice the activities so that they change their mood. They can meet with people and overcome their bad memories.*

Relationships with Makani facilitators are also highly valued. Young people consider facilitators to be their friends and—unusually given the age-stratified nature of Jordanian society—feel comfortable discussing even personal topics. An 11-year-old Syrian girl, for example, stated:

*I have also built a relationship with the teachers here because I come regularly to the centre and I feel comfortable talking to my teacher and I can talk to them without any obstacle.*

A Dom mother added that for children who are not used to feeling supported by adults outside the family, impacts can be transformational. She said, *'My daughter changed because the teachers at Makani deal with her like a friend. Before that, she suffered.'*

### **Raising awareness of violence prevention**

Adolescents and their parents also reported that Makani programming is helping raise young people's awareness of violence. The impacts of this are gendered. Boys often noted that they had learned to eschew perpetrating violence—against each other and against girls. A 13-year-old Syrian boy reported that he had learned how to use his words rather than his body to process his emotions. He said:

*I learned how to control my feelings... I used to fight and beat anyone when I am angry, but when I took this programme, I changed.*

A 15-year-old Jordanian boy added that he had learned that sexual harassment is not acceptable. He stated, *'We learned it is inappropriate and a mistake to harass and taunt people in the street.'*

Adolescent girls, on the other hand, primarily reported that they had learned that they have a right to be free of violence—and how to get help if they experience it. For example, a 15-year-old Dom girl explained that she is now aware that that *'in the Eastern societies, women face a lot of problems... which end up in violence against them.'* A 13-year-old Dom girl, who reported having been bullied for years, added, *'When I took a lecture about bullying, I started to go to the principal and tell her.'*

### **Planting the seeds of gender equality**

Although efforts appear to depend on the interest of particular facilitators—rather than on Makani's broader curriculum—a minority of young people reported that they had been exposed to ideas about gender equality at Makani centres. A 17-year-old Syrian boy, for example, explained that a female facilitator had transformed his understanding of gender relations:

*I had a different, wrong, perspective about kids and women, that we are men, we are better than them... We took this whole course about this thing, and how we can support equality between men and women since our rights are exactly the same.*

A 13-year-old Syrian girl added that she and her peers had written and put on a play for Women's Day. This had not

only helped them learn about women's rights, especially in regard to freedom from violence, but had made them feel powerful. She recalled:

*We performed a play (for Women's Day). Some people prepared stories. Some prepared some audio messages about violence against women and about early marriage... I felt like I was defending women and I was taking her side.*

### Participants' views on strengthening Makani centre-based programming

There was universal agreement among research participants that the primary way to improve Makani centre-based programming is to offer more content and greater outreach. Some respondents focused on the need to scale up learning support, which is currently unavailable—in person or online (see Box 2)—to those enrolled in secondary school, with a rigorous curriculum. A 17-year-old Jordanian girl stated:

*There aren't study sessions for high school classes... education hours are till grade 9... These higher classes still need more explanations and guides, to include lectures to get benefit, especially since secondary stage is not easy.*

Participants mentioned that this was especially important given disrupted education during the Covid-19 pandemic. Several parents added that providing learning support to older students would have the added impact of improving households' economic situation, as the private tutorial support on which older students currently rely is very expensive. According to a Syrian father, *'It is 10 dinars for every lesson.'* Parents also asked that learning support be provided over the summer, to keep young people's minds active.

Other respondents focused on Makani's 21<sup>st</sup> century skills courses and how they might be expanded to improve school to work transitions. Many adolescents observed that centres do not have enough computer hardware, leaving adolescents to watch rather than do.

A 17-year-old Syrian girl stated, *'We need more computers, so that each student has a computer and we can concentrate on the task and understand it.'* Other adolescents focused on the need for more content. For example, a 15-year-old Dom boy said, *'I want them to teach us skills relevant to the job market.'* A 16-year-old Jordanian boy added that career guidance would also be helpful:

*There should be teachers, both males and females, who are older than me and have more knowledge than me. They can explain how helpful a certain specialisation can be for us.*

### Box 2: Distributing tablets to support online learning

In the spring of 2021, when most of Jordan's students had been out of school for a full year due to Covid-19 restrictions, UNICEF distributed 10,000 tablets to vulnerable households with primary school-aged children who had been attending Makani prior to lockdown. Tablets came with 10 GB of data a month and a carefully tailored software ecosystem designed to help children continue to learn. A 16-year-old Syrian boy, who used his younger siblings' tablet, reported that he had used it for remedial education: *'I wasn't good enough at math. I learned multiplication and other processes... It is easier to learn through the tablet because I would learn on my own.'* A Syrian mother observed that most older students would benefit from being included in the tablet distribution programme, given that few parents are able to help their children with secondary-level coursework and need to rely on private tutoring.

Young people and their parents also wished for Makani centres to reach more families for more hours a week. A 16-year-old Syrian girl stated that the only way to improve Makani programming would be to scale up: *'I ask them to promote Makani more so that they reach out to more people.'* A Jordanian boy the same age added that if more young people had the opportunity to participate, this might also reduce bullying. He reported:

*There are boys who are not enrolled in the centre who harass and taunt the students inside the centre, and this leads to a fight outside the centre.*

Several adolescents stated that they wished they could attend Makani sessions three times a week, rather than two. This could be accomplished, they added, if there were more centres. Key for all, however, is that Makani staff does not change the way they interact with children: in the words of a 13-year-old Syrian boy, *'It's all good.'*

### Cash transfer Supporting household economies

In line with survey findings, most research participants reported that Makani cash is primarily used to support household economies. A 15-year-old Jordanian boy noted, *'It helped with the house expenses because we are struggling financially... We use the cash support to buy groceries.'* Syrian and Dom participants, who are disproportionately likely to be extremely poor, were especially likely to report spending cash on basic needs such as food, clothing, rent and medications. A 12-year-old Syrian girl, when asked to describe the three most significant changes that cash has made in her life, replied:

*Provisions, we eat better... Now, whenever we run out of something, my parents buy it. Before, we could only buy*

groceries at a specific time. Rent is next... The houses are not cheap here, there is nothing for less than 100 dinars. Stationery is last, because stationery doesn't cost a lot of money.

A 17-year-old Syrian boy explained that Syrians' different spending priorities are due to the fact that unlike Jordanians, who own their own homes, refugees living in host communities must pay rent: *'Most Jordanians, their houses are theirs, they're not renting them, they own them.'* Dom participants were particularly likely to mention spending cash on medication and utilities. A 12-year-old boy recalled, *'When my brothers were sick, we bought them medicine.'* A 15-year-old boy added, *'We spent the first instalment on electricity and water.'*

### Improving access to education

Our qualitative research also found that the Makani cash transfer is helping adolescents access education. Most households are using some cash to buy school supplies. A 14-year-old Jordanian boy reported, *'It is for my school expenses, stationery, clothes, anything I need for school. The money really helped... I bought a school bag and stationery.'* A 15-year-old Dom girl added, *'Before, we didn't buy sticky notes and coloured ink pens, now they are essentials to us.'* Some households are spending cash on school transport. This is particularly the case for girls and those who live in communities without secondary schools—who are more likely to be Dom or Syrian. A 16-year-old Jordanian girl explained, *'I pay for my transportation with my sister to school.'* A Dom father added:

*Schools in our areas do not have high school programmes. The children have to move to [a more distant community] and transportation costs 3 dinars a day to get to school.*

Other households are using cash to invest in private tutorial support, to better position adolescents to pass exams. A Jordanian father explained:

*I used it for private tutors and the educational needs. I am saving the money for him to study in the future and to make him feel that he is productive.*

Adolescents and parents noted that while only adolescents over the age of 13 are eligible for the Makani cash transfer, cash is being spent to buy school supplies for all children in the household. Several adolescents happily reported that their fathers had bought uniforms and bags for their younger siblings. A Dom father admitted that he had no qualms about this:

*To be frank, we don't buy the needs of my child who is in the 9<sup>th</sup> grade only. Instead, we buy the needs of all my*

*children in 3<sup>d</sup>, and 6<sup>th</sup> grades also. We buy them bags, copybooks, and pens... etc.*

### Enhancing adolescents' broader wellbeing

Adolescents and their parents also noted that cash is enhancing adolescents' wellbeing more broadly. Several young people reported using cash to seek out long delayed medical care. A 14-year-old Jordanian girl, for example, explained:

*Once there seemed to be something in my brain so I did a scan to see what was the matter. I also went to the dentist and to the eye doctor... I couldn't afford since it was expensive... the eye doctor examined me and I will be in need to have eyeglasses.*

Other adolescents reported that Makani cash has enabled them to have pocket money for the first time—and that this makes them feel better about themselves because it helps them fit in with their peers. A 14-year-old Jordanian boy explained:

*Now I take pocket money every day... When my friends buy something at school, I can also buy it with them. It's not nice watching my friends buying and being unable to buy anything for myself. It's upsetting.*

A 16-year-old Syrian boy agreed—linking pocket money, better clothes, and an improved diet to 'normalcy'. He stated:

*I have become able to take pocket money for school. I am now the same as my friends... I could buy clothes. My pants were torn... My family have become able to buy me clothes and eat better. We can have 3 meals a day now. We are now a normal family.*

A Dom mother observed that helping adolescents fit in with their peers has real consequences for their lives, as those who feel embarrassed about themselves can make choices that then limit their options. She explained:

*When the child is 14 to 18 years old, they feel ashamed to go out wearing poor clothes... I swear by Allah, my daughter didn't go to school yesterday just because her trousers were torn.*

### Gender differences in the use of cash

Overall gender differences among adolescent girls and boys in the use of the cash transfer were limited, largely because adolescents see cash as a household resource – and because the cash is typically held by adults. That said, adolescents reported that in cases where the cash transfer enabled parents to provide them with pocket money, girls and boys can have different spending priorities. Boys denigrated girls' preferences for clothing and make-

up and girls denigrated boys' preferences for cigarettes and café purchases.

Although boys noted that the receipt of cash does not impact their working hours, because they still take on paid work to earn pocket money, two adolescent girls reported that cash had delayed a planned child marriage in the community. A 13-year-old Syrian girl said it had delayed her friend's marriage because receipt of the cash is conditional on school enrolment (and except in rare cases marriage precludes school attendance). She explained:

*Before the support, she was about to get married, and her father wanted to take her out of school. When they started receiving financial support, she delayed her marriage and she stayed in school.*

A 16-year-old Syrian girl reported that she had cancelled her own marriage because the cash meant her family could afford private tutorial support for her. She stated:

*I was engaged before the cash... My family was going through difficult financial conditions and pressure, so I thought I had to get married to alleviate the pressure... My family couldn't bear the expenditure of my learning... I broke up with my fiancé because I wanted to continue my learning.*

### Participants' views on strengthening Makani cash

As with Makani centre-based programming, the main suggestion for how to improve the cash transfer was to scale up the programme for more timely cash to more students for a longer period of time. Adolescents often mentioned that cash is received later than scheduled, which impacts households' ability to budget. A 16-year-old Syrian girl explained that 'People need it at the beginning of the month. They want to pay for the rent.' A 16-year-old Jordanian girl added that the cash transfer should be scaled up:

*They should allow all the schools to participate in this programme... Some of my friends need financial support. But when they came to the centre, they told them that their schools are not participating in the programme*

Several mothers who were interviewed went further than just wanting Makani to give 'more' and suggested shifting programme rules to mandate that mothers as the parent that typically oversees children's schooling, rather than fathers, receive the cash. A Syrian mother observed:

*There are many divorced women, and in this case, men receive the support and spend it in the way they like, while the child doesn't benefit from the cash in their name.*



Syrian adolescent boys living in Al Mafraq, Jordan © Nathalie Bertrams/GAGE 2022

## Conclusions and programming recommendations

Our baseline research findings add to a growing body of evidence which suggests that UNICEF Jordan's Makani programme is helping to transform the lives of the country's most vulnerable children and adolescents. Centre-based programming is facilitating their ability to stay in school, master foundational learning skills and also supporting them to become self-confident advocates for their own aspirations. It is also exposing them to twenty-first century skills and improving their access to information. Qualitative findings also suggest that Makani's new cash transfer appears—at least in the short-term—to be amplifying these impacts, because it relieves household financial pressures and allows young people to focus on acquiring the hard and soft skills that can help them make a successful transition to adulthood. Based on our research to date, we suggest considering the following actions to further leverage programme effects, with the caveat that future rounds of research will enable us to quantitatively assess the impacts of the programme and the extent to which the cash transfer is having synergistic effects:

1. **Continue tailoring Makani programming for adolescents in accordance with age-specific needs** – ideally to include occupational skills training to help them generate the income they are learning to save, and including educational and career guidance tailored to local realities. While mindful of funding constraints, prioritise the continuation of Makani child and youth programming centres in as many locations as possible given the multiple and intersecting benefits that young people and their parents recognise.
2. **Extend learning support services to the secondary level** – covering a broader range of topics, using both in-person and online modalities (providing tablets as necessary), and including exam preparation. This would have the added benefit of freeing up household resources currently dedicated to private tutors and may even reduce or delay some planned child marriages.
3. **Systematically embed gender – and learning about discriminatory gender norms and how to tackle them – into the broader Makani curriculum** – so that girls' and boys' exposure to gender equal ideas and practices is not dependent on the interests of individual facilitators or limited to particular days (such as Women's Day).
4. **Increase outreach to young people in the Dom community** – working to foster Arabic language skills in the early grades and build parents' and children's educational aspirations. Where secondary schools are not easily accessible, provide transportation vouchers to ensure uptake of education services.
5. **Continue to provide the cash transfer to existing beneficiary households and (budget permitting) take cash support to scale** – providing transfers to more adolescents and guaranteeing support through to the end of secondary school.
6. **Consider mandating that adolescents themselves receive the cash** – as this would reinforce the notion that education is adolescents' 'job' because transfers are conditional on attendance. It could also expand adolescents' (especially girls') mobility and decision-making, reduce financial tensions between husbands and (ex) wives by going directly to adolescents rather than caregivers, and support financial inclusion and saving among young people. Any adolescent-targeted cash transfer should be paired with financial education, to raise awareness and guide adolescents on using the money for education and skills building purposes, and how to avoid expenditure on negative practices (such as smoking).