

‘We suffer to survive’: Exploring adolescent opportunities and challenges in securing decent work and the foundations for economic empowerment in Ethiopia

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Introduction

Ethiopia has made remarkable development progress over the past two decades, with indicators across sectors evidencing the government's commitment to improving the lives of its citizens. Since 2000, the poverty rate has approximately halved, from 46% to 24% (UNDP Ethiopia, 2018; World Bank, 2021), and the primary education completion rate has more than doubled, from 18% to 50% (UNESCO, 2021). That said, Ethiopia remains one of the world's poorest countries. It is ranked 174 out of 189 countries on the United Nations (UN) Human Development Index (UNDP, 2020) and despite government efforts to transform the economy, 40% of gross domestic product (GDP) and 80% of the population depend on agriculture (USAID, 2021). In addition, economic growth continues to be outpaced by population growth, meaning that unemployment – and especially youth unemployment – is a growing concern.

This report synthesises findings from the Gender and Adolescence: Global Evidence (GAGE) programme's midline data collection – which took place in late 2019/early 2020, prior to the pandemic and the conflict in Tigray – to explore patterns in Ethiopian adolescents' economic empowerment. Paying careful attention to similarities and differences between groups of adolescents and youth with different characteristics – girls and boys, those living in cities versus those in rural areas, those living in different regions (Afar, Amhara and Oromia), and those who are

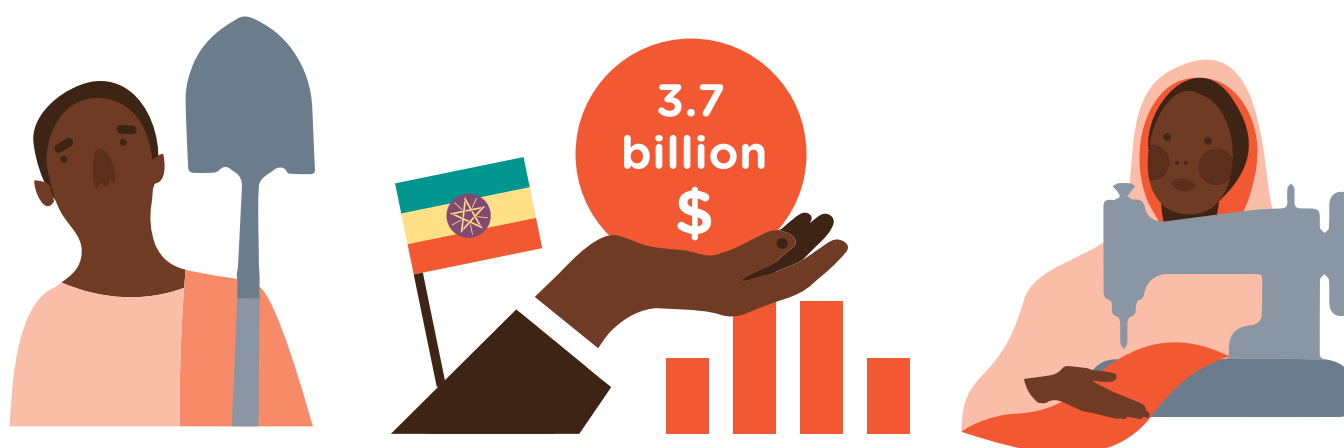
especially vulnerable due to disability, child marriage or displacement – we explore how young people's access to opportunities for skills building, social protection, age-appropriate decent work, productive assets, and financial inclusion set the stage for them to become economically empowered adults.

Background

The economic context in which Ethiopian adolescents are coming of age is complex and often contradictory (Pankhurst and Dom, 2019). On the one hand, the rate of GDP growth over the past decade has been among the highest in the world – at nearly 10% a year – and poverty rates have fallen, from 46% to 24% (World Bank, 2020, 2021). Many indicators of gender equality have shown similar progress. The current GAGE cohort of older adolescent girls (aged 15–19) are far less likely to have married before age 15 than the cohort just a decade older (aged 25–29) (5.7% versus 20.5%), and are far more likely to have participated in the formal education that prepares them for productive adulthood (86% versus 49%) (CSA and ICF, 2017). On the other hand, Ethiopia's population has very nearly doubled in the past 20 years, from 66 million to 112 million, leaving a growing cadre of relatively well-educated young people unable to find

Figure 1: The cost of the gender gap in Ethiopia

It is estimated that **gender gaps** in agriculture, entrepreneurship and wage employment cost the Ethiopian economy **3.7 billion USD** each year.



Source: Buehren et al., 2019.

(or create) the jobs that are necessary to facilitate an independent adulthood (Pankhurst and Dom, 2019; World Bank, 2020; Le Mat, 2020; CSA, 2020). Girls and women have been left further behind than boys and men, with earnings gaps across agriculture, entrepreneurship and wage employment estimated to be nearly \$4 billion a year (Buehren et al., 2019) (see Figure 1).

Noting the increasingly blurred demarcation between urban and rural areas, as small and medium towns emerge in formerly rural areas (Pankhurst and Dom, 2019), many of Ethiopia's economic contradictions are related to the divergent paths of rural and urban communities. The World Bank (2020) observes that despite government efforts to improve agricultural productivity, poverty rates in rural areas (where 98% of the population derive their livelihoods from agriculture) are not only much higher than in urban areas (26% versus 15% in 2016), but the gap between rural and urban areas is growing in tandem with the expanding economy (see also Tigabu and Gebeyehu, 2020). Indeed, the World Bank calculates that the share of inequality that can be explained by rural-urban differences doubled (to 29%) between 2011 and 2016, primarily due to growth in self-employment in small and medium-sized towns. Although there are significant cultural differences between Ethiopia's regions, as well as vast disparities in terms of access to services and infrastructure, poverty rates are relatively similar across regions, at least after accounting for the impact of the Productive Safety Net Programme (PSNP) (ibid.). Access to social protection, however, is not similar across regions. The PSNP, which was designed to smooth household consumption across the seasons and primarily operates in rural areas as a cash-for-work programme (mostly building public infrastructure and soil conservation), reaches 8.7% of the national population – but only 5% of those living in Oromia.

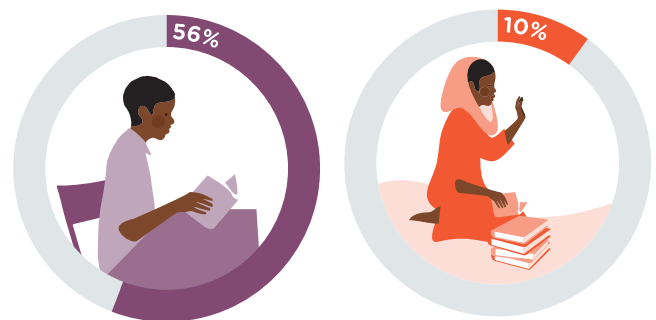
Although young people's access to education is much improved compared to previous generations, large disparities remain and are, in some cases, growing. UNESCO (2021) reports that in 2016, only 52% of Ethiopian children completed primary school and only 21% completed lower-secondary school. With the caveat that some students fund their schooling by doing paid work, the most recent child labour survey – which found that 71% of school-age children (5–17 years) do household chores (79% of girls versus 64% of boys) and 51% are engaged in economic activities (primarily agriculture, with 68% of boys versus 47% of girls) – suggests that children's work remains

an obstacle to their staying in education (CSA and ILO, 2018; see also Tafere, 2017; Tafere and Tiemelissan, 2020; Presler-Marshall, 2021; Woldehanna et al., forthcoming).

The World Bank (2020) notes that while access to primary school is increasingly decoupled from household wealth, given government efforts to build primary schools in all but the most remote areas, the reverse is true for access to secondary school. Children in the top income quintile are now more than five times more likely to attend secondary school than those in the bottom quintile (56% versus 10%), as growth in enrolment rates among better-off families has outstripped that of poorer families (see Figure 2). The Ministry of Education (2020) reports that gender parity – at both primary (.91) and secondary (.87) levels – remains an unmet goal, with girls continuing to be disadvantaged compared to boys. Moreover, it notes that in recent years, parity has declined. The International Monetary Fund (IMF) (2018) estimates that gender gaps in education reduce Ethiopia's economic output by just over 10%.

Figure 2: School attendance

Children in the **top income quintile** are more than five times more likely to **attend secondary school** than those in the **bottom quintile** (56% versus 10%).



Source: World Bank, 2020.

Critically, while access to education has improved, learning levels are extremely low compared to international norms (Woldehanna and Gebremedhin, 2016; Pankhurst et al., 2018; USAID, 2018), with the Ministry of Education (2018) acknowledging in the Education Roadmap that many students are not mastering basic skills. This is especially the case for students in rural areas and for girls, who are tasked with the bulk of domestic work and have poorer attendance and less time to study than boys (Woldehanna and Gebremedhin, 2016; Pankhurst et al., 2018; USAID, 2018; Presler-Marshall et al., 2021). Graduates are also

generally poorly prepared in terms of 'soft skills', such as communication and problem-solving (Le Mat, 2020).

Technical and vocational education and training (TVET) is provided at both public and private sector colleges, each serving approximately half of the TVET student population (Le Mat, 2020). Though private colleges are more expensive, and often deliver poorer quality education and training, they are more flexible, in terms of entrance scores as well as courses offered. Le Mat (2020) reports that for the small number of students who pursue TVET – which is considered by students and their families to be far less desirable than university – flexibility can outweigh costs (see also Pankhurst and Dom, 2019; Tafere and Chuta, 2020). Although government policy calls for TVET outcome-based education to be primarily (70%) practical rather than theoretical (to be measured against competencies related to employers' actual needs, and to include 'cooperative training' (apprenticeships) by local businesses), in practice there are few links between colleges and the labour market (Solomon, 2016). This is particularly the case for private colleges (Le Mat, 2020), resulting in high rates of unemployment for graduates, further undermining interest in the pathway (Solomon, 2016; Tafere and Chuta, 2020). While girls and women are more likely to pursue TVET than boys and men, they also face gendered vulnerabilities, including being restricted to 'feminine' course topics and experiencing sexual and gender-based violence (Buehren et al., 2017; Le Mat, 2020; Presler-Marshall et al., 2020b).

The International Labour Organization's (ILO) (2021) definition of decent work – which 'sums up the aspirations of people in their working lives' and provides opportunities to be productive, earn a fair income, have job security, have equality of opportunity and treatment, and have access to social protection – was shaped around formal employment, so excludes nearly all of the work opportunities currently available to young Ethiopians. At a national level, and despite the government's recent efforts to attract foreign direct investment (FDI) and scale up the manufacturing sector (NPC, 2016), wage employment is rare, especially for women (Desta et al., 2018). The IMF (2018) estimates that only 7.2% of males and 3.4% of females are in wage employment in Ethiopia. Although classification schemes are varied and often contradictory, Le Mat (2020) reports that the vast majority of working young people (aged 15–29) are unpaid family workers (49%) or self-employed (40%). Moreover, Schmidt and Woldeyes (2019) report

that outside of large cities (10,000+ people), wage labour accounts for only a small proportion of youth (aged 15–34) employment (1% in rural areas and 18% in small towns versus 53% in large cities). Even urban young people more likely to work for wages often do so in the informal sector, where wages are low, job security is minimal and social protection is non-existent (CSA, 2018, 2020; Desta, C.G., 2018; ILO, 2018). This is especially the case for girls and women (IMF, 2018; CSA, 2018, 2020; Buehren et al., 2019).

The young people doing unpaid family work (comprising almost half of all young workers) face challenges greater than those faced by their parents' generation, due to growing land fragmentation and landlessness, exacerbated by climate change (Bezu and Holden 2014; Kosec et al. 2017; Schmidt and Woldeyes, 2019; Abebe, 2020; Devonald et al., 2021). Although agriculture remains the mainstay of young people's livelihoods, only 10% of adolescents aged 15–19 and less than half of those aged 25–29 jointly or independently own land (CSA and ICF, 2017), and young people's (aged 15–34) landholdings are roughly half the size of those that belong to older adults (aged 35+), at 0.8 hectares versus 1.5 (Schmidt and Woldeyes, 2019; see also Dom and Pankhurst, 2019). This problem is only likely to get worse, given that fertility rates remain high (over 4 total births per woman) (CSA and ICF, 2017; IFAD, 2019), and it is one reason why rural young people increasingly aspire to escape agriculture (Dom and Vaughn, 2018). Although girls and young women are slightly more likely to own land than boys and young men, due to having joint ownership with their older husbands (CSA and ICF, 2017), they remain highly disadvantaged in many ways. Not only are they responsible for most of the unpaid reproductive work that sustains the household (including domestic and care work), but their farming is less productive (as they have more limited access to inputs and extension services). They also have less control than men over both household income and any income of their own (CSA and ICF, 2017; IMF, 2018; Buehren et al., 2019; CSA et al., 2020).

Although migration remains more limited within Ethiopia than in many neighbouring countries (World Bank, 2020), youth migration has grown rapidly in recent years, as those without sufficient land seek jobs in other rural areas, towns and cities, and beyond Ethiopia's borders (predominantly the Gulf States, Sudan and South Africa) (Bezu and Holden, 2014; Boulanger et al., 2018; Pankhurst and Dom, 2019; Tigabu and Gebeyehu, 2020). This is particularly the case for girls and young women, who not only have more limited

access to local work due to conservative gender norms but are increasingly pushed into migration by their families in order to improve household consumption (Jones et al., 2018; Eresso, 2019; Zeleke, 2020; Semela and Cochrane, 2020).

Although self-employment accounts for nearly all of the non-agricultural work young people do (Le Mat, 2020), and has been the primary driver of recent poverty reduction (World Bank, 2020), it is also a fraught path. As Ahmed (2019) observes, Ethiopia has one of the lowest rates of entrepreneurial activity and business survival of the whole African continent. This is partly due to a national business environment that is ranked 159 out of 190 (due to burdensome regulations) (World Bank, 2019). For young people, however, research suggests that lack of education, poor access to credit (see Box 1), and limited opportunities for business training and mentoring are particularly important barriers to self-employment (Schmidt and Woldeyes, 2019; Gebisa and Etana, 2019; Yami et al., 2020; Tigabu and Gebeyehu, 2020; Pankhurst and Tafere, 2020; Ahmed and Ahmed, 2021). Dom and Vaughn (2018) observe that while young people might want to move out of agriculture, they are especially unlikely to do so (see also Schmidt and Woldeyes, 2019). Barriers to self-employment are generally higher for girls and young women, who continue to have less education than their male counterparts, fewer assets (that can be used for collateral), and more limited access to credit (CSA and ICF, 2017; USAID, 2018; Buehren et al., 2019; Pankhurst and Dom, 2019; Gedamu, 2020).

Across locations, concerns about adolescents' involvement with child labour increasingly sit alongside concerns that they lack opportunities for economic empowerment. A growing body of research observes that

unemployment and underemployment – again, especially for girls and young women – threaten to slow the country's progress towards achieving its development goals (USAID, 2018; Singh, 2019; Pankhurst and Dom, 2019; Le Mat, 2020; Pankhurst and Tafere, 2020; Berhe, 2021). The Central Statistical Agency (CSA) of Ethiopia (2020) reports that among people aged 15–29, urban unemployment rates are 32% for females and 19% for males. Rates of urban underemployment are just as high, with 40% of young workers seeking additional work because they are not working full-time, and secondary school and TVET graduates often unemployed for years because they cannot find work that utilises their skills (Yizengaw, 2018; Wossen and Ayele, 2018; Le Mat, 2020; Berhe, 2021). In rural areas, where official unemployment rates are very low due to young people's involvement in household agriculture, Dom and Vaughn (2018) conclude that actual unemployment and underemployment rates are quite high, given that those who cannot support themselves are considered unemployed, and that 68% of rural workers are economically active for less than half the year.

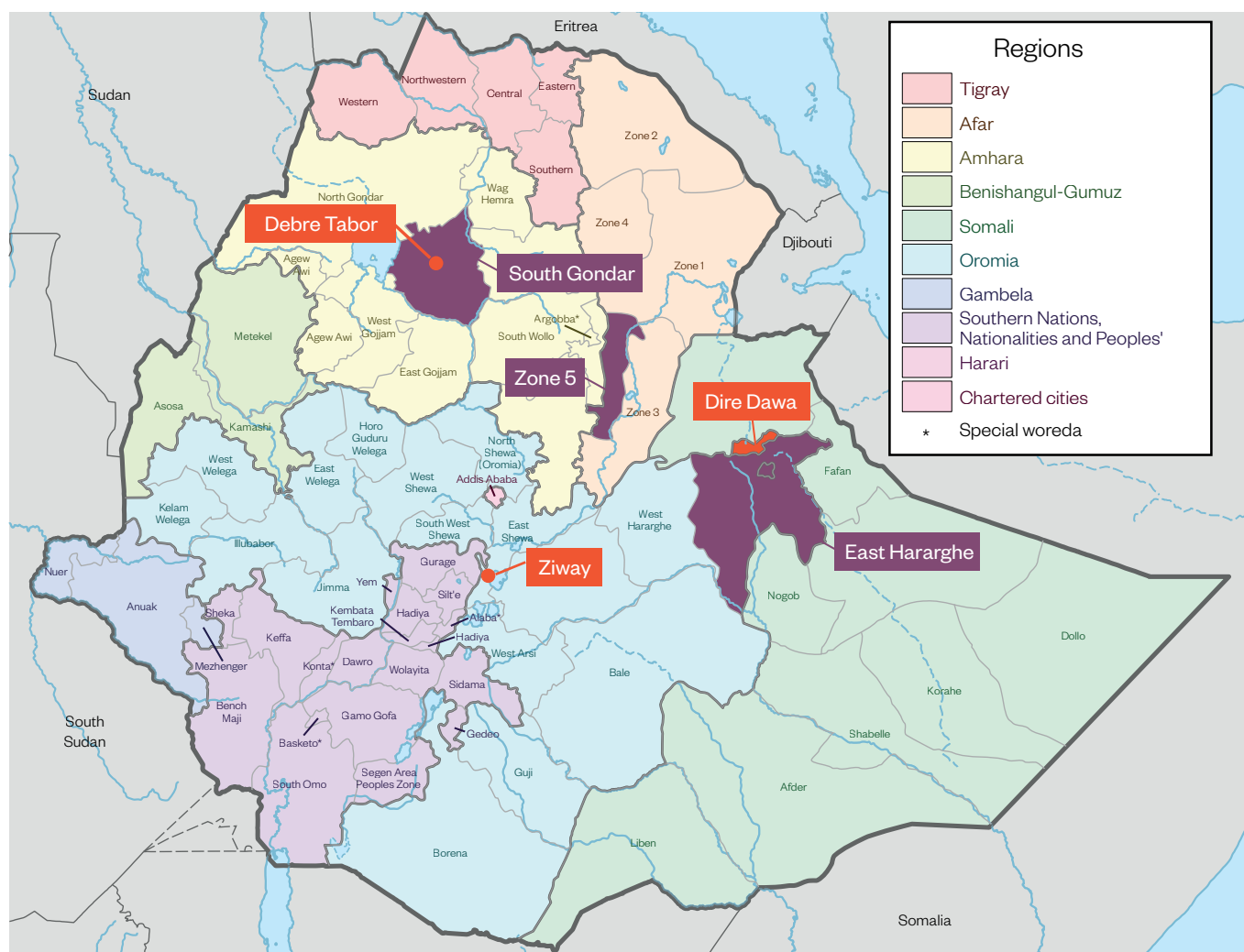
Methods

This report draws on mixed-methods research undertaken from late 2019 to early 2020 (two years after the GAGE baseline but before the pandemic and the conflict in Tigray) as part of GAGE's midline data collection in rural and urban sites in three regions of Ethiopia: Afar, Amhara and Oromia, as well as Dire Dawa City Administration. Twelve rural districts (woredas) were chosen – two in pastoralist Zone 5 (Afar), five in South Gondar (Amhara),

Box 1: Ethiopia's financial sector

While Ethiopia has one of the most 'underdeveloped formal financial sectors in the world', it has a century-long tradition of community-based savings and credit groups that are governed by clear guidelines (which are regularly enforced by fellow members) (Keddir, 2005; Bessir, 2017:2; Pankhurst and Dom, 2019; Morka and Wamatu, 2020). Ethiopia's Rotating Savings and Credit Organisations (ROSCAs), which allow members to make regular contributions and then make a portion of the balance available as a loan to each member on a rotating basis, are known as equbs. Although these tended to be less inclusive of the poor, who cannot afford to save much, in recent decades international and national non-governmental organisations (NGOs) have used equbs as a way to simultaneously raise living standards and empower women, by using them to deliver microfinance as well as programming aimed at shifting gender norms (Lawson-McDowall et al., 2016). Microfinance is also provided by a group of more than 36 licensed credit and savings organisations, including the Amhara Credit and Savings Institution (ACSI), the Oromia Credit and Savings Institution (OSCI), and the Afar Microfinance Institution. (It should be noted, however, that these organisations tend to be relatively weaker in Muslim areas, given Islamic prohibitions against borrowing or lending with interest.)

Figure 3: GAGE's research sites in Ethiopia



Source: Originally created from File:Ethiopia adm location map.svg by User:NordNordWest and modified to show GAGE research sites.

and five in East Hararghe (Oromia) – for their combination of economic and social vulnerabilities (namely, areas with higher levels of food insecurity and high prevalence of child marriage). Their varying distances from the district town also ensures heterogeneity in our sample with regard to remoteness (distance to services and markets). The three urban settings in the sample – Batu (formerly known as Ziway) in East Shewa (Oromia), Debre Tabor in South Gondar (Amhara), and Dire Dawa City Administration – are just as diverse. Their cultural and religious diversity, as well as differences in location, size, and migration patterns, help to explain the different threats and opportunities facing adolescent girls and boys in accessing quality education and learning. See Figure 3 for a map of research sites.

GAGE's Ethiopian midline sample, which differs from our baseline sample (see Box 2), includes 7,526 successfully surveyed adolescents (out of a possible 8,555) as well as their caregivers. The quantitative sample

was divided into two cohorts: younger adolescents (most aged 12–14 at midline) and older adolescents (most aged 15–19 at midline). See Table 1 for a breakdown of the quantitative sample.

Table 1: GAGE midline quantitative sample

	Overall	Urban	South Gondar	East Hararghe	Zone 5
All	7526	1987	2482	2255	802
Male	3199	933	1005	933	328
Female	4327	1054	1477	1322	474
Older cohort	3207	1370	668	747	422
Younger cohort	4319	617	1814	1508	380
Disability sample	581	200	143	204	34
Early marriage sample	1090	182	360	392	156

Box 2: GAGE's baseline and midline samples

GAGE's Ethiopian sample changed between baseline and midline. The baseline sample did not include older cohort adolescents living in rural areas, though nearly 2,000 of these young people were added for midline. Because of this difference, the quantitative data presented in this report is cross-sectional midline data only. There will be a follow-up report on the longitudinal progress of the adolescents who were included in both baseline and midline.

In addition to adding 2,000 new adolescents at midline, we lost 1,000 adolescents between baseline and midline. Preliminary analysis of the group of young people lost to midline follow-up shows that those living in South Gondar and East Hararghe were disproportionately likely to have been out of school at baseline (6 percentage points). Those living in South Gondar were more likely to have been living in female-headed households (5 percentage points) and to be girls (2 percentage points). Those living in East Hararghe were more likely to have been living in households benefiting from Ethiopia's Productive Safety Net Programme (PSNP) (6 percentage points) and more likely to be girls (4 percentage points).

To ensure that the sample was consistently drawn from across sites and to minimise the risk of overlooking the most disadvantaged adolescents (such as out-of-school adolescents, married adolescents and adolescents with disabilities), a door-to-door listing was undertaken before baseline in all research sites, following a specific protocol, and complemented with purposeful sampling of disadvantaged groups.

The qualitative sample (of 388 core adolescents) was selected from the larger quantitative sample, deliberately oversampling the most disadvantaged adolescents to capture the voices of those at risk of being 'left behind'. It also included caregivers, grandparents and siblings, government officials, community and religious leaders, and service providers (see Table 2).

Survey data was collected in face-to-face interviews by enumerators who were trained to communicate with adolescents, and spoke the local language (Amharic,

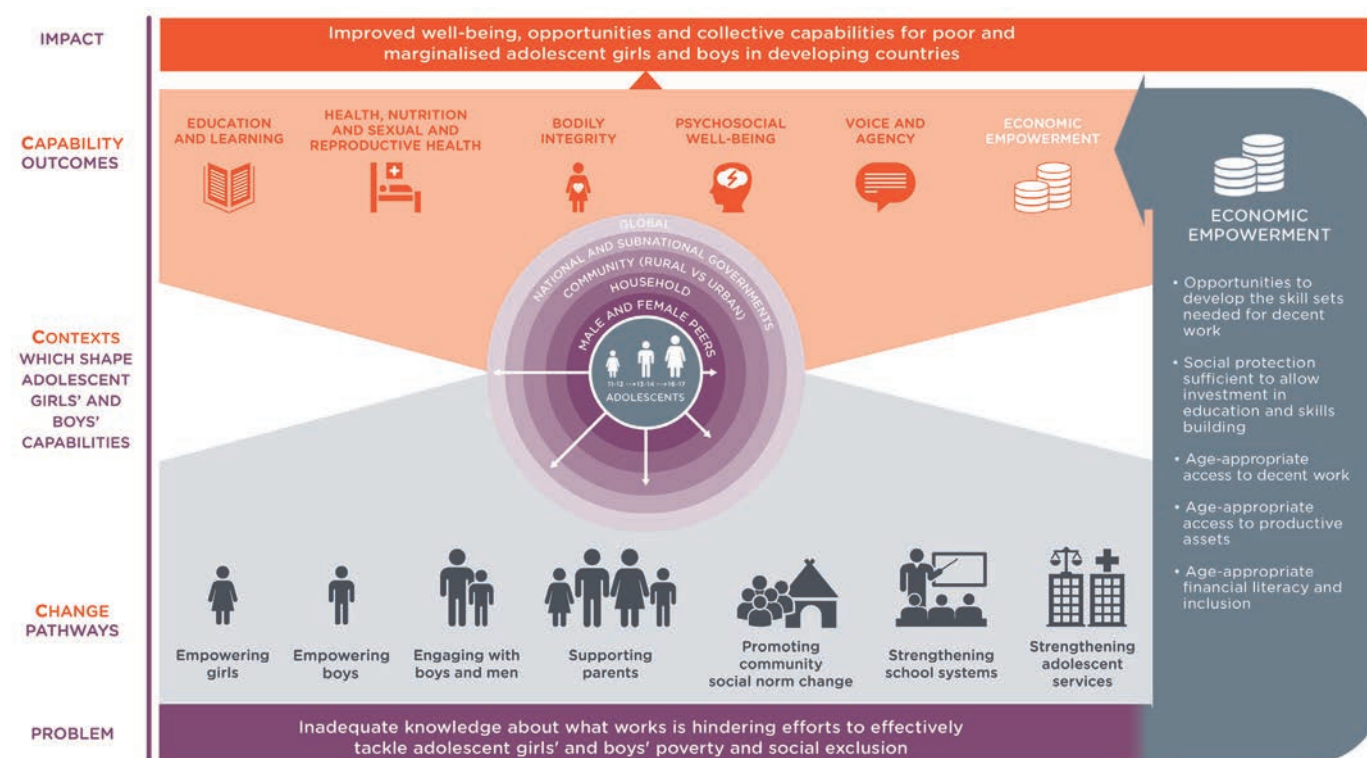
Afar Af', Afaan Oromo and, in the case of Dire Dawa, also Somali)(see Baird et al., 2020 for the midline survey). Analysis of the quantitative survey data focused on a set of indicators related to economic empowerment (data tables are available on request). Sampling weights, reflecting the probability of selection into the study sample, were used to make the results representative of the target population in the study area. Statistical analysis was conducted using Stata 15.1.

Qualitative tools, also administered by researchers carefully trained to communicate sensitively with adolescents, consisted of interactive activities such as timelines, body mappings and vignettes, which were used in individual and group interviews (see Jones et al., 2019a). Preliminary data analysis took place during daily and site-wide debriefings. Interviews were transcribed and translated by native speakers and then coded thematically using the qualitative software analysis package MAXQDA.

Table 2: GAGE midline qualitative sample

	Dire Dawa	Debre Tabor	Batu	South Gondar	East Hararghe	Zone 5	Sub-totals
Girls (younger)	9	6	–	24	25	12	76
Girls (older)	14	8	11	3	5	8	49
Boys (younger)	5	8	–	22	16	12	63
Boys (older)	12	8	10	6	4	5	45
Married adolescents	2	2	1	30	30	18	83
Adolescents with disabilities	2	8	5	16	12	9	52
Internally displaced persons	6	–	7	–	7	–	20
Total adolescents	50	20	34	101	99	64	388
Parents in-depth interviews	5	3	–	8	–	–	16
Key informants	5	4	21	39	51	9	129
Focus group discussions adolescents	21	20	48	54	60	16	219
Focus group discussions parents	36	–	28	117	133	68	382
Sub-totals	117	67	131	319	343	157	1134

Figure 4: GAGE's conceptual framework: the '3 Cs'



Source: GAGE consortium, 2019

Prior to commencing research, we secured approval from ethics committees at the Overseas Development Institute and George Washington University, as well as from the research ethics boards in the regional Bureaus of Health of Ethiopia in which the research was conducted. We also secured informed assent from adolescents aged 17 and under, and informed consent from their caregivers (as minors under 18 are not legally able to give consent), and from adolescents aged 18 or above.

Conceptual framing

Informed by the emerging evidence base on adolescent well-being and development, GAGE's conceptual framework takes a holistic approach that pays careful attention to the interconnectedness of what we call the '3 Cs' – capabilities, change strategies and contexts – to understand what works to support adolescent girls' development and empowerment, both now and in the future (see Figure 4). This framing draws on the three components of Pawson and Tilley's (1997) approach to evaluation, which highlights the importance of outcomes,

causal mechanisms and contexts, though we tailor it to the specific challenges of understanding what works in improving adolescent girls' capabilities.

The first building block of our conceptual framework is capability outcomes. Championed originally by Amartya Sen (1984, 2004) and nuanced to better capture complex gender dynamics at intra-household and societal levels by Martha Nussbaum (2011) and Naila Kabeer (2003), the capabilities approach has evolved as a broad normative framework exploring the kinds of assets (economic, human, political, emotional and social) that expand the capacity of individuals to achieve valued ways of 'doing and being'. At its core is a sense of competence and purposive agency: it goes beyond a focus on a fixed bundle of external assets, instead emphasising investment in an individual's skills, knowledge and voice. Importantly, the approach can encompass relevant investments in girls with diverse trajectories, including the most marginalised and 'hardest to reach' such as those who are disabled or are already mothers.

The second building block is context dependency. Our '3 C's framework situates girls socio-ecologically and recognises not only that adolescent girls at different stages

in the life course have different needs and constraints, but that these are also highly dependent on girls' contexts at the family/household, community, state and global levels.

The third and final building block of our conceptual framework – change strategies – acknowledges that girls' contextual realities will not only shape the pathways through which they develop capabilities but also determine the change strategies open to them to improve their outcomes. Our ecological approach emphasises that to nurture transformative change in girls' capabilities and broader well-being, potential change strategies must simultaneously invest in integrated intervention approaches at different levels, weaving together policies and programming that support girls, their families and their communities while also working to effect change at the systems level. GAGE focuses on six core capabilities: education and learning; health, sexual health and nutrition; bodily integrity; psychosocial well-being; voice and agency; and economic empowerment. This report covers the last of these domains, addressing young people's access to: (1) opportunities to develop the skill sets they need for decent work; (2) social protection sufficient to allow investment in education and skills building; (3) age-appropriate decent work; (4) age-appropriate productive assets; and (5) age-appropriate financial literacy and inclusion (see Figure 2).

Key findings

Setting the scene

Household economies

Adolescents' evolving economic empowerment cannot be understood without first understanding household economies. Broadly speaking, in the GAGE rural study sites, most households are poor and nearly all rely on agriculture. There are, however, stark differences across locations and cohorts that impact whether and how adolescents are supported to develop the skills they need to become financially independent adults.

Across cohorts and regions, and in line with findings from previous research (World Bank, 2020), nearly all rural households depend on agriculture for their livelihoods (see Table 3). Where rates of dependence on agriculture are relatively lower (e.g. 81% of households with younger adolescents in Zone 5, compared to 93% in East Hararghe), our qualitative work suggests that respondents potentially misunderstood the question ('What is your household's main source of income?'). Relatively few rural households primarily depend on self-employment (though many supplement their incomes in this way) or salaried work, although those in South Gondar are more likely to do so than those in East Hararghe or Zone 5. In urban areas, which are home to only 22% of Ethiopia's population (World Bank, 2021), self-employment (two-fifths of households across cohorts) and salaried work (one-fifth of households across cohorts) are more common. Urban households are also more likely to benefit from remittances from migrant family members. Across cohorts, 9% of urban households receive remittances, compared to less than

Table 3: Household income according to female caregivers, by location and cohort* (%)

	Urban		South Gondar		East Hararghe		Zone 5	
	Younger cohort (N= 615)	Older cohort (N= 1368)	Younger cohort (N= 1812)	Older cohort (N= 667)	Younger cohort (N= 1502)	Older cohort (N= 737)	Younger cohort (N= 372)	Older cohort (N= 412)
Main source of household (HH) income is agriculture	4	15	84	80	93	94	81	87
Main source of HH income is salaried job	23	21	8	4	3	2	5	6
Main source of income is self-employed	38	38	6	12	3	3	4	2
HH receives remittance	9	4	2	3				

* Categories are constructed, rows do not sum to 100%.

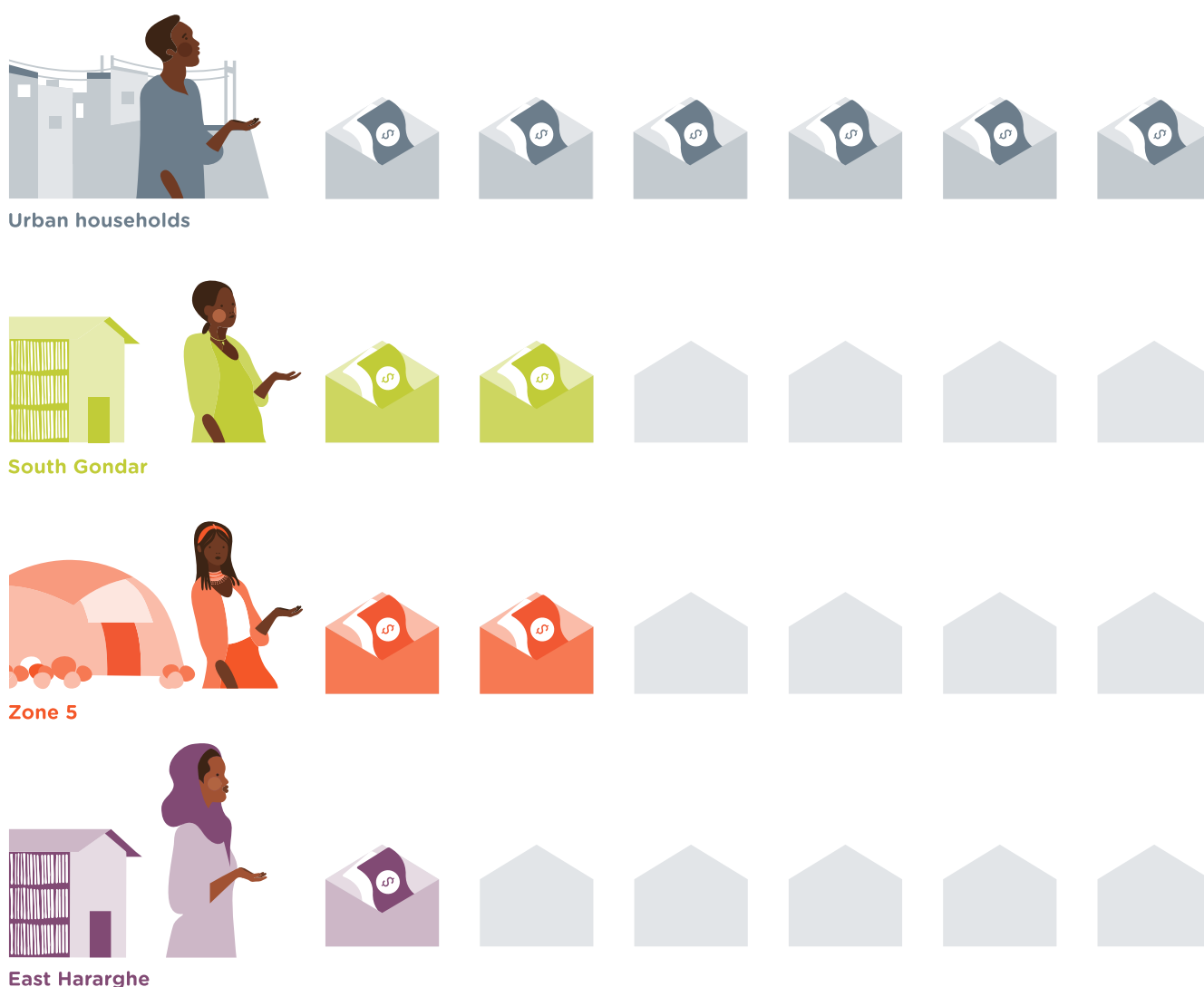
4% (South Gondar) or even less in rural areas (2% in East Hararghe and 3% in Zone 5) (see Figure 5). The majority of these remittances (70%) come from within Ethiopia, the remainder come from Saudi Arabia and other Gulf states.

While nearly all rural households rely on agriculture, how they rely on agriculture is highly variable across regions. In South Gondar, most households keep livestock and grow crops, primarily for their own consumption, though any surplus is sold. According to a father in Community C, the ‘majority of the parents are economically self-sufficient’ but land shortages – driven by population growth – mean that poverty and food insecurity have been increasing in recent years. As a grandmother explained: ‘It is difficult to get farmland in the area now... The number of people who have no farmland is so large while the cultivable land is too small.’

In East Hararghe, on the other hand, there are improved opportunities for cash cropping. This is mostly due to increased demand for *khat* (a stimulant plant grown and consumed [chewed] in the Horn of Africa) as well as the construction of new roads that have facilitated access to markets. Indeed, the GAGE study areas are known for their *khat* production, and adolescents are increasingly out of school and in paid work so that they can improve both their household economies as well as their own wardrobes (see section 3.5 below). An 18-year-old boy from Community K (East Hararghe) noted that, ‘Now the farmers take their *khat* to the market and sell at a higher price’. A 15-year-old girl from Community I (East Hararghe) added that the cash earned from *khat* is helping households diversify livelihoods, which is further raising aspirations: ‘They also

Figure 5: Remittances

Urban households are three times more likely to benefit from remittances than households in **South Gondar** and **Zone 5** — and six times more likely than those in **East Hararghe**.



Source: GAGE midline data.

Table 4: Household assets, by location and cohort

	Urban (N= 1982)	South Gondar (N= 2479)	East Hararghe (N= 2240)	Zone 5 (N= 783)
Index of durable HH assets (0–16)	5.4	3	3.3	2.3
Tropical livestock units	NA	2.3	1.6	11.7

grow groundnuts for sale... Some households also buy livestock... This will improve their economic conditions.'

Livelihoods in Zone 5 are primarily pastoralist; boys spend their days following their animals (rather than attending school) and seasonal migration is the norm. Livestock (goats, cattle and camels) are the source of both food and wealth, and many adolescents can conceive of little else. A 12-year-old girl from Community B (Zone 5) said, *'I love to keep animals'*. A 10-year-old boy from the same community explained, *'It is from the cattle that we get food.'*

Household assets reflect location differences as well as access to remittances (see Table 4). In line with World Bank (2020) findings on the growing rural-urban divide, on an index of durable assets,¹ urban households score substantially higher than those in rural areas (5.4/16 versus 3/16 in South Gondar and 3.3/16 in East Hararghe). Reflecting their pastoralist lifestyles, households in Zone 5 have the fewest durable assets (2.3/14). Unsurprisingly,

livestock assets show patterns that are nearly the reverse of those for durable assets, with households in Zone 5 (in Afar) having the highest scores (11.7 Tropical Livestock Units² versus 2.3 in South Gondar and 1.6 in East Hararghe³)– a finding that echoes the World Bank's (2020) observation that poverty rates in Afar are generally perceived to be far higher than they actually are. Our qualitative work found that across locations, households receiving remittances (especially from Gulf States) were more likely to have both more assets and higher-quality assets. A 14-year-old girl from Community L (East Hararghe), whose older sister escaped an abusive marriage by fleeing the country, reported, *'My sister lives in Saudi Arabia and she sends us remittances... She sent us 20,000 birr even last month. We are building a house with it.'*

Table 5: Adolescents' occupational aspirations, by cohort, location and gender (%)

	Younger cohort								Older cohort							
	Urban		South Gondar		East Hararghe		Zone 5		Urban		South Gondar		East Hararghe		Zone 5	
	M (n= 317)	F (n= 289)	M (n= 747)	F (n= 1,035)	M (n= 622)	F (n= 847)	M (n= 145)	F (n= 198)	M (n= 600)	F (n= 742)	M (n= 232)	F (n= 411)	M (n= 294)	F (n= 434)	M (n= 145)	F (n= 227)
Professional	78	91	82	92	82	83	59	53	53	56	53	56	72	46	40	27
Skilled	10	2	4	0	6	1	6	0	15	5	4	2	6	0	5	1
Unskilled	0	0	1	0	1	2	0	1	1	1	2	3	0	5	0	6
Retail*	7	2	4	4	2	5	1	3	24	33	25	27	12	32	6	14
Agriculture	0	0	7	1	2	0	14	18	2	0	14	4	3	1	40	23
None/ home-maker	0	0	0	2	3	8	1	24	2	4	0	11	3	15	4	29
Other^	5	4	3	1	4	0	19#	1	4	1	3	0	4	0	5	1

* This includes self-employment at markets.

All of the boys in Zone 5 who answered 'other' wished to become religious leaders.

^ Column values may not sum to 100 due to rounding.

1 The index is scored so that households get one point for each of the following: bed, refrigerator, computer, mobile phone, landline phone, radio, television, bicycle, motorbike, car, watch, solar panel, sofa, table, chair, and plow.

2 See Houerou and Hoste (1977) and Quinlan et al. (2016).

3 In Zone 5, households often have camels as well as cows and goats. Camels are weighted more heavily in index construction because they are more valuable animals. Livestock assets were not constructed for urban households.

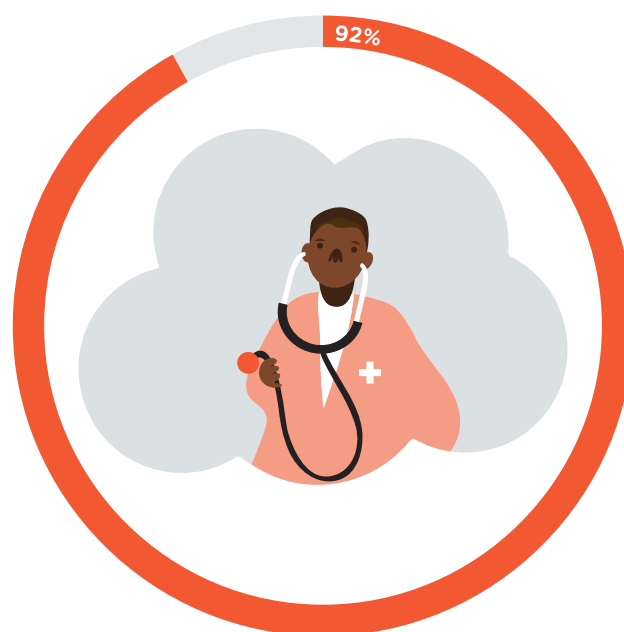
Occupational aspirations

Understanding adolescents' evolving economic empowerment also requires understanding their aspirations for their future, because it is the mismatch between aspirations and realities that underscores the type and magnitude of support that young people need. Echoing previous research findings, including from the GAGE baseline, adolescents' aspirations are lofty, especially given that the shape of the Ethiopian economy means that most will need to find employment in agriculture and the informal economy (Jones et al., 2019b; Pankhurst and Dom, 2019; Pankhurst and Tafere, 2020; Tafere and Chuta, 2020; World Bank, 2020). Across all locations, though less so in Zone 5 – where pastoralism and *absuma* (cousin) marriage customs⁴ limit adolescents' options – most younger girls and boys aspire to a professional career (such as in medicine or teaching) (see Table 5). Younger adolescents' interest in other occupations is accordingly limited. Only boys in urban areas (10%) expressed any desire to pursue skilled work (e.g. carpentry, plumbing); only adolescents in Zone 5 (14% of boys and 18% of girls) wished to engage in agriculture (e.g. crops and animal husbandry); and only girls in Zone 5 (24%) wished to be home-makers (which in the Ethiopian context generally includes agriculture). However, as noted in a companion GAGE report on education (Presler-Marshall et al., 2021), there is a substantial disconnect between younger adolescents' aspirations and their actual opportunities (see Figure 6). Moreover, our qualitative work found that it is not uncommon for adolescents to respond to questions about what they want to be when they grow up without understanding their own answers. As a 12-year-old girl from Community J (East Hararghe) said, *'I want to learn up to I graduate from Haromaya university and get a job... I want to be an engineer... I heard when people talk. I heard that they say engineering is good but I do not know what it is.'*

Older adolescents' occupational aspirations – which still largely exclude agriculture despite its centrality to the labour market – are also high but are markedly less so than those of the younger cohort. Of girls and boys living in urban areas and South Gondar, and of girls living in East Hararghe, approximately half aspire to a professional career – a decline across cohorts of approximately 30 percentage points. Boys in East Hararghe see a much

Figure 6: Aspirations

Across locations and cohorts, nearly all (92%) adolescent girls and boys aspire to one day have **professional work** —



despite the fact that only 84% of **younger** and 64% of **older** adolescents were **enrolled in school** in the last term.



Source: GAGE midline data.

smaller decline across cohorts; nearly three-quarters (72%) of those in our older cohort still aspire to professional work. Adolescents in Zone 5 – again, mirroring their realities – are the least likely to aspire to professional work: 40% of boys and only 27% of girls. As was the case with the younger cohort, among older boys in urban areas, only 15% aspire to skilled work; agriculture is mainly of interest to adolescents in Zone 5 (40% of boys and 23% of girls). Older girls in Zone 5 (29%) and in East Hararghe (15%) are

⁴ The *absuma* system dictates that marriage partners are maternal cousins. Girls are usually married in adolescence, to a cousin agreed upon by their parents. Males are generally married in adulthood and have some input into the choice of prospective wife.

The students observe their older peers, they tend to give up and lose the motivation.

(A father from Community H (East Hararghe))

more likely than their peers in South Gondar and urban areas to aspire to be home-makers.

It is older adolescents' interest in retail – which includes the self-employment that provides nearly half of young people's employment opportunities (Le Mat, 2020), despite Ahmed's (2019) observation that youth entrepreneurialism is low by regional standards – that stands out in sharpest contrast to the aspirations of the younger cohort. Indeed, most of the decline in professional aspirations can be explained by older adolescents' growing aspirations for retail work. Of girls and boys living in urban areas and South Gondar, and of girls living in East Hararghe, nearly a third are interested in this type of work. Another survey question found that nearly half (46%) of older adolescents living in South Gondar and East Hararghe are interested in starting their own business, with relatively minimal differences between girls and boys. In urban areas, boys were more interested in starting their own business than girls (see

Table 6: Interested in starting own business, older cohort, by location and gender (%)

Urban		South Gondar		East Hararghe		Zone 5	
M (n=606)	F (n=748)	M (n=233)	F (n=396)	M (n=296)	F (n=438)	M (n=159)	F (n=250)
68	54	43	50	45	47	26	16

Table 6). In Zone 5, just over one-fifth of older adolescents would like to start their own business.

Our qualitative work, which echoes findings from Young Lives research (Pankhurst and Tafere, 2020; Tafere and Chuta, 2020), suggests that older adolescents' more realistic aspirations are shaped by two factors. First (as we discuss in more detail below), far more are out of school and therefore no longer making the academic progress that supports professional aspirations. In fact, those who are out of school often have their options curtailed because they failed the national exam,⁵ which, until 2019, controlled

access to preparatory school (11th and 12th grades) and, ultimately, university. As a 20-year-old young woman from Batu explained, *'I didn't get a passing score in the national exam. I scored 2.24.⁶ I could not join preparatory with that grade.'* Second, as highlighted in the background section of this report, older adolescents' occupational aspirations are shaped by their – and their peers' – experiences with the labour market, especially around unemployment and underemployment. As a father from Community H (East Hararghe) commented, *'There is a proverb saying that the camel looks at the one lined up in front of it. Just like that... The students observe their older peers, they tend to give up and lose the motivation.'*

As noted in the GAGE companion report on education (Presler-Marshall et al., 2021), our qualitative work underscores one key service that is missing from nearly all schools, even those in urban areas – and that is educational and career guidance. With young people's occupational aspirations largely out of step with reality (given not only the limited places available at preparatory schools and universities but also high rates of graduate unemployment and underemployment), there is a need to help younger adolescents realistically assess their options and develop concrete plans for reaching their goals. Although nearly 40% of survey respondents reported that their school has a counsellor, it was clear in interviews that there was confusion as to what role counsellors might play in terms of vocational guidance, even in urban areas. When interviewers explained the concept, not a single adolescent admitted to even having heard of such a service, as a 19-year-old girl in Dire Dawa confirmed, *'There was no one who gave us a counselling service about what to study or what career to choose.'* Although key informants agreed that *'a person needs to be 25 years old for the mind to be fully matured, so they need support until they can be fully matured'* (key informant from Dire Dawa), they too acknowledged that *'there are no counsellors that provide such service'* (South Gondar).

Skills acquisition

Our survey found that just over three-quarters (77%) of adolescents were enrolled in school at midline. As expected, given national patterns (Ministry of Education,

⁵ This exam was eliminated in 2019 as part of government efforts to improve learning outcomes by giving students more years to master content. Secondary school is now a single stream comprising grades 9–12, with a national exam at the end of grade 12. Students must still pass the annual exams administered by their school, but these are less likely to close doors to future study.

⁶ National exams have passing scores that vary from year to year. They are determined by the number of spaces open at universities. Passing scores for girls and students from emerging regions are lower than those for boys and students from more developed regions.

Table 7: School enrolment by cohort, location and gender (%)

Younger								Older							
Urban		South Gondar		East Hararghe		Zone 5		Urban		South Gondar		East Hararghe		Zone 5	
M n=	F n=	M n=	F n=	M n=	F n=	M n=	F n=	M n=	F n=	M n=	F n=	M n=	F n=	M n=	F n=
321	296	760	1054	632	875	162	218	612	757	245	423	300	446	165	256
98	97	87	95	88	65	57	64	86	77	58	51	72	31	40	28

2020; UNESCO, 2021), younger adolescents were more likely to be enrolled than older adolescents, and those living in urban areas were more likely to be enrolled than those in rural areas (see Table 7). Controlling for age,⁷ among the younger cohort being in an urban area is associated with a nearly 18 percentage point higher likelihood of being enrolled. For the older cohort, and again controlling for age, there is a 46 percentage point greater likelihood of being enrolled. There is considerable variation in enrolment rates across rural areas, with younger adolescents in South Gondar (91%) significantly more likely to be enrolled than those in East Hararghe (78%) or Zone 5 (60%).

In rural areas, and among the younger cohort, girls are advantaged over boys when it comes to school enrolment in South Gondar (95% versus 87%) and Zone 5 (64% versus 57%). However, younger boys are advantaged over girls – and the advantage is much larger – in East Hararghe (88% versus 65%). Of the older rural cohort, boys are advantaged over girls in all locations, for reasons we discuss below. In South Gondar, 58% of boys are enrolled compared to 51% of girls; in Zone 5, the figures are 40% for boys and 28% for girls. East Hararghe has the largest gender gap in favour of boys: among older adolescents, 72% of boys but only 31% of girls are enrolled. In urban areas, younger girls and boys are almost universally likely to be enrolled in school (>97%). However, a gender divide opens for the older cohort and it is also in boys' favour. Of

the older urban adolescents in our sample, 86% of boys are enrolled compared to 77% of girls.

Partly due to the fact that a minority of students outside of East Hararghe report enrolling in first grade 'on time'⁸ (at the age of seven as per Ethiopian law), and partly due to high repetition rates driven by both truancy and poor-quality teaching, the average adolescent in our quantitative sample is substantially over age for grade (see Table 8) (see also Tafere, 2017; Tafere and Tiumelissan, 2020). Looking only at those who are currently enrolled, and noting again that rural adolescents are younger than urban adolescents, the younger cohort (median age of 13) has completed 6th grade in urban areas and only 5th grade in rural areas (see Figure 7). The older cohort (median age of 17) has completed 10th grade in urban areas and only 6th grade in rural areas. Gender patterning in grade attainment is in line with patterning for enrolment. Girls are ahead in South Gondar and boys are ahead in East Hararghe. (In Zone 5 and urban areas, grade attainment is similar for girls and boys.)

Net enrolment rates (NER) in secondary school are low. The most recent figures from the government show the NER for 9th and 10th grades of 28% for Amhara, 21% for Oromia, and 7% for Afar (Ministry of Education, 2020). Gross enrolment rates (which include students who are over age for grade) are higher, at 64%, 43% and 20% respectively. Our qualitative work emphasises that

Table 8: Mean grade attainment, by cohort, location and gender (among enrolled students)

Younger								Older							
Urban		South Gondar		East Hararghe		Zone 5		Urban		South Gondar		East Hararghe		Zone 5	
M n=	F n=	M n=	F n=	M n=	F n=	M n=	F n=	M n=	F n=	M n=	F n=	M n=	F n=	M n=	F n=
314	286	657	982	549	558	86	129	519	533	117	191	181	109	53	67
6.2	6.1	4.9	5.5	4.7	4.4	4	3.9	9.9	10	6	7.2	6.4	5.9	5	5.3

⁷ Adolescents living in urban areas were older than those living in rural areas. For the younger cohort, those living in urban areas were .17 years older than those living in rural areas. The mean age gap for older adolescents was even larger-- .87 years.

⁸ Our baseline survey found that the average age of enrolment in first grade for younger cohort children was 7.7 years in South Gondar, 6.8 years in East Hararghe, and 8.2 years in Zone 5. It was 6.9 years in urban areas. We note that the Ministry of Education (2020) has expressed concern that there are inaccuracies in the way age of enrolment is reported in Oromia.

Figure 7: Grade attainment in rural areas

In rural areas, adolescents are years over-age for grade. Of the older cohort (age 15-17), those in **South Gondar** and **East Hararghe** have not yet completed 6th grade and those in **Zone 5** have barely started 5th.



Source: GAGE midline data.

rural adolescents' access to secondary school is limited by distance, as most schools are located in more urban areas. This means that rural students must either make long commutes each day or board, which is expensive given average rural incomes. Boys in Community L (East Hararghe) reported that they 'rise in the early morning' and travel two hours by foot to attend school (9th and 10th grades). Caregivers in South Gondar spoke of the high costs (relative to income) they bear to support their adolescent students who travel to town to attend school. 'One of my daughters is a high school student... She is living in a rented house... We are paying 200 birr per month [approximately \$5],' reported a father from Community D (South Gondar). 'We must also send the food, grain, charcoal and firewood,' added a grandmother from the same community. Respondents noted that both options – commuting and boarding – are especially fraught for girls, because of concerns that they could be at risk of sexual assault, or fall in love. 'It is unthinkable to expect our girls to study at that level... Girls could be raped while travelling long distances,' reported a father from Community B (Zone 5). 'They are afraid she might disappear with a boy. They don't trust girls,' added a grandmother from Community H (East Hararghe). Girls noted that recent outbreaks of violence have only amplified concerns. 'It's not like past times. There are bandits and they will fight and rape the girls,' explained a 14-year-old girl studying in Debre Tabor.

While acknowledging that international narratives about child labour are a poor fit for Ethiopian realities – which include half-day school shifts and household poverty that is broad and deep enough that many children need to work in order to afford their own schooling – GAGE respondents

emphasised that young people's work is largely responsible for limiting their access to education and also their learning outcomes (see also Tafere, 2017; CSA et al., 2020; Tafere and Tiemelissan, 2020). However, most emphasised that it is unpaid work (for their own families), rather than paid work, that is a barrier (see Figure 8). A 17-year-old boy from Community C (South Gondar) recalled, 'I only attended once per week otherwise I missed class... I used to engage in different farm activities.' A 15-year-old girl from Community H (East Hararghe) added, 'All of us stopped going to school because we are busy with housework. If we were free, we could attend school.' For older adolescents (especially in urban areas) and adolescents (especially girls) living in East Hararghe, paid work also limits schooling. 'Children are attracted by the income that is generated from khat via helping their family. They prefer to earn money than attend school,' observed a teacher from Community J (East Hararghe) when explaining why enrolment drops off in early adolescence.

GAGE respondents observed that adolescents' work is not the only barrier to learning. Educational quality, especially in rural areas, is very poor, such that in all research sites (though not in all schools), teacher capacity and under-resourcing emerged as significant concerns. 'Even I write better than her. When she takes our exercise books to grade our homework, she has to look up the

Children are attracted by the income that is generated from *khat* via helping their family. They prefer to earn money than attend school.

(A teacher from Community J (East Hararghe))

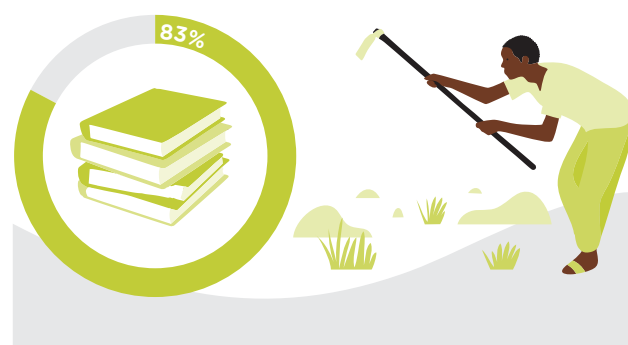
answers herself before she starts to grade,' noted a 13-year-old girl from Community G (South Gondar) of her teacher. A 15-year-old boy from Community H (East Hararghe) added, 'There are no chairs and desks, we sit and learn on stones.' Adolescents, and some teachers, also reported high rates of violent discipline, which leave students discouraged and force some out of school. A teacher from Zone 5 admitted, 'I beat them when they do not sit properly in the classroom. I also beat them when they do not give a right answer. I do this to make them disciplined and to give attention to their lesson.' As noted earlier, even in urban areas there are high rates of exam failure due to years of poor preparation. An 18-year-old girl from Debre Tabor explained, 'We have problems in schools... the probability a student passes grade 10 is very small.'

Although government plans for transforming the economy and achieving lower middle-income status are centred around improving uptake of technical and vocational education and training (TVET) – as a means of ensuring that school leavers have the skills they need to participate in the growing manufacturing sector (NPC, 2016; Ministry of Education, 2017) – TVET is not a popular choice, either among adolescents or their parents. Of GAGE participants, only an extremely small minority of older adolescents living in urban areas reported being enrolled in TVET (2.2% of boys and 1.6% of girls). Indeed, with TVET centres only available in larger towns and cities, some young people from the most remote *kebeles* (wards) could not name a single person from their community who had pursued skills training. An 18-year-old boy from Community D (South Gondar) commented, 'There are no students who attended technical schools.'

Low uptake of TVET has two primary drivers. First, it is only accessible to those who have completed sufficient formal education⁹ and scored high enough in exams. Given that fewer than three-quarters of adolescents (73% of boys and 68% of girls) eventually complete primary school and that only half of students (54% of boys and 49% of girls) enrol in 9th and 10th grades, TVET is not an option for most adolescents (Ministry of Education, 2020). Second, TVET is seen – by adolescents and their parents – as second best, partly because schools do so little to position it as a realistic and desirable pathway (see also Tafere and Chuta, 2020; Le Mat, 2020). For young people who have managed

Figure 8: Work as a barrier to education

Of the older boys in **South Gondar** who reported missing at least one full week of school over the last year—83% said it was in order to engage in agricultural work for their parents.



Source: GAGE midline data.

to make it to secondary school focused on professional careers that require a university education, exam scores that leave only the TVET pathway open (because entrance scores for TVET are lower than those for university) are seen as a sign of failure. A 22-year-old woman from Debre Tabor who is now attending TVET said, 'I cried [when I got the exam results] holding my books and I was saying that I should not have failed.' A school director from Community E (South Gondar) added that even when adolescents are able to recalibrate their aspirations, parents often cannot, reporting that 'When the students ask their parents about it, their parents are not willing [to support TVET]. The parents say that students only say they want to go to the technical schools but are motivated for bad things, just to look for the opposite sex, and they think that technical education will not have any benefit.'

Uptake of TVET is also hindered by the reality that it is expensive. Though day-time classes provided at public TVET colleges do not charge tuition, students from rural areas must pay for room and board as well as incidentals such as books and photocopies. Students attending evening and weekend classes must also pay tuition, even at government-sponsored schools. Private TVET colleges – which, as noted earlier, enrol approximately half of all students and are attractive (despite their often lower quality) because they have lower admission standards and allow students more flexibility to choose their own course of study – can be especially expensive (Le Mat, 2020). Young people studying courses ranging from

⁹ At the time of data collection, TVET was accessible to those who had completed 10th grade and scored high enough on the 10th grade national exam. In line with the recent reorganisation of the educational system, to access TVET, students must now complete 12th grade and score above a threshold set annually by the government on the 12th grade national exam.



Adolescent girl doing embroidery in Amhara © GAGE/Nathalie Bertrams

hotel management to information and communication technology (ICT) reported paying up to 500 birr per month for tuition, learning materials and living expenses. An 18-year-old girl from Dire Dawa, who would like to study accounting, noted that *'They said I need to pay 400 or 500 birr for the monthly fee.'* A 23-year-old young man living in Debre Tabor commented, *'If you look at the living expenses, most of us can't afford to cover it due to the rise in living expenses. There are times when I find it difficult to pay the monthly rent. I am forced to eat only once as I couldn't afford to eat two or three times a day.'* Other young people noted that the certificate of competence (COC) exams,¹⁰ upon which TVET credentialing (and gainful employment) rests, are unaffordable. As a 19-year-old girl who is (unusually) studying mechanics in Batu after failing the grade 10 exam explained, *'I paid 700 birr for the first two levels of exams.'* A girl the same age but studying hotel management in Debre Tabor added, *'There are also others who drop out because they don't have money to pay for COC. In the first level we paid 150 birr for COC. Second level was 159 birr. And the third level was 209 birr.'*

Although some TVET students in our sample have some complaints (mostly to do with under-resourcing) about the quality of the training they are receiving, most are pleased with their teachers and how the curriculum combines studying with practical work. As a 19-year-old boy studying mechanical engineering in Batu commented,

'It is good... In fact, there is no difference with the quality of education offered at universities.' A 19-year-old girl also studying mechanics in Batu explained that *'In the basic metalwork department, we are taught about metals and welding. The theory part is about metals and the benefits of metals. The practical class is welding.'* TVET graduates have more complaints than TVET students, largely due to graduates struggling to find employment related to their training, primarily because of weak linkages between TVET colleges and the employers who might hire recent graduates. For example, a young woman now running her own small business in Dire Dawa explained, *'I have learnt gypsum for about six months and ICT for two years... Being unemployed after getting the training and getting the certificate makes no sense... People like me are forced to engage with their own business rather than with the achieved skill.'* Key informants added that the government recognises that pathways to employment need strengthening. The Ministry of Higher Education and Science is working to revise the TVET curriculum and improve linkages between colleges and industries.

Social protection

Because our sample was purposively selected from food-insecure districts in order to render visible those most at risk of being left behind, a sizeable minority of rural adolescents participating in GAGE are benefiting from (or

¹⁰ These exams demonstrate mastery of skills and are required for employment. There are five levels. The first two facilitate entry to occupations and industries; the third is a trade level credential; the fourth and fifth are for managers and those with special skills.

Table 9: Household is currently benefiting from PSNP, according to female caregivers, by location and cohort (%)

Urban		South Gondar		East Hararghe		Zone 5	
Younger n= 615	Older n= 1368	Younger n= 1812	Older n= 667	Younger n= 1501	Older n= 736	Younger n= 372	Older n= 412
9	7	33	23	27	22	64	47


have benefited from) Ethiopia's flagship Productive Safety Net Programme (PSNP) (see Table 9), which reaches just under 10% of the population nationally (World Bank, 2020). Although the PSNP has evolved considerably since it was launched in 2005, it is still primarily a public works programme. As a development agent from Community C (South Gondar) explained, *'One member of PSNP households needs to work for five days a month.'* In South Gondar, 33% of female caregivers of younger adolescents reported that their household is taking part in the PSNP; in East Hararghe, the figure was 27%. In Zone 5, where the PSNP has a different modality (quarterly or bi-annual grain and oil rations rather than cash-for-work or unconditional cash), nearly two-thirds (64%) of younger adolescents live in beneficiary households. Although adolescents can, in principle, be registered as beneficiaries in their own right once they have their own household, PSNP registers are not regularly updated, so in practice this rarely occurs. As a result, older adolescents – including many highly vulnerable married girls and their young families – are less likely to benefit from the PSNP than younger adolescents.

Echoing the World Bank's (2020) conclusions that the PSNP is well-targeted to poor households, adolescents in rural South Gondar and East Hararghe observed that the programme has been critical to improving food security for the poorest households in their communities. As a 16-year-old divorced girl from Community F (South Gondar) whose family takes part in public works noted, *'We receive about 2,000 birr for three months... We buy teff, sorghum and so on.'* And a 19-year-old girl from Community H (East Hararghe), whose grandparents depend on direct support (unconditional cash), reported that *'Households who don't have enough resources to survive on, they survive on the aid.'* Although at baseline a few respondents mentioned that the PSNP had improved younger adolescents' (aged 10–12) access to education (mostly by providing money to

cover school-related expenses), this was not mentioned at midline. Interviewers reported that this is primarily because adolescents over the age of 12 are seen as old enough to contribute to their own educational expenses. Concerns about adolescents engaging in public works labour (substituting for their parents) were also absent at midline. In our survey, only five adolescents reported having engaged in PSNP work, suggesting that prior research has resulted in better enforcement of the rules designed to discourage child labour (Woldehanna, 2009; Tafere and Woldehanna, 2012) and/or possibly some degree of under-reporting, as awareness of the rules for participation become better known.

Although PSNP beneficiaries appreciate the government's support, GAGE respondents were clear that the programme has a number of shortcomings – the main one being that it does not provide a sufficient level of support to enough people for a long enough period of time. In South Gondar and East Hararghe, most complaints revolve around exclusion errors (very poor households who have been missed off the register, or even removed from it to allow other households to benefit). As an 18-year-old boy from Community D (South Gondar) reported, *'You can find very poor people who are not included in the safety net [PSNP].'* It was not uncommon for respondents who had previously benefited – especially those in South Gondar (given that chronic poverty is higher in Amhara than Oromia and Zone 5, according to the World Bank, 2020) – to observe that their households had been 'graduated' from the programme before they were ready to do so, in order for officials to meet programme graduation targets.

In urban areas, where the PSNP is comparatively new, respondents noted that the programme is not being delivered at a useful scale given the level of need. *'There is no safety net here... the safety net is for rural areas,'* reported a *woreda*-level (district) key informant in Ebenat. In Afar, which the World Bank (2020) estimates might have had a poverty rate nearly 30% higher were it not for the PSNP (34% rather than 24%), programming timing was criticised. *'The food never reaches you when you need*

 **The food never reaches you when you need it.**

(A 17-year-old boy from Community A (Zone 5))

Box 3: 'We became hungry': the inadequacy of social assistance for internally displaced adolescents

In Batu, Dire Dawa and Community I (East Hararghe), GAGE's sample includes a large number of families and independent adolescents who fled ethnic violence in the Somali region. While the government provided these internally displaced persons (IDPs) with support in the initial months after displacement, over time, that support has dwindled, forcing many to abandon their education to focus on survival. As an 18-year-old boy living in Community I (East Hararghe) commented, *'Aid is declining... They don't give us [it] on time unless we go and ask.'* An older boy from Batu added, *'We want to learn. But the issue is in the morning when I wake up I have to get food. But where can I get that? When I come back from school, I need to have lunch. Where can I get that lunch? I do not have anything to eat for my lunch. It is because of this, since I cannot cover my basic needs. Where can I get soap to wash my clothes? Who can wash my clothes? Who buys me pen? ... It is these challenges that hamper us from education.'*

Internally displaced adolescents reported that with financial independence largely out of the question, because *'we left the money we earned there'* (15-year-old boy, Community I (East Hararghe) and *'there is no work here'* (14-year-old boy, Community I (East Hararghe)), food insecurity is increasingly common. An 18-year-old girl living in Batu said *'We became hungry,'* adding that she and her peers were *'beaten by the police'* for requesting food support. Although the community provides informal support as and when they can, with youth groups (*qeerroos*) buying *'soap, ointments, sanitation materials and vegetables'* (20-year-old woman, Batu), many IDPs – after years of living in extreme poverty – are now returning to Somali region. As an 18-year-old boy living in Batu explained, *'Most youths went back because they suffered with hunger and various challenges.'*

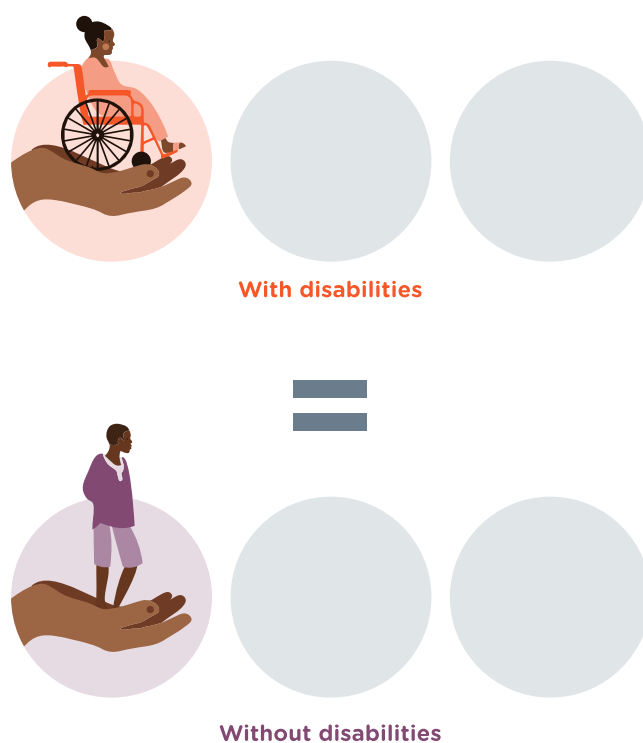
For more details on the experiences of internally displaced adolescents, see Jones et al., 2021.

it,' observed a 17-year-old boy from Community A (Zone 5). Many respondents in Zone 5 also spoke of corruption, with some *kebele* leaders reported to be selling food to illegal traders. *'Even though the government sends the support, the people at the middle take it to themselves,'* explained a 15-year-old girl from Community B (Zone 5). Across urban areas and in East Hararghe, two groups of potential beneficiaries stand out as especially in need of more support – internally displaced adolescents (see Box 3) and adolescents with disabilities who are living on their own in order to attend special needs schools (see Figure 9 and Box 4).

Since 2011, the government has also been scaling up support for poor households to access healthcare through its Community-based Health Insurance (CBHI) scheme. Coverage, which became available in East Hararghe in 2020¹¹ and is not yet available in Zone 5, is provided on a voluntary basis to entire households (rather than individuals) and entails monthly premiums that vary by region, but are as little as 10.5 birr/month (0.24 USD (Mebratie et al., 2019). All healthcare provided by public facilities is ostensibly free to those who are enrolled in the CBHI – and fee waivers are available for the poorest 10% of households in the community (ibid.). Our midline research found that in South Gondar, access to insurance

Figure 9: PSNP provision for adolescents with disabilities

Despite their greater needs, the proportion of adolescents with disabilities receiving PSNP support is no greater than their with peers without disabilities (one-third).



Source: GAGE midline data.

¹¹ This was after midline data collection.

Box 4: 'We cannot study for we get too tired... We just go to bed': the inadequacy of social assistance support for adolescents with disabilities

Aaron, Abebe and Abreham¹ are all older adolescent boys with hearing impairments who live in Ebenat town in South Gondar. They are roommates who live together so that they can attend a special needs school. Aaron explained, *'We do not have families or relatives here... We live in a rented house independently.'* When asked what priority problem they would like to present to Ethiopia's Prime Minister, they unequivocally chose greater economic support for students with disabilities. Abebe observed that while students in Amhara region with hearing impairments receive a stipend of 200 birr a month, this falls about 400 birr short of expenses. *'It is so challenging for us to afford the rental payment,'* reported Abebe. Abreham added, *'We get worried very much for we do not have money to buy food oil, onion and other foodstuffs.'*

When asked how they make ends meet, all three boys detailed their gruelling schedules: Aaron works as a daily labourer, Abebe works in a bakery, and Abreham works as a weaver, selling his wares on the street. The boys explained that when they are not at school, they are working, trying to make sure they can pay the rent and buy food. They added that they are constantly exhausted and have little time to study. Abreham observed, *'Even in the mornings, our neighbours splash water on us to wake us up. Otherwise, we would not wake up... We sleep like dead.'* Aaron noted, *'We cannot study for we get too tired when we come back... We just go to bed.'*

As Abebe observed, the irony is that while the government is supporting special needs education by building schools and providing stipends, it is undermining its own goals as the stipends are not sufficient (as is the case in Amhara region) or even non-existent in other regions. Students with disabilities cannot succeed because of their long hours spent doing paid work. As he explained, *'I failed in my education for I have to work to support myself because the 200 birr I receive as support is negligible.'*



© GAGE

¹ Names have been changed to protect respondents' privacy.

has grown considerably since baseline. A 17-year-old boy from Community C (South Gondar) commented that *'The government has introduced health insurance recently'* and a 16-year-old boy from Community C (South Gondar) added, *'Most of the households in our village are beneficiaries of health insurance.'* Several other young people noted that their families paid no premiums because *'we are the poorest of the poor'* (14-year-old boy, Debre Tabor). A 12-year-old boy from Community C (South Gondar) added, *'We have health insurance, and we didn't pay for treatment.'* And a 17-year-old boy from Community D (South Gondar) commented that the *'cost will be for the transport only.'* According to adult respondents, however, CBHI implementation is still lagging. Several reported that they are not able to access care without up-front

payment, while others added that those relying on health insurance are deprioritised for care compared to those paying their own out-of-pocket expenses. A community member in Community G (South Gondar) explained that *'Unless we pay money out of our pocket, we are not getting the required health service even if we are a beneficiary of the health insurance.'* Key informants also observed that the CBHI scheme does not go far enough to protect the poorest from health-related spending shocks (for instance, transportation, medication, and medical testing are not covered).

Although only a few adolescents (exclusively in Zone 5) reported at midline that they were benefiting from school feeding programming, it was quite common for young people to be receiving support for educational

Since grade 5, we have received exercise books, pens, a bag, a uniform and sports wear.

(A 13-year-old girl from Debre Tabor)

supplies, either from government or NGOs (such as SOS, Save the Children and UNICEF). As a 17-year-old girl from Community A (Zone 5) explained, *'For those students who don't have parents, other people would buy it for them. The school may provide a school uniform as well.'* A 13-year-old girl from Debre Tabor noted that *'Since grade 5, we have received exercise books, pens, a bag, a uniform and sports wear.'* Respondents observed that support from NGOs becomes increasingly important as young people become adolescents, and develop shame about being poorly dressed and provisioned. A grandmother from Community C (South Gondar) explained that her granddaughter had left school because *'her dresses are old and tattered... She said she is inferior to her friends... She feels weak when she goes to school and sees the other children dressing in new clothes and shoes... She feels shame.'*

Access to decent work

As noted by previous research, including the GAGE baseline study, adolescents' engagement with paid and unpaid work reflects both household economies and culture, and is deeply gendered (Kassa and Abebe, 2014; Jones et al., 2019b; CSA et al., 2020; Tafere and Chuta, 2020; Pankhurst and Tafere, 2020). Moreover, due to the five-year age gap between cohorts, young people's experiences with paid work speak to Ethiopian adolescents' twin economic problems: child labour and inability to access decent work. As noted in the background section, younger adolescents are all too often forced to prioritise work (generally unpaid and for their own households) over learning. Many older adolescents face this same dilemma, but as they transition to independent adulthood must also struggle to find their place in an economy where jobs are scarce, and the only options available are poorly paid and often dangerous and exploitative.

Younger cohort

Reflecting rural realities, and among the younger cohort, relatively few adolescents across locations reported having worked for pay¹² in the past year (see Table 10).

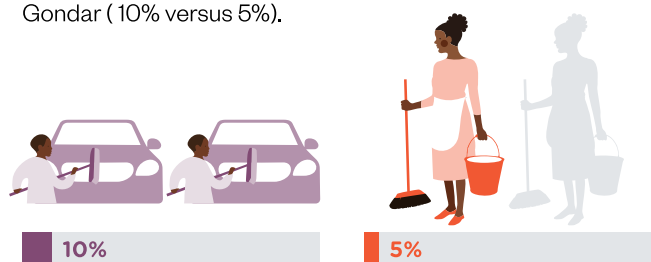
Unsurprisingly, paid work was particularly uncommon in Zone 5 (3% for boys and 1% for girls). Gender patterning was variable, with boys more likely to have worked for pay than girls in all locations except East Hararghe, where girls were more than twice as likely as boys to have worked for pay (18% versus 8%) (see Figure 10).

Table 10: Adolescent has worked for pay in the past year, younger cohort, by location and gender (%)

Urban		South Gondar		East Hararghe		Zone 5	
M	F	M	F	M	F	M	F
n=	n=	n=	n=	n=	n=	n=	n=
320	294	760	1053	630	874	161	218

Figure 10: Employment opportunities for younger adolescents

Of younger adolescents, **boys** are twice as likely as **girls** to have worked for pay in the last year in urban areas and South Gondar (10% versus 5%).



In East Hararghe, where the *khat* economy is booming and girls are considered more diligent workers, younger **girls** are twice as likely to have had paid work in the last year as **boys** (20% versus 10%).



Source: GAGE midline data.

¹² This does not include self-employment; it includes only work where someone out of the household pays the adolescent for work performed.

► If a woman is poor, she sends her child to work for other people and that is how they get food, since they don't have any income.

(An 18-year-old boy from South Gondar)

11	4	10	6	8	18	3	1
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Respondents observed that younger boys' greater engagement with paid work (except in East Hararghe) is shaped by two realities. First, restrictive gender norms limit both girls' mobility and their access to paid work. While boys hire themselves out by the job – assisting other households with weeding and herding (in rural areas) or washing cars or shining shoes (in urban areas) – these opportunities are largely closed to girls (see also Jones et al., 2019b). Respondents emphasised that few girls have options outside of self-employment or domestic work, the latter of which also entails migration to towns or cities and is therefore more common in later adolescence (ibid.). As a 20-year-old man from Debre Tabor said, *'Females are not seen to participate in daily labour.'* Second, because boys and men are seen as breadwinners while girls are valued for their reproductive roles, households that rely on younger adolescents' work to make ends meet (which is most common when fathers are absent, deceased or ill) tend to rely on boys' and not girls' paid work (see also Pankhurst et al., 2016; CSA et al., 2020). An 18-year-old boy from Community D (South Gondar) described how, *'If a woman is poor, she sends her child to work for other people and that is how they get food, since they don't have any income... I was working for other people... I was maybe 9 or 10 years old when I started working, it was looking after the cattle. But when I grew up, I started to plough.'*

Our qualitative work, echoing the findings of the government's national child labour survey (CSA, 2018; CSA et al., 2020), underscores that while younger adolescents' engagement with paid work is relatively uncommon, this does not mean that younger adolescents are not working. In fact, only very few young study participants do not work at all. Nearly all children and adolescents – especially in rural areas – engage in unpaid work for their own families, which not only helps households meet their survival needs, but also reinforces norms around reciprocity and interdependence that form the backbone of family and community life (Morrow et al., 2018; Pankhurst and Crivello, 2015; Pankhurst et al., 2016; Jones et al., 2019b; Abebe,

2013; Dom and Vaughn, 2018). According to a 16-year-old boy from Community J, *'Children in this area start work at a very early age. When they turn 5, they start looking after goats and cattle.'* And a 12-year-old girl from Community E (South Gondar) noted that, *'In rural areas, if you want to eat, you have to work.'*

As also emphasised by other studies (albeit with exceptions), the tasks that girls and boys are assigned are gender-specific (Pankhurst et al., 2016; Morrow et al., 2018; Jones et al., 2019b; CSA, 2018; CSA et al., 2020). Boys support their fathers in farming, and girls work alongside their mothers, supporting them with domestic and care-related tasks. A 13-year-old boy from Community I (East Hararghe) explained: *'We are supporting our fathers... We wipe out unproductive [khat] leaves; clean the weeds from the farm and protect it from livestock contact. We also handle the task of tying sorghum plants together so that they will not be blown over in the wind.'* An 11-year-old girl from Community F (South Gondar) described her tasks: *'I fetch water, I prepare stew... I clean and prepare food... If my class is in the afternoon shift, I will babysit until I go to school.'*

Our qualitative work also highlights that while younger boys are more likely to work for pay than their female peers, this does not mean that younger girls are not earning money. Despite Ahmed's (2019) observation that Ethiopian youth entrepreneurial activity is low, in East Hararghe and South Gondar, girls are surprisingly entrepreneurial, with many reporting running their own business from very early adolescence (as opposed to being paid by others for work). As a 12-year-old girl from Community K (East Hararghe) explained, *'I roast sesame biscuits and sell them around the mill... I earn 30 birr a day.'* A girl the same age, from Community E (South Gondar), commented, *'I have started to grow seedlings... We've sold them and gained a lot of money.'*

In East Hararghe, the patterning of younger adolescents' engagement with paid work is markedly different, with girls more than twice as likely as boys to work for pay. Our qualitative work suggests there are three reasons for this. First, girls are perceived to be more assiduous workers and as the *khat* economy expands, they are increasingly preferred over boys, as a father from

► In rural areas, if you want to eat, you have to work.

(A 12-year-old girl from Community E (South Gondar))



Adolescent boy who works as a livestock herder in Afar © GAGE/Nathalie Bertrams

Community H (East Hararghe) explained: *'The khat farm owners are more interested in girls since they don't chew khat. Boys would ask you for a break to chew khat; but once girls start pruning, they would not stop till 5:00 pm. They would not take a break.'* Second, compared to their brothers, girls' education is undervalued and deprioritised by their parents. This is reflected in school enrolment rates for girls compared to boys (65% versus 88%), the ways in which parents spend (or fail to spend) money meeting adolescents' needs (including for school materials and clothes), and the ways in which girls' incomes (though not boys' incomes) are appropriated for household use (see 'Control of productive assets'). As a 12-year-old girl from Community K (East Hararghe), who runs her own business, reported, *'I can't return to school... I do not have anyone to buy me school materials... My brother goes to school... When he comes to us, my mother gives him my money.'*

Finally, as noted in the GAGE companion report on adolescents' access to bodily integrity (Presler-Marshall et al., 2020a), marriage – rather than education – is considered most important for girls; they are considered marriageable in early adolescence, with some urgency to finding a spouse, as girls are often viewed as *haftu* (an 'old maid') by the time they reach mid-adolescence. As a teacher from Community H (East Hararghe) noted, *'Girls attend school from age 7 to 10. When a girl is 11 or 12 years*

old, community members would say, "she is old enough to marry and education is not important for her after that"'

Older cohort

Unsurprisingly, given that older adolescents are both more capable and more expected to contribute to household economies (see Abebe, 2013), older cohort adolescents are far more likely to have worked for pay¹³ in the past year than those in the younger cohort (see Table 11). In urban areas, nearly half of boys (47%) and a third of girls

I can't return to school... I do not have anyone to buy me school materials... My brother goes to school... When he comes to us, my mother gives him my money.

(A 12-year-old girl from East Hararghe),
who runs her own business)

(29%) have had paid employment in the past year, with out-of-school adolescents more likely to have done so than their in-school peers. Of boys, 76% of those out of school and 42% of those in school reported working for pay in the last year. Figures for girls were 40% and 25% respectively. As was the case with younger adolescents,

¹³ This does not include self-employment; it includes only work where someone out of the household pays the adolescent for work performed.

Table 11: Engagement with paid work, older cohort, by location and gender

	Urban		South Gondar		East Hararghe		Zone 5	
	M n= 612	F n= 758	M n= 244	F n= 420	M n= 300	F n= 445	M n= 164	F n= 257
Had done paid work in past year	47%	29%	28%	17%	22%	22%	13%	4%
Median hours worked in past week (among those with paid work)	13	13	15	9.4	13.6	9.6	NA	
Paid work was chosen primarily by adolescent (among those with paid work)	60%	60%	64%	67%	31%	28%		

rates of paid work are lower in Zone 5 (where the cash economy is less developed). Only in East Hararghe are girls significantly more likely than boys to have had recent paid work (because of unmarried girls' involvement in marketing khat and other agricultural products). Just over one-fifth (22%) of older girls and boys in East Hararghe had worked for pay in the past year.

In urban areas, where most older girls and boys are still enrolled in school and quite often work to support their own educational costs (see below), girls and boys reported working for pay for a similar number of hours in the past week (13 hours). In South Gondar and East Hararghe, on the other hand, boys had worked for pay for significantly more hours (15 and 13.6 respectively) over the past week than had girls (9.4 and 9.6 respectively), who are expected to prioritise unpaid work at home (see also CSA et al., 2020). Notably, across locations, very little of adolescents' time is taken up by paid work. Given that rural schools are only half-day, engagement with paid work is not, for most young people, a substantial barrier to education.

In urban areas and South Gondar, most older adolescents who are working for pay reported that they had been the primary decider of whether to take on paid work, which they often did not only to cover their own costs but to help support their families. Adolescents are proud of their contributions. As an older boy from Dire Dawa explained, *'I decided to engage in [an] income-earning job to assist my mother and to share her economic burden... It is to show my respect, belongingness and love to my family.'* This was not the case in East Hararghe, however, where nearly three-quarters of young people reported that their parents had been relatively more involved in the decision for them to do paid work. According to a 13-year-old boy from Community H (East Hararghe), *'Every girl does the pruning and those parents having no girls would send their boys for pruning.'* (In Zone 5, too few adolescents had worked for pay to make survey responses meaningful.)

As with younger adolescents, our qualitative work echoes findings from previous studies, which highlight that focusing on older adolescents' engagement with paid work only captures part of their story – especially for adolescents in rural areas and especially for girls (Pankhurst et al., 2016; Pankhurst and Dom, 2019; CSA et al., 2020; Le Mat, 2020). In rural areas, where approximately two-thirds (63%) of older boys and two-fifths (38%) of older girls are still enrolled in school, and where economies still centre on agriculture, nearly all the work that girls and boys do is unpaid work for their own households. As noted in our baseline report (Jones et al., 2019b), it is also highly gender-segregated. A 15-year-old married girl from Community J (East Hararghe) reported that *'We have a separate work culture in this area. We girls should prepare food, collect firewood, clean the house or compound, while men's duty is looking after cattle, ploughing land, harvesting in the field and so on.'*

Although rural households still primarily use the goods they produce for their own consumption, more and more households are now growing surplus crops to sell at local markets. Adolescents in rural areas earn cash by helping their fathers produce the surplus (boys) or helping their mothers sell the surplus at market (unmarried girls) (see Box 6 for information on married girls' work). An 18-year-old girl from Community D (South Gondar) explained, *'I sell sesame, masho [mung beans] and teff that we produce. I also buy from people and sell it, I buy 1 kg for 15 birr and sell for 18. I get 2–3 birr profit from 1 kg.'* An 18-year-old boy from Community I (East Hararghe) added, *'Currently we have started to take our product (peanuts) directly to Harar and sell it for 1,000 birr.'* In Zone 5, young people reported earning money by selling livestock. A 16-year-old boy from Community A (Zone 5) explained, *'We also go to Komami [the local market town] on Sunday to sell goats and sheep.'*

Alongside the unpaid farm work that rural boys do – which, in the case of own-farm activities, occupies

Box 5: 'We suffer to survive': a dearth of decent work for adolescents in urban areas

With demand for work high (given the increasing flow of migrants from rural areas) and the supply of jobs low, adolescents living in urban areas reported that they are often forced to tolerate exploitative work conditions in order to stay in work. Both girls and boys – regardless of whether they work as drivers, maids or in shops or factories – mentioned long hours, low pay, non-payment, abuse, deceptive brokers, and limited access to support and redress. As a key informant from Dire Dawa explained, 'Child labour exploitation has been increasing from time to time due to household poverty.' An older boy living in the same city noted that 'We suffer to survive.'

Urban boys reported that they are often cheated out of income by their employers and customers, highlighting how hazardous their jobs can be, and how many hours they must work simply to meet their living costs. A 20-year-old young man living in Batu but from the Southern Nations, Nationalities, and Peoples' Region (SNNPR) involved in construction reported that he had been badly injured at work: *'There were three injuries on my face... I stayed in hospital for a week.'* Another young man the same age, from Dire Dawa, added, *'It is common to get injured during work.'*

Although it was not uncommon for younger rural boys to aspire to move to the city and become a driver – believing it more lucrative than farming – the older urban boys working as drivers were quick to point out the risks of doing so. Namely, given the fixed expenses for *bajaj* (three-wheel motorised vehicles) rental and fuel, boys must work around the clock, even through the night, if they are to make a profit. An older boy living in Dire Dawa explained: *'Driving a bajaj... is not profitable for the driver. Only the owners could profit.'* Drivers also described that violence and non-payment are common risks. A 20-year-old young man, also from Dire Dawa, described how, *'I was supposed to work even during the night and was fighting with robbers and gangsters. Some passengers refused to give me money after I took them to the place they wanted to go.'* Several drivers added that while they had initially hoped to earn enough money to return to school, they had been forced to adjust their aspirations because their earnings were insufficient.

Urban girls also face gendered risks, including sexual abuse and exploitation by their employers. The primarily unmarried girls who were working as domestic workers and nannies (occupations not included under the rubric of informal work) largely agreed that *'no employer is satisfied in what you do as a housemaid'*, regardless of hours invested and effort expended (older girl, Dire Dawa). Girls reported that their wages were withheld, sometimes for months (or even years), and that they were beaten for the most minor 'infractions'. Recalling her former employer, an 18-year-old married girl (now living in Debre Tabor) said, *'I couldn't bake injera [bread] as I was a little kid... She used to beat me... She didn't even pay me my salary.'* Girls added that their options for escape are extremely limited, as it is necessary to first 'pay for the brokers' who had placed them into work (older girl, Dire Dawa). Girls and young women noted that other forms of employment are often just as risky. A young woman in Batu, for example, reported that a local bar owner was recently caught trafficking girls. She explained, *'One of them is 12 years old. The other one was 16 years old... The owner promised to take them back to their parents... She makes them do sex work.'*

Although the Ethiopian government is working to attract international investors to industrialise the economy (NPC, 2016), many of the young factory workers participating in GAGE reported that *'working in factories is worse'*



(older boy, Dire Dawa) (see also Blattman and Dercon, 2016, 2019). With the caveat that GAGE participants are primarily working at private factories, rather than in industrial parks organised by the government, workers noted that minimum age requirements are often overlooked (the law stipulates age 18 for work in factories), pay is low (especially given the long hours and the higher costs of urban living), and working conditions – despite benefits such as healthcare and annual leave – can be very challenging. It was common, for example, for workers to report that they are not allowed to sit or speak for the entire day. Agri-businesses, despite its potential to provide jobs for rural youth (Wossen and Ayele, 2018), was singled out as especially dangerous because of the chemicals involved, as a 19-year-old boy living in Batu explained, *‘One child was sick here and died because of the chemicals... He died because of the chemicals within Sher [a floriculture factor that produces out flowers for the European market].’* Although factories are meant to provide employees with protective gear, GAGE respondents reported that gear is only handed out on days when inspectors are scheduled to visit. A 20-year-old man working in a floriculture factory added, *‘The bosses know about that in advance. They give us mask, plastic boots, gloves, hats and uniforms when the guests come.’*

Female factory workers added that they also experience sexual harassment and abuse. An older girl from Dire Dawa commented, *‘They [factory managers] help out girls who are willing to sleep with them. If you agree to this, you get less hours of work but better payment. You can also get a better position.’* Like the young people in Blattman and Dercon’s (2019) study, this older girl also explained that she quit her job in a bottling plant because the 400 birr a month was not worth the risks.

only half the year (Dom and Vaughn, 2018; Schmidt and Woldeyes, 2019) – a minority of the rural boys in our sample (approximately one-fifth across locations) reported also taking on poorly paid and often dangerous work as day labourers. This mainly involves hiring themselves out to work for labour-constrained households or in construction, on emerging commercial farms (especially in South Gondar), or working in markets in local towns. A 17-year-old boy from Community D (South Gondar) noted, *‘I work on vehicles. I load and unload luggage and cargo... I get about 30 birr per day.’* A 19-year-old boy from Community J (East Hararghe), who is taking part in GAGE’s participatory research, added, *‘Boys do labouring work like mixing cement powder with water, sand and other [tasks]... Our youths are made to work beyond their capacity and get hurt.’* He added that the boys most at risk are those whose parents are poor: *‘They would not have worked had their families been better off. They do it because they are poor.’*

Older rural girls, who are even more confined to home and burdened with domestic and care work than younger girls (especially if they are married), have little access to paid work unless it is organised by the *kebele*. A 15-year-old married girl from Community C14 described how, *‘When there are road and bridge/dam constructions, we get involved. We also work with the DA [Development Agent] people during weeding and sowing seasons.’* Older urban adolescents, who (as noted earlier) are primarily

still enrolled in school (86% of boys and 77% of girls), have far more options for paid work, albeit most of those options are in the informal sector and lack the protections envisioned by the concept of decent work (see Box 5).

Our qualitative research found that while concerns about younger adolescents’ work are exclusively protection-related and centre on trade-offs between child labour and education, concerns about older adolescents’ work diverge, pertaining both to trade-offs with education, and youth unemployment and underemployment. In line with findings from previous research, GAGE respondents in both rural and urban areas emphasised that older adolescents and young adults struggle to find (or create) secure, fairly paid work that matches their interests and skills – even if (or especially if) they have relatively higher levels of education – because the formal economy is not able to keep up with population growth and with rising aspirations (CSA, 2018; Dom and Vaughn, 2018; USAID, 2018; Schmidt and Woldeyes, 2019; Singh, 2019; CSA et al., 2020; Pankhurst and Tafere, 2020; Berhe, 2021; Le Mat, 2020). *‘These days, there is high unemployment in our locality,’* reported a community member from Community F (South Gondar). A young man employed by the government and living in Debre Tabor noted, *‘There are now many unemployed educated youths who are university graduates.’* According to a 17-year-old boy from Batu, unemployment is undermining an entire generation,

14 Note that this girl was not discussing PSNP work, merely seasonal work organised by the local government.


robbing those meant to be transitioning into adulthood of opportunities to be productive, develop their skillsets and find a 'place' in their community (as envisioned by the ILO's (2021) definition of decent work): 'A person cannot live without work... A person who does not have work is considered as a dog.'

Our survey findings indicate that girls and boys had subtly different explanations for unemployment and underemployment. Girls (for whom there are fewer socially acceptable forms of paid work) were more likely than boys to report that there simply are no jobs available locally (see Table 12). However, boys (some of whom are yet to develop adult stature and musculature while others do not have the requisite hard skills) were more likely to report that their age or lack of qualifications stood in the way of finding employment. A 24-year-old young man from Batu, who left school after failing the 10th grade exam and has been unable to find stable employment since, noted that '*Youths are required to have 3–4 years' employment experience to be hired.*' In South Gondar and East Hararghe, adolescents' explanations for why they have struggled to start their own business appear similarly gendered. Boys, who have higher aspirations for what types of business they would like to start – and how much they would like to earn (given that they are expected to be family breadwinners) – are more likely than girls to report that they lack sufficient education and skills to be successful in self-employment. In South Gondar, 17% of boys and 4% of girls report that this is an issue; in East Hararghe, figures are 12% and 6% respectively. (Very few adolescents in Zone 5 reported searching for a job in the past year.)

Table 12: Reason cited for difficulty finding work, older cohort, by location and gender (%)

	Urban		South Gondar		East Hararghe		Zone 5	
	M n=	F n=	M n=	F n=	M n=	F n=	M n=	F n=
No jobs available	28	34	30	36	25	34	NA	
Age/lack of qualifications	21	15	12	5	28	1		

As highlighted in the background section, independent adolescent migration has risen dramatically in recent years, as young people extend their search for work (Bezu

 [Girls] are influenced by their parents who urge them to leave... There are migrant girls who live and work in Arab countries who built a house for their parents while others bought a vehicle. But they earn that money with a lot of suffering.

(A 25-year-old woman living in Debre Tabor)

and Holden, 2014; Boulanger et al., 2018; Jones et al., 2018; Pankhurst and Dom, 2019; Tigabu and Gebeyehu, 2020). Rural boys migrate to other rural areas (to take on seasonal paid agricultural work, often at private farms serving the export market); both boys and girls migrate to Ethiopia's urban centres (to work in new industrial parks and in construction and, for girls only, in cafes and as domestic workers) (see Box 5); and girls from all six rural and urban study sites migrate to Saudi Arabia and other Gulf States to participate in the international maid trade. Respondents noted that migration is driven by both desperation and aspiration. A community leader from Community F (South Gondar) who took part in a group discussion observed that, '*The main problem is lack of job opportunity in their home place.*' Another community leader in the same group added, '*Many of them haven't had access to farmland due to its unavailability.*' A 19-year-old divorcee from Community A (Zone 5) described how '*Even educated people are going to Saudi, because they could not find work here... You know the saying "if there is money, there is a way on the sky"? Isn't it to get money that people go to faraway places? I want to go to work and change my life.*' The same respondent also observed that recently (since the GAGE baseline), many girls in Zone 5 had started to flee to other countries in the Middle East to escape unwanted child marriages.

Adolescents, and especially girls (given that parents assert more ownership over girls' time and earnings), observed that parents' aspirations (rather than their own) can be a driving force behind migration. Despite active efforts by the Ethiopian government to crack down on illegal brokers, publicise the risks of migration, and stop the international migration of children under the age of 18, it is not uncommon for parents to encourage their daughters to migrate in hopes of matching their neighbours' financial success (see also Jones et al., 2018; Eresso, 2019; Semela and Cochrane, 2020). As a 25-year-old woman

Table 13: Adolescents' control of cash, by cohort, location and gender (%)

	Younger								Older							
	Urban		South Gondar		East Hararghe		Zone 5		Urban		South Gondar		East Hararghe		Zone 5	
	M n= 320	F n= 296	M n= 760	F n= 1054	M n= 627	F n= 874	M N= 161	F n= 218	M n= 611	F n= 755	M n= 241	F n= 421	M n= 299	F n= 443	M n= 164	F n= 257
Has controlled cash in the past year	24	12	17	22	12	19	2	1	29	26	29	18	22	28	15	5

living in Debre Tabor, who chose to pursue TVET rather than migration, explained: *'[Girls] are influenced by their parents who urge them to leave. It is for the sake of getting remittance money... Parents consider earlier migrants who live and work there as good role models... There are migrant girls who live and work in Arab countries who built a house for their parents while others bought a vehicle. But they earn that money with a lot of suffering.'*

A 12-year-old girl from Community A (Zone 5) commented that, *'My father wants to send me to Jeddah [Saudi Arabia] and my mother opposes him... She once told him that he will send me to Jeddah only over her dead body.'* A key informant from Debre Tabor added that parents push girls to migrate largely because of brokers' efforts to spread misinformation: *'The increasing numbers of migrant girls can be attributed to information flow as well as persuasion and false promises by brokers.'*

Control of productive assets

Adolescents' control of productive assets, including cash, mobile phones, livestock and land, varies by their age, their gender and where they live – though there are complex patterns. Across locations, and in line with their growing capacity, older adolescents are generally more likely to control cash and assets than younger adolescents. That said, across rural study sites, even many younger adolescents have livestock of their own.

Reflecting household and community economics as well as age hierarchies, it is relatively uncommon for adolescents to control money (see Table 13). In no location, even among the older cohort, had more than 30% of adolescents controlled cash in the past year. Age and location patterns are as expected, with younger adolescents less likely to have controlled spending in the past year than older adolescents, urban adolescents

particularly likely to, and those in Zone 5 particularly unlikely to.

Gender patterns in control of cash are complex and vary by location. In urban areas, boys are more likely to have controlled money than girls, though the gap narrows considerably as adolescents get older (24% versus 12% among the younger cohort compared to 29% versus 26% among the older cohort). Among the younger cohort, girls are more likely to have controlled money than boys – 22% versus 17% in South Gondar, and 19% versus 12% in East Hararghe. As noted earlier, our qualitative work suggests that this is because of girls' greater engagement with self-employment (South Gondar and East Hararghe) and *khat* farming (East Hararghe). In South Gondar and Zone 5 – where boys are more likely to gain access to paid work as they get older, whereas girls' access remains lower and static – older boys are more likely to have controlled money in the past year than their female peers. In East Hararghe, older girls have more access to cash than older boys (28% versus 22%), partly because of unmarried girls' place in the *khat* economy and partly because of married girls' entrepreneurial efforts (see Box 6).

For the minority of adolescents who have controlled some spending in the past year, and with the caveat that adolescent spending is more common in relatively better-off households, young people's spending patterns reflect age- and gender-related preferences (primarily for clothing) (see Table 15). A small minority reported that they 'spent' cash by giving it to their parents, to support household consumption. This was most common for younger girls in East Hararghe and older boys in South Gondar (10% in both cases). An 18-year-old boy from Community D (South Gondar) noted, *'You work and the money you get is spent on food.'* Again, a small minority of adolescents reported spending on their own education,

Box 6: The impact of child marriage on girls' economic empowerment

In contrast to existent evidence, which emphasises the limited control that married girls have over financial resources (CSA and ICF, 2017), our survey found that compared to their unmarried peers, older married girls living in rural areas are more likely to have controlled money in the past year (24% versus 15%). Girls' control of cash varies markedly by location, with married girls in East Hararghe the most likely to have spent money (see Table 14). Although married girls are not more likely to have worked for pay or to have savings than their unmarried peers, they are more likely to have access to formal credit (18% versus 4%) and informal credit (33% versus 18%) (see below for details). Reflecting broader patterns in access to credit (see Table 18 below), married girls in South Gondar are advantaged over their peers in East Hararghe and Zone 5.

Table 14: Older married girls' control of cash and access to credit, by rural location (%)

	South Gondar n= 274	East Hararghe n= 261	Zone 5 n= 144
Controlled cash in past year	24	32	7
Access to formal credit	30	13	8
Access to informal credit	43	36	7

Our qualitative work suggests that married girls' control of cash is driven by their having taken on a more adult role; they are more likely to be responsible for household spending and to run their own small business. Married girls reported that they largely spend money on household rather than personal needs. A 17-year-old girl from Community A (Zone 5) noted, *'I buy home supplies'* while a 15-year-old from Community I (East Hararghe) said *'I bought household essentials and utensils that we needed'*. Although many girls were given cash by their husbands, many others appeared to earn it themselves – often by selling the crops and livestock they produce together with their husbands. An 18-year-old married girl from Community D (South Gondar) explained, *'I started doing business from what we produce.'* A married 18-year-old boy from Community I (East Hararghe) added, *'Females in this area make a profit by trading khat... She [his wife] buys from the persons who sell the cut khat. And she sells it in the town.'* A mother from Community B (Zone 5) observed that while married women do control cash, there are strict limits – dictated by the husband – attached to that control. She elaborated that women may sell only what they are told to sell and buy only what they are told to buy: *'If the man ordered the woman to sell the goats and buy grains with the money, that is when a woman can sell the goats... She can't sell unless her husband ordered it.'*

Married girls' access to credit also reflects their more adult status (see Figure 11). Girls who are married have better access to informal loans from adult family members. As a 16-year-old girl from Community I (East Hararghe) reported, *'I take the loan from my relatives, including my mother and uncle.'* As we discuss in more detail below, married girls also have better access to kebele-run credit schemes, non-governmental organisation (NGO) programming, and equbs (traditional informal savings and credit groups) that target adult women. Their access to equbs is especially different from that of their unmarried peers, given that regulations stipulate that credit may only be provided to those who are over the age of 18 or are married. In Zone 5, where the cash economy is only slowly developing, women's development groups are supporting girls to save, borrow and invest in independent livelihoods, as a 16-year-old girl from Community A (Zone 5) explained, *'They organise based on women's development groups and give some money. This is to help us make a profit.'*

Respondents noted that while married girls may be more likely to control cash and to have access to credit than their unmarried peers, their ability to save is hampered by household poverty (which disproportionately impacts young families) and gender norms that leave their husbands in control. Sometimes this is because husbands hold purse strings too tight. A 17-year-old married girl from Community I (East Hararghe), when asked why she has no savings, commented that *'Husbands don't give money for their wife.'* An adult woman from Community B (Zone 5), after noting that married girls are allowed to sell goats to buy household necessities – at least if directed to do so by their husband – added, *'Women will only be given two goats to sell and make money, the money doesn't even cover the necessary expenses let alone to make savings... You can only save if you have your own means of income.'* In other cases, married girls reported that their inability to save was due to their husband's spending patterns. As a

15-year-old girl from Community J (East Hararghe) said, when asked why she has not told her husband about the 10,000 birr that she saved from her paid work (picking *khat*) prior to marriage, *'I do not show him... because he will ask me when he needs money.'*

Our qualitative work found that across regions, divorced girls are increasingly aware of their rights to marital property and child support. Although the number of single mothers who report being solely responsible for their adolescents' expenses is large – suggesting that implementation of laws meant to protect women's (and children's) financial well-being after separation and divorce is far from perfect – adolescents in our sample were unanimous that girls have rights and that they are willing to use the courts to claim them. A 17-year-old girl from Community D (South Gondar), referring to the house she currently shares with her husband, was very clear: *'My father bought the house in my name from the beginning and he gave it to me... Let God forbid the evil, if I am going to get divorced the house belongs to me, we can't share.'* Adolescents were especially adamant about the legal obligation for former husbands to provide child support, as a married 17-year-old boy from Community I (East Hararghe) commented, *'It is the law... Her parents will follow the case.'* A divorced 17-year-old girl from Community B (Zone 5), who reported that her ex-husband was regularly sending grain for their child, added that if he skipped a payment, *'I will take him to the kebele office... I swear to Allah.'*

sometimes buying school supplies or paying school fees. Unsurprisingly, given enrolment patterns and household poverty, this was more common among younger adolescents in South Gondar (just over one-tenth of girls and boys) and older adolescents in urban areas (11% of boys and 16% of girls). A 13-year-old boy from Community E (South Gondar), who sells firewood that he collects in the forest, reported, *'I was using it [the money] to cover my school expenses like buying a pen and exercise books.'* A 19-year-old girl, studying accounting in the evening and working as an electrician during the day, said: *'My parents can't support me to attend private university... I decided to find work and cover my educational expenses... I pay 2,000 birr a year.'* Younger boys in urban areas (22%) and East Hararghe (21%) were relatively more likely to report spending money on snacks and soda. An 11-year-old boy

from Community G (South Gondar) explained, *'My family sometimes give me money for gum, candy or bread.'* As we discuss in more detail below, some adolescents also reported that they save their cash. This was most common among the younger cohort living in urban areas and in South Gondar.

Of the adolescents who spent money (rather than saved it), they most commonly reported spending on clothing and shoes. Patterning varies by cohort, location and gender – ranging from a low of 17% for older boys in East Hararghe to a high of 46% for younger girls in the same location. A 12-year-old boy from Community C (South Gondar) explained, *'I bought three pieces of clothes, one football [shirt] and two t-shirts.'* That said, there are distinct regional differences in adolescent spending patterns. In South Gondar, when adolescents

Table 15: Adolescents' 'main use' of spent cash, by cohort, location* and gender (%)

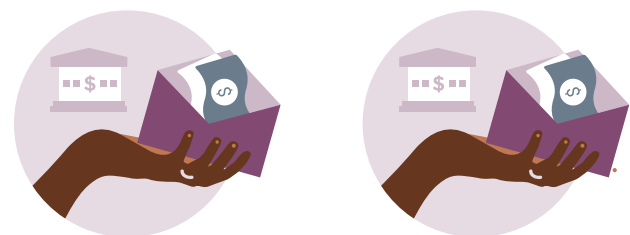
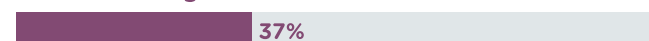
	Younger						Older					
	Urban		South Gondar		East Hararghe		Urban		South Gondar		East Hararghe	
	M n= 77	F n= 35	M n= 124	F n= 229	M n= 84	F n= 198	M n= 225	F n= 226	M n= 72	F n= 80	M n= 84	F n= 128
Give to HH	6	0	6	3	0	10	8	6	10	7	3	5
School supplies	9	5	11	12	5	5	11	16	4	2	4	0
Clothes and shoes	19	23	25	27	24	46	28	30	33	20	17	43
Snacks/ drinks for self	22	0	0	21	11	9	4	0	7	9		
Saving	20	40	26	36	12	8	19	12	14	27	23	15

*Too few adolescents in Zone 5 had spent cash for responses to be meaningful

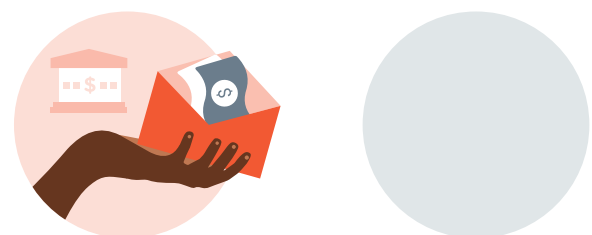
Figure 11: Access to credit for adolescent girls

Across locations, older **married girls** are twice as likely to have **access to formal and informal credit** as their **unmarried** peers.

Older married girls



Older unmarried girls



Married girls' access to formal credit is especially good in **South Gondar**.

South Gondar: Older married girls



Source: GAGE midline data.

report spending on themselves, it has a utilitarian feel (such as buying necessities that their parents cannot afford), whereas in East Hararghe, adolescents are more likely

to spend on 'wants'. With the caveat that many parents in East Hararghe genuinely underinvest in their daughters compared to their sons, this is especially true for girls who are working on *khat* plantations, who increasingly spend on clothing or phones to fit in with their peers. As a 13-year-old girl from Community H (East Hararghe) said, 'My father buys me clothes annually. But when I do wage work, I can buy several clothes like skirts, t-shirts and other things.' And a 19-year-old married girl from the same community reported, 'Children will also do it [waged work] when they want to acquire money and buy a mobile phone, for example... I used to work. I used to earn money and buy clothing and a mobile phone with the wage.'

Adolescents' access to mobile phones (see Table 16) – which many use for both social and livelihood purposes (primarily checking market prices) – is shaped by their access to paid work, their control over cash, and (among those in Zone 5) their migratory patterns. Younger adolescents are significantly less likely to have their own phone than older adolescents. Among urban respondents, for example, older boys are approximately six times more likely to have a phone than younger boys. Boys in Zone 5 are much more likely to have a phone than their peers in South Gondar (15% versus 5% for the younger cohort) and East Hararghe (59% versus 45% among older boys). In line with the most recent Ethiopia Demographic and Health Survey (CSA and ICF, 2017), across both age cohorts and all locations, girls are less likely to have a phone than boys. Of older adolescents in Zone 5, for example, boys are three times more likely to have a phone than girls, likely due to their greater involvement in independent seasonal migration as they grow older and the need to stay in touch with their family. The gender gap between girls' and boys' phone ownership is narrowest in East Hararghe, due to girls' greater engagement with paid work in that location.

Our qualitative work highlights that while some parents buy phones for their adolescents (especially older adolescents, and when they have done well in exams), a more typical pattern is for young people to buy their own phone. A 14-year-old boy from Community

Table 16: Adolescent has phone for personal use, by cohort, location and gender (%)

Younger								Older							
Urban		South Gondar		East Hararghe		Zone 5		Urban		South Gondar		East Hararghe		Zone 5	
M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
n=	n=	n=	n=	n=	n=	n=	n=	n=	n=	n=	n=	n=	n=	n=	n=
320	96	760	1051	628	874	161	218	611	756	244	423	299	443	164	257
12	8	5	2	19	11	15	4	71	54	42	23	45	34	59	19



Girls carrying goods to market in Oromia © GAGE/Nathalie Bertrams

D (South Gondar) stated, 'I also sell the portion of teff [a grain] and I bought a cellphone for myself,' while a girl the same age from Community A (Zone 5) noted, 'I bought it [a cellphone] myself after selling a goat.' Adolescents and parents agreed that gender norms shape girls' access to mobile phones. Parents reported that girls with phones use them to contact boys, and that even listening to music is considered inappropriate for girls, as a father from Community J (East Hararghe) commented, 'We do not support girls to have a mobile phone. We favour boys and buy for boys... We say, why does a female listen to music?'

Across regions, it is quite common for even young adolescents to own their own animals, which with careful husbandry can help adolescents prepare for financial independence. Adolescent respondents reported that livestock are seen as an investment. Most young people start with one or two animals, usually gifted to them by their parents but sometimes purchased with money that adolescents have earned by engaging in wage labour. By breeding those animals, adolescents slowly generate the cash they need not only to invest in more animals but in larger (and more valuable) animals. A 13-year-old boy from Community E (South Gondar) described his plan: 'I bought a hen for 45 birr and she is laying eggs now. She has laid eight eggs up to now... I bought another chicken and I will add money and buy more chickens... When I get

1,000 or 2,000 birr, I will shift to breeding goats.' A 12-year-old girl from Community K (East Hararghe) reported, 'I bought goats... When they breed I will sell them and buy an additional one. In this way I can make a profit.' Notably, while both girls and boys have livestock of their own, and while chickens and goats are commonly owned by boys and girls, girls are very unlikely to have ownership of larger – and more valuable – livestock such as cattle and camels. A 16-year-old girl from Community B reported, 'My brothers and my father, they have camel, but I don't have camel.'

While adolescents' ownership of livestock is common across rural locations, their access to (and ownership of) land is markedly different in ways that shape not only adolescents' livelihood options but also their intergenerational relationships. In South Gondar, although land fragmentation has become so extreme that practices are being forced to shift, it is traditional for young couples to begin married life with (somewhat) equitable land grants from both sets of parents. Quite a few of GAGE's adolescent participants in that location reported that they already had their own land. Some had been granted

I bought goats... When they breed I will sell them and buy an additional one. In this way I can make a profit.

(A 12-year-old girl from East Hararghe)

► We will take it to the bank if the amount is 10,000 or 20,000 birr or the like. But we keep at home if the amount is as small as 2,000 birr.

(15-year-old married girl, Community I, East Hararghe)

land for their own use in early adolescence, so that they could grow and sell their own crops (and cover their own expenses). Others had been granted land upon marriage, so that they could begin adulthood with a measure of independence that generally serves to strengthen parent-child bonds. Access to land in South Gondar is so vital that those who lack it are largely shut out of the marriage market (and, conversely, girls who stand to inherit a sizeable plot of land are more at risk of child marriage). A 13-year-old boy from Community E (South Gondar) explained, *'It is a must to give land as a gift to their children when they marry.'* Notably, both girls and boys are in line for land grants, with an 18-year-old girl from Community C (South Gondar), who had married at age 16, reporting, *'We were given land when we got married and we were told that the land was our responsibility.'* A 15-year-old married girl from Community D (South Gondar) commented, *'If your parents pass away, you get land as inheritance... We share land equally among children... If the boys forcefully take the land for themselves, they go to court.'*

In East Hararghe, by way of contrast, adolescents' access to land is both more limited and more gendered. Parents allow their sons to build their own houses and live on family property after marriage, and 'pay' their sons for their labour with a portion of the harvest, but boys and men are not given access to their own land until after their father has died (and even then, the oldest son typically inherits the lion's share). As a 14-year-old married girl from Community J (East Hararghe) explained, when asked how the profits from the *khat* harvest were distributed: *'It is rather his parents who benefit... In this community, boys tend to work with their biological parents.'* This practice serves to keep many boys and young men physically close, but also to weaken emotional bonds between generations – especially when parents also *'do not give money for their children in the midst of plenty'* (16-year-old boy, Community J). Girls cannot expect to inherit at all and, as noted earlier, are often pushed to become financially independent when barely out of childhood. As a 13-year-old girl from

Community I (East Hararghe) said, *'Only fathers have land. Mothers don't possess land.'*

In pastoralist Zone 5, land is owned by the clan, and young people and their parents have use-rights based on clan membership.

Financial inclusion

Adolescents' savings habits and access to formal and informal financial services are shaped by age, gender and location. Older adolescents are advantaged over those in the younger cohort; girls show early financial acumen that is later limited by gender norms; and South Gondar stands out for service provision.

A small minority of young people – primarily young adults living in urban areas – reported that they had bank (or credit union) accounts in their own name. Most adolescents reported that they were too young (given that joint accounts with parents are required until age 18 except for those who are married), that *'there is no bank in this place'* (18-year-old married boy, Community D), or explained that they would open an account only when they had accumulated a sufficiently large sum of money. *'We will take it to the bank if the amount is 10,000 or 20,000 birr or the like. But we keep at home if the amount is as small as 2,000 birr and the like'* (15-year-old married girl, Community I, East Hararghe). That said, in line with broader research with young people living in low- and middle-income countries (LMICs), adolescents often expressed considerable interest in access to banking (see MasterCard Foundation and Boston Consulting Group, 2018). Some reported that an account would keep their money safe from their own shorter-term desires, while others reported that having money in an account would keep it safe from others. As a 15-year-old married girl from Community J (East Hararghe) explained, *'If I have money in my hand I will buy whatever I see and will end up empty-handed.'* A 12-year-old girl from Community K (East Hararghe), who added that her father had a bank account, noted, *'When you keep a big amount of money at home, a thief may break into your home and steal it. It is better to save money in the bank.'*

That adolescents lack access to formal banking does not mean that they do not save, as was evident in Table 15. In fact, with the caveat that many households *'lead a hand-to-mouth life and do not have the capacity to save'* (15-year-old boy, Community D), GAGE's adolescent participants are surprisingly likely to have savings of

Box 7: Financial education for adolescents

Adolescents reported a variety of sources of financial education, some informal and some formal. Those with better-off parents often noted that they had learned to save for their own futures from their parents, as a 15-year-old married girl from Community J (East Hararghe) explained, *'My family teach me about saving... If you don't save, you could not reach where you plan to reach.'* Other adolescents, most often girls, mentioned employers who were actively mentoring them. A 19-year-old girl from Batu recalled, *'She [her employer] advised me to consider my money close like my friend and relatives.'* A few adolescents also mentioned learning about the importance of saving at school (though this was more common for TVET and university students) and from credit unions, preparatory to being able to access credit. A 14-year-old boy from Dire Dawa explained that he was educated at school by *'people from the Commercial Bank of Ethiopia... They taught us about the importance of saving for our future life and... that we can use the money we have saved when we run short in the pocket.'* An 18-year-old married girl from Community D (South Gondar) commented, *'I was trained by ACSI [Amhara Credit and Savings Institution]. They taught us how to use the money we had to do business. I save 50 birr a month.'*

Act With Her, a life skills programme run by the international NGO Pathfinder, which aims to improve the lives of adolescent girls, has also led to increased understanding of the importance of saving in some study communities. The programme – which is being delivered as a four-arm randomised control trial (RCT) in different communities across GAGE study regions – is encouraging young adolescents to save money to invest in their own longer-term goals, including education. As a 15-year-old girl from Community F (South Gondar) recalled, *'We were taught that any person above the age of 12 can save... and that we can change our lives by saving.'* In South Gondar, where access to financial institutions is better but young people still primarily save at home, adolescents participating in the programme are significantly more likely to have savings than their non-participant peers (40% versus 32%). However, in East Hararghe and Zone 5, adolescent participants are no more likely to save – even at home – than their non-participating peers.

their own (see Table 18). Across cohorts and locations, reflecting adolescents' entrepreneurship and ownership of livestock, and supported by recent government and NGO efforts to inculcate a 'savings habit' (see Box 7), young people are significantly more likely to have savings – however meagre – than to have controlled some cash. In urban areas, approximately two-fifths of younger girls and boys, and three-fifths of older girls and boys, reported having savings. In rural areas there are gender differences in saving patterns, though again those patterns vary by cohort and region.

Among younger rural adolescents, girls are more likely to have savings than boys, which our qualitative work suggests is driven by gender norms that leave both girls and boys wanting to fit in with their peer groups. As a divorced 15-year-old girl from Community D (South

Gondar) explained, *'Boys, if they work and earn money, they drink with it. Due to this, they cannot save money... But girls want to save and become like others.'* While some younger girls save on their own, putting away spare cash in a box they keep at home, girls often save (like their mothers do) in equbs (see Boxes 1 and 6). A 14-year-old married girl from Community I (East Hararghe) explained how these work: *'Money is collected from all members.'* A mother from Community L (East Hararghe), who is participating in a savings group organised by the international NGO, CARE, added, *'Only women are members in the saving group. We do not have men as members.'* Unsurprisingly, given their better access to paid work, younger girls in East Hararghe are especially likely to report having savings (70%). They are also especially likely to save in equbs because, as a 13-year-old boy from Community H (East Hararghe) noted,

Table 18: Adolescent has own savings, by cohort, location and gender (%)

Younger								Older							
Urban		South Gondar		East Hararghe		Zone 5		Urban		South Gondar		East Hararghe		Zone 5	
M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
n=	n=	n=	n=	n=	n=	n=	n=	n=	n=	n=	n=	n=	n=	n=	n=
320	296	760	1051	628	874	161	218	611	756	244	423	299	443	164	257
43	43	33	42	60	70	27	32	61	58	52	32	62	72	37	32

Table 19: Access to formal and informal credit, older cohort, by location and gender (%)

	Urban		South Gondar		East Hararghe		Zone 5	
	M n= 604	F n= 744	M n= 233	F n= 406	M n= 295	F n= 435	M n= 154	F n= 249
Formal	9	13	30	20	3	7	11	6
Informal	26	31	42	31	12	31	15	5

'they believe that their parents would dispose of the money, if they deposited it with them.'

Among older rural adolescents, when it comes to savings, only in East Hararghe are girls advantaged over boys (72% versus 62%). Interestingly, their savings rate is effectively unchanged from that of younger rural girls (70%). In South Gondar, older boys are more likely to have savings than older girls. In fact, while boys' savings rate goes up as they move from the younger to the older cohort (from 33% to 52%) – as boys begin to save in order to afford marriage – the rate at which girls save goes down (from 42% to 32%). As a 13-year-old married girl from Community D (South Gondar) explained, *'They work as herders and get paid. They then save up to pay for [the marriage] endowment.'* In Zone 5, older boys are also more likely to have savings than older girls, but, as was the case in East Hararghe, this is because boys become more likely to save as they grow older, while girls' likelihood of being able to save is static across cohorts. Our qualitative work highlights that across locations, although girls understand that it is *'not good not to have money at hand'* (15-year-old girl, Community K, East Hararghe), their capacity to save in later adolescence is hindered by child marriage (see Box 6).

In line with the broader evidence base, which underscores how difficult it is for young people to access credit, our survey found that adolescents' access to formal credit is even more limited than their access to formal savings opportunities (see Table 19) (Dom and Vaugh, 2018; Gebisa and Etana, 2019; Pankhurst and Tafere, 2020; Ahmed and Ahmed, 2021). Looking only at the older cohort, South Gondar is the only location where a sizeable minority of young people (30% of boys and 20% of girls) report being able to access formal credit. Moreover, although those in East Hararghe ostensibly have access to savings and credit organisations on a similar basis to

their peers in South Gondar (via the Oromia Credit and Savings Institution), access is especially low in that region (only 7% of girls and 3% of boys report access to formal credit). Adolescents have more access to informal credit than formal credit. Excluding Zone 5, across locations, our survey found that nearly one-third (31%) of girls reported access to informal credit. Boys' access was highest in South Gondar (42%).

Our qualitative work suggests that location differences in young people's access to formal credit are largely the result of regional and local efforts to address youth unemployment. Key informants noted that ACSI is better organised and staffed than OCSI, with the former having branches even in small towns and the latter largely confined to more densely populated urban areas. It was apparent across interviews that *kebele* leaders in South Gondar have been proactive, encouraging adolescents and young adults to organise themselves into groups (which lenders tend to prefer because they believe it reduces the risk of default) to create their own work opportunities. Groups are provided with start-up capital and members are made jointly responsible for repaying credit. While this approach entails risks of its own (with more responsible young people sometimes left repaying the loans of their less responsible peers) and is less than equitable, given the more limited set of opportunities open to girls, where it has worked it has been transformative. An older boy from Community D (South Gondar) who is taking part in our participatory research explained:

There have been youth who were organised [by the kebele] to purchase emaciated oxen and fatten to sell them for a better price... They got the loan from the government. A total of 150,000 birr... And they are becoming able to change themselves in such a way... Some were able to construct their houses. Some were able to rent a motorised harvester so as to harvest their crops with it. These one were able to get a better yield... Some of these youth were terrible citizens who were known to disturb peace of the locality. Now they have improved their lives by engaging in this activity.

Only women are members in the saving group. We do not have men as members.

(A mother from Community L (East Hararghe))

I spend the whole day at my own business. I have now developed a self-confident personality as I engage in my own business and I am not listening to what others are trying to say to criticise or humiliate me.

(A 19-year-old girl from Debre Tabor)

An older girl from Debre Tabor, who used a loan to successfully launch her own business, added, *'I spend the whole day at my own business. I have now developed a self-confident personality as I engage in my own business and I am not listening to what others are trying to say to criticise or humiliate me.'* Adolescents in East Hararghe and Zone 5, where many communities do not have access to savings and credit institutions (in part because they are Muslim-dominated areas), report receiving no support from *kebele* leaders to establish their own income-generating activities. In fact, an 18-year-old boy from Community I (East Hararghe) reported that he and his friends had approached the *kebele* administrator many times about wanting to start their own business, but *'nobody was willing to listen to us'*.

Even in South Gondar, however, adolescents – especially those from poorer households – report that credit is hard to come by, which prevents them from realising their aspirations for self-employment. An 18-year-old married boy from Community D (South Gondar) explained, *'There are many adolescents like me who have a plan for their future job but they can't start it because of financial problems.'* A 19-year-old girl from Debre Tabor added, *'I am always sad as I don't have the initial capital to start my job.'* Our survey found that of older adolescents who had tried to start their own business, over half reported lack of capital as the limiting reagent (see Table 20). Despite better access to credit in South Gondar, adolescents from that location were particularly likely to report that a lack of capital had limited their plans (69% for girls and boys combined versus 58% in urban areas and 55% in East Hararghe). Our qualitative work suggests that this is because growing land fragmentation has heightened interest in self-employment in South Gondar, and because minimum age requirements for various *kebele* youth schemes can exclude the youngest, who are still adolescents. One participant in a group discussion with 16–17-year-old boys explained, *'One of the barriers was our age... the government require you to be above 20 years.'*

Table 20: Inability to access capital prevents launch of own business (among those who want to launch own business), older cohort, by location and gender (%)

Urban		South Gondar		East Hararghe		Zone 5
M n= 173	F n= 143	M n= 61	F n= 70	M n= 74	F n= 90	NA
59	58	66	72	48	62	

GAGE participants noted that lack of access to credit among adolescents and young adults is largely due to their lack of collateral. An older boy in Dire Dawa explained that loans require guarantors who have either government salaries (at least 3,000 birr a month according to him) or property, noting that *'Persons who are government workers are not interested to be guarantor for you or we may not know somebody who is a government worker to be guarantor for us.'* Parents, he continued, are too afraid to lend to their children – and rightfully so, given what they must risk: *'They fear that we may get bankrupt... They do not present the certificate of title to their house.'* A 17-year-old boy from Batu added that providing collateral can be an especially high barrier to group credit:

I heard there is a saving and credit institution in the town and some adolescents use credit service. But the service is not easily obtained, as it requires delivering a title deed as collateral... It needs only one member of the group to deliver a title deed, but in case the money obtained through credit is wasted, it is up to the individual who provided the title deed to pay the money. Thus, people fear to deliver a title deed to get credit, so the majority of youths are not accessing the credit service.

Echoing global concerns that credit can do more harm than good for people living in poverty (Bateman, 2018; Guérin et al., 2015), alongside narratives about how difficult it is for adolescents and young adults to access the credit they need to launch their livelihoods are narratives about how dangerous taking on credit can be. In South Gondar in particular, it was not uncommon for adolescents to report that their families had lost livestock, land and housing because they could not repay loans on time. As a younger girl from Community E (South Gondar) said, *'We do not have cattle anymore... They sold them to pay for the credit they took.'* A 23-year-old woman from Community D (South Gondar) explained, *'Many people are requested to*

We save money according to our capacity... If you save 1,000 birr, you can take a credit of 3,000 birr. The amount of credit is threefold what is saved.

(A 14-year-old visually impaired girl from South Gondar)

repay their loan and they don't know what to do... So now, those who have a house, that will be sold to repay the loan. And those who have land, their land will be sold to repay the debt.'

Highlighting the important role that informal financial services play in rural communities, our qualitative work suggests that many adolescent girls may have misunderstood the delineation between formal and informal credit. As noted earlier, many girls (and a few boys) save money – and then borrow – through equbs. These groups can be so well-organised that they are indistinguishable, for adolescents, from formal financial institutions. As a 17-year-old married girl from Community A (Zone 5) explained of the equb in her community, which is organised by the Women's Association, *'All women of the kebele are members of the association... At the beginning we deposited 500 birr... Half of the members of the association have already taken 2,000 birr. Now we are paying the money back and others who didn't take*

it before will take.' A younger visually impaired girl from South Gondar described how an NGO that supports those with disabilities has helped her to save: *'We save money according to our capacity. Then the association gives us a credit based on the amount we have saved... If you save 1,000 birr, you can take a credit of 3,000 birr. The amount of credit is threefold what is saved.'* However, as a 17-year-old girl from the same community (also with a visual impairment) noted, this leaves the poorest girls and boys with the least access to credit: *'You need to have weekly income to save money on a weekly basis.'*

Our qualitative work found gender difference in girls' and boys' access to informal credit. Namely, outside of access through equbs (and other traditional mechanisms such as depositing cash with local store owners), adolescent girls borrow money primarily from family – especially parents and older siblings – whereas boys also have access to loans from friends and money-lenders. An older girl living in Batu who runs a hair salon out of her older sister's house said, *'My brothers gave me [a loan]... They were very happy about it because they wanted me to have my own business.'* Similarly, an 18-year-old boy from South Gondar reported, *'One of my friends... didn't have any money for the practical exam [for his skills training course]... At that time all of his friends, including me, gave him support and he took the exam again.'*



Adolescent boy selling peanuts in Dire Dawa © GAGE/Nathalie Bertrams

Conclusions and recommendations

Although the Ethiopian government is committed to reducing poverty and achieving lower middle-income status in the next decade – including by increasing agricultural productivity, upskilling the youth population, diversifying the economy, and empowering women – our findings add to a growing body of evidence that suggests that even prior to the pandemic and the conflict in Tigray much more needed to be done if Ethiopia is to capitalise on its young and growing population. Our research finds that adolescents and youth continue to have limited and uneven access to the opportunities and resources that could support their emerging economic empowerment and help secure a stronger and more stable future for the country.

Across locations, the vulnerable adolescents participating in GAGE's research share many disadvantages. For example, they have far too little access to the social protection that would enable them to eschew child labour in favour of education. This is particularly the case for those who are internally displaced and those with disabilities. Adolescents and emerging adults also have limited access to financial literacy courses and financial services. Exclusion is primarily driven by their age and lack of assets. In both rural and urban areas, young people's access to work – let alone decent work – is increasingly problematic. As has been emphasised by prior research, the agricultural work that supports the bulk of the population is largely out of reach due to land fragmentation and landlessness; the self-employment that has resulted in recent poverty reduction is largely out of reach due to poor credit and skills; and wage employment opportunities – especially those that provide fair remuneration and good working conditions – are rare.

Other disadvantages are unequally distributed across the young people taking part in the GAGE study. For example, disparities between urban and rural adolescents, particularly those from the most remote communities, are large – and especially so when it comes to accessing quality education and skills training. This is related to myriad factors, including the concentration of secondary and tertiary schools in urban areas and the greater household resources and study time available to urban

children. There are also marked differences across rural regions: adolescents in South Gondar are comparatively advantaged in terms of access to credit (due to the concerted efforts of officials and institutions in that region); adolescents in Zone 5 are advantaged in terms of access to land (due to clan ownership and use rights); and adolescents in East Hararghe are advantaged in terms of access to wage employment (due to the burgeoning cash economy in that location). Critically though, in many ways, girls and young women continue to be significantly disadvantaged compared to boys and young men. Gender norms that limit girls' mobility and voice, and burden them with a disproportionate share of household work, restrict their ability to pursue both the skills they need for gainful employment, and that employment itself. And although many girls demonstrate early financial acumen – with entrepreneurial activity and savings rates that outstrip those of boys – as they enter adulthood, many of those early advantages are lost as girls' own aspirations take second place behind household needs.

Based on our research findings, we propose the following policy and programmatic actions to accelerate progress in improving young people's access to the skills, social protection, decent work, and assets that will support them to become economically empowered adults.

1 Support young people to develop the skills they need for economic independence:

- Make education compulsory until at least the end of 8th grade to ensure that adolescents develop the foundational skills they need to become economically empowered adults. Consider piloting the 'teaching at the level of the child' approach (Innovations for Poverty Action, 2018) in areas where educational levels are lagging.
- Address access and quality issues at the secondary level, working to ensure that rural adolescents – even those from more remote communities – are able to hone the academic and soft skills that will open options and enable them to become more productive farmers, diversify their livelihoods, and participate in Ethiopia's transforming economy.
- Help students connect classroom learning with the world around them, and develop both practical and analytical skills, by continuing and extending efforts to reshape curriculum and pedagogies to support hands-on competence-based learning.

- Beginning in early adolescence, provide students with individualised educational and occupational guidance (for instance, through school-based vocational guidance counsellors or youth empowerment programmes) to help them think about their options, set realistic goals (based on their abilities and interests and on local labour market realities), and plan how to operationalise those goals.
- Support youth employment by strengthening policy synergies between the Ministry of Education and the Jobs Creation Commission, modernising the curriculum to ensure that students are acquiring the skills they need and linking graduates with work opportunities.
- Expand opportunities for out-of-school young people, including those in rural areas, to return to the classroom, scaling up evening classes as needed.
- Over time, move towards full-day schooling in rural areas, with accommodations for harvest and migratory seasons.
- Continue scaling up financial literacy curricula in schools and community-based venues, ensuring that young people are exposed to iterative age-appropriate lessons, starting in primary school, that address budgeting, the importance of saving, how to negotiate when selling and buying, and how interest on credit/loans works.
- Pair numeracy and financial literacy courses with expanded peer-based opportunities for children and adolescents to save – using both formal and informal mechanisms – so that they can practise the skills they are learning. Consider involving parents in these opportunities, given research which suggests that young people save more when supported by their parents (Johnson et al., 2015).
- Develop courses, tailored to local contexts, to support entrepreneurship among adolescents and young adults. Ensure that girls and young women are provided with the life skills and mentoring support that is likely to improve outcomes in the longer term (Kluve et al., 2016; UNICEF et al., 2020).
- Provide young people with short-term training and apprenticeships to expose them to a range of career possibilities, including those they may not have previously considered due to gender norms.
- Promote TVET in rural communities, simultaneously targeting both students and parents with messages

that underscore its potential (vis-à-vis more academic trajectories) to transform the economic lives of individuals and households, and making TVET institutions more accessible by opening branches in *woreda* towns.

- To address high unemployment among TVET graduates, ensure that private and public colleges meet the same (high) quality standards, that courses are tailored to the needs of local labour markets, and that links between colleges and employers are formalised to ensure that the latter provide jobs for graduates. One way to foster such linkages would be to create a working group – aimed at developing regional and zonal action plans – between the ministries of Science and Higher Education, the Ministry of Agriculture, the Ministry of Industry and also the Jobs Creation Commission.
- Reconsider the TVET gateway (requiring young people to complete 12th grade before enrolling) given that the current system closes that pathway off to most young people (because of low enrolment rates in secondary school). Students should be able to access gateways into training programmes as soon as they complete 8th grade, and then again after 10th grade.

2 Increase access to social protection that is responsive to the needs of adolescents according to age, gender and disability:

- Expand access to the PSNP, cash and asset (especially uniforms) transfers, and school feeding programmes so that households can afford to let their children prioritise education – ideally through to completion of secondary school. Where young people are living independently, make this support available directly to them.
- Reprioritise internally displaced people, ensuring that both adult-headed and adolescent-headed households have sufficient resources to meet daily living expenses as well as pursue education.
- Scale up PSNP and cash transfer programming in urban areas, especially those with high levels of chronic poverty, to ensure that the poorest adolescents in the poorest households can take advantage of educational opportunities.
- Strengthen social protection programming in emerging regions, ensuring that households get cash for education in addition to food support.
- Introduce labelled or conditional cash transfers as part of PSNP support to incentivise children's regular

attendance and reduce children's engagement with child labour (paid and unpaid).

- Expand access to educational stipends for young people with disabilities to all regions – including covering more types of disability and increasing the amount of stipends – so that students can focus on their schooling.
- Continue scaling up health insurance to protect households from high health expenses, including those related to transport, medication and medical testing. Insurance should be provided free to the poorest households, including those enrolled in the PSNP, with accountability mechanisms strengthened to ensure that this rule is correctly applied. Strengthen monitoring to ensure that households who are insured have access to timely, quality healthcare on an equal basis with those who are paying out of pocket.

3 Strengthen measures to protect young people from exploitative work:

- Include domestic work in labour laws and sign ILO Convention 189 on Domestic Workers to improve wages and working conditions, and to give workers recourse for abuse and non-payment of wages.
- Ensure that employers in factories – including private factories outside of industrial parks – comply with labour laws and protect the well-being of workers, including not hiring those under the age of 18, and protecting all workers (but particularly females) from sexual harassment and abuse.
- Ensure that employers in factories are equitably compensating male and female staff for their work.
- Improve enforcement of the policies designed to make migration safer, including better regulation of brokers, and preventing adolescents under the age of 18 from undertaking international migration.
- Strengthen awareness among young people (and especially among domestic workers) of what constitutes exploitation and abuse, and how to report it.

4 Expand young people's access to markets and credit:

- Support young male and female farmers with improved access to land and tailored agricultural extension services, given that they currently have less access but are likely to be more open to new crops and new methods.

- Reconsider the utility of group loans, which recent research suggests have no added value.
- Offer asset-based loans to young people, with priority given to those from the poorest households, to reduce the need for external collateral and improve investments in productivity versus consumption.
- Provide young people, especially those from poorer households, with a grace period and increased flexibility regarding repayment schedules so that they have more time to operationalise their goals and repay loans.
- Ensure that loans are paired with financial and business training – and, ideally, mentoring – to build young borrowers' skill sets; this is especially important for the youngest adolescents, who lack life experience.
- Provide extra support to girls and young women to grow their confidence and voice, and improve their own control over their loans, investments and profits.
- Monitor—and address-- the inclusivity of these opportunities in terms of recipients' gender, disability and marital status.

5 Invest in girls' and young women's economic empowerment by encouraging shifts in the laws and gender norms that continue to disadvantage them:

- Expand access to girls' clubs in both school and community settings that provide girls with role models, mentors, and opportunities to develop the soft skills that will allow them to resist child marriage and strive for economic independence.
- Work with parents, adolescents (girls and boys), husbands and communities to shift the gender norms that leave adolescent girls and women with less access to education, decision-making, mobility, employment opportunities, assets and credit than their male counterparts.
- Strengthen awareness and enforcement of girls' and women's equal inheritance rights, especially given uneven implementation of these rights among regional states.
- Strengthen awareness and enforcement of girls' and women's rights to alimony and child support, including access to redress mechanisms.

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