



EMPOWERING URBAN YOUTH ENTREPRENEURS IN ETHIOPIA



STORIES, EVIDENCE AND LEARNING FROM THE PARTNERSHIPS FOR SUCCESS PROJECT

2012-2017

ACKNOWLEDGEMENTS

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INTRODUCTION: PARTNERSHIPS FOR SUCCESS

The Partnerships for Success (PFS) project, through the support of Global Affairs Canada, has worked to improve the quality of life of street-involved and marginalized Ethiopian youth by strengthening their entrepreneurial skills, assets, and business connections. Over five years from 2012 to 2017, the project reached a total of 4,073 youth (2,084 young women and 1,989 young men) in urban and peri-urban contexts in Addis Ababa and the Amhara Regional State.

Ethiopia is one of the world's poorest countries, where a third of the people live on less than US \$1.25 a day. The **Partnerships for Success: Strengthening Sustainable Livelihood Programming for Marginalized Youth** project worked to address youth unemployment and under-employment – one of the most critical socio-economic issues facing the country. Although youth comprise the majority of the Ethiopian population (64.2%), one quarter of all young women and men are not in employment, education or training, presenting a particular challenge in urban contexts. High numbers of landless and unemployed youth in rural areas of the country has brought an influx of young people into cities, Addis Ababa in particular. Here, youth are more likely to be employed in low-quality jobs, working long hours for low wages, engaged in dangerous and illegal work, or receiving only short-term or informal employment.¹

Young women in Ethiopia have been further marginalized, facing a high level of gender-based exclusion in sustainable employment opportunities resulting in higher unemployment rates among young women (38.7% compared to 23.2% for young men). Girls and young women also have less access to formal education than their male counterparts. Poverty and discriminatory socio-cultural and gender norms are seen as principle barriers; with women being marginalized due to their domestic roles and positions as defined by society, and investment in male education being valued over female education. Early and forced marriage and pregnancy, as well as gender-based violence, further affect women's ability to pursue education to improve their economic opportunities and transition into gainful, safe and dignified employment.

The five-year project valued at \$987,000 CAD aimed at alleviating youth poverty and unemployment in Ethiopia by building entrepreneurial skills, assets, and an enabling business environment for street-involved and at-risk youth to generate a stable income and participate safely and productively in their communities. This included a focus on addressing gender-based barriers to employment and decent livelihoods for young women. From October 2012 to September 2017, the project trained 2,084 young women and 1,989 young men in four project sites (Akaki-Kaliti Sub-City of Addis Ababa and Debre Berhan, Shewa Robit and Dessie in the Amhara Regional

¹ Denu, B., Tekeste, A., & van der Deijl, H. (2007). *Characteristics and Determinants of Youth Unemployment, Underemployment and Inadequate Employment in Ethiopia*. Employment Policies Unit, Employment Strategy Department. Retrieved November 28th from: http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_elm/documents/publication/wcms_114148.pdf

State) using industry-recognized entrepreneurship, financial management and transferable life skills training resources developed by Street Kids International,² including:

- **Street Business Toolkit (SBTK)**
- **Street Business Mentorship Toolkit (SBMT)**

In addition to building the entrepreneurial capacities of vulnerable youth, this project was designed to improve the overall governance, management and programming capabilities of over 15 Youth Serving Organizations (YSOs) in the region through the development of an innovative Community of Practice (COP) network. A network of local certified expert trainers, titled Master Trainers (MTs), was also developed to assist in the implementation of the entrepreneurship training program and provide follow-up support. These networks worked to retain organizational knowledge, skills and training resources at the local level to ensure sustained and effective youth livelihoods programming by YSOs beyond the life of the project.

The project's achievements, as highlighted through the testimonials and project data in this booklet, were made possible through the dedication of the local partner Emmanuel Development Association (EDA) and funding by Global Affairs Canada.

The selection of stories and photos that follow showcase the journey of young Ethiopian women and men who have concretely improved their livelihoods through their participation in the entrepreneurship training offered through the project.

The stories were gathered via interviews with youth in August 2017, while statistics on project impact were synthesized from the End of Project Evaluation completed in December 2017.

DEFINING THE PROJECT'S TARGET GROUP

Street-involved and marginalized female and male youth aged 15-29 years

Street-Involved youth:

- Young people who live, work or are connected to urban streets for their livelihoods
- Have dropped out of school; strained relationships with family; experienced abuse or exploitation; been forced into early marriages
- Often engage in or are at high-risk of crime, prostitution, substance-abuse or other harmful activities

Marginalized youth:

- Young people who are in or at-risk of extreme poverty
 - Young people who are at-risk of being homeless
 - Face barriers to education, employment, and productive assets
 - Reside in low-income and unsafe urban neighbourhoods
 - Face discrimination due to socioeconomic background, gender, age, religion, ethnicity
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² The project was originally implemented in partnership by Street Kids International and Emmanuel Development Association (EDA). It was transferred to SC Canada (SCC) in June 2015 with the acquisition of SKI assets by SCC. Since then, the project has been managed by Save the Children in Ethiopia, with EDA continuing to be the primary implementing partner. SCC owns all branding and resources of SKI.

PROJECT APPROACH AND KEY TOOLS

The objective of the PFS entrepreneurship training program was to build young people’s business and financial management skills to help them start or improve a small business, manage their money, and save for the future; while also building essential transferable life skills to help young women and men make effective decisions, problem-solve, and build positive relationships in their communities.

With varying literacy and numeracy skills among participating youth, the training resources were designed to use low-literacy and interactive techniques to teach young people important financial and business concepts, building off their own knowledge and experiences. All toolkits included youth-centred participatory and experiential methodologies, such as storytelling, games, visual aids and discussions. These methodologies helped to create a positive, non-judgemental and gender-safe learning environment for female and male youth to share their opinions and experiences.



The toolkits featured an animated film (‘Speed’s Choice’), to introduce new business concepts to youth. The characters in the film and stories included street-involved female and male youth who face gender-based challenges in starting a business, similar to the challenges youth participants in the project face. The characters learn how to overcome those challenges to earn and save money in the community and act as role models and positive examples for youth.

ENTREPRENEURSHIP TRAINING PROGRAM

Toolkit	Learning Outcomes	Length
Street Business Toolkit	<p>Business</p> <ul style="list-style-type: none"> Youth develop a sound business plan to start or improve a business Youth learn key business concepts Youth develop key life skills for their business (decision-making, problem-solving, teamwork, goal-setting and planning, communication and negotiating) <p>Financial Management</p> <ul style="list-style-type: none"> Youth develop a saving strategy Youth learn formal and informal financial saving and credit mechanisms and concepts Youth understand the importance of responsible debt management 	<p>8 Sessions (40 hrs)</p> <p>3 Sessions (15 hrs)</p>
Street Business Mentorship	<ul style="list-style-type: none"> Youth are matched with a mentor in their community Mentors learn how to provide technical and emotional support to youth for their business and livelihood development 	<p>2 Sessions (8 hrs)</p>

The project's approach further supported young people's business development by connecting them to community-based wrap-around services and resources, including:

- Access to micro-loans and start-up grants for sound business proposals
- Business mentor matching with local business owners and community members to support business incubation and management, including an emphasis on gender-matching specifically for female youth
- Community mobilization initiatives, including a radio program covering youth livelihood topics such as the importance of savings and credit for youth entrepreneurs
- Community events addressing gender-based barriers to employment, and gender and age-based exclusion of youth by showcasing success stories from female and male youth business owners serving as role models for youth in the community

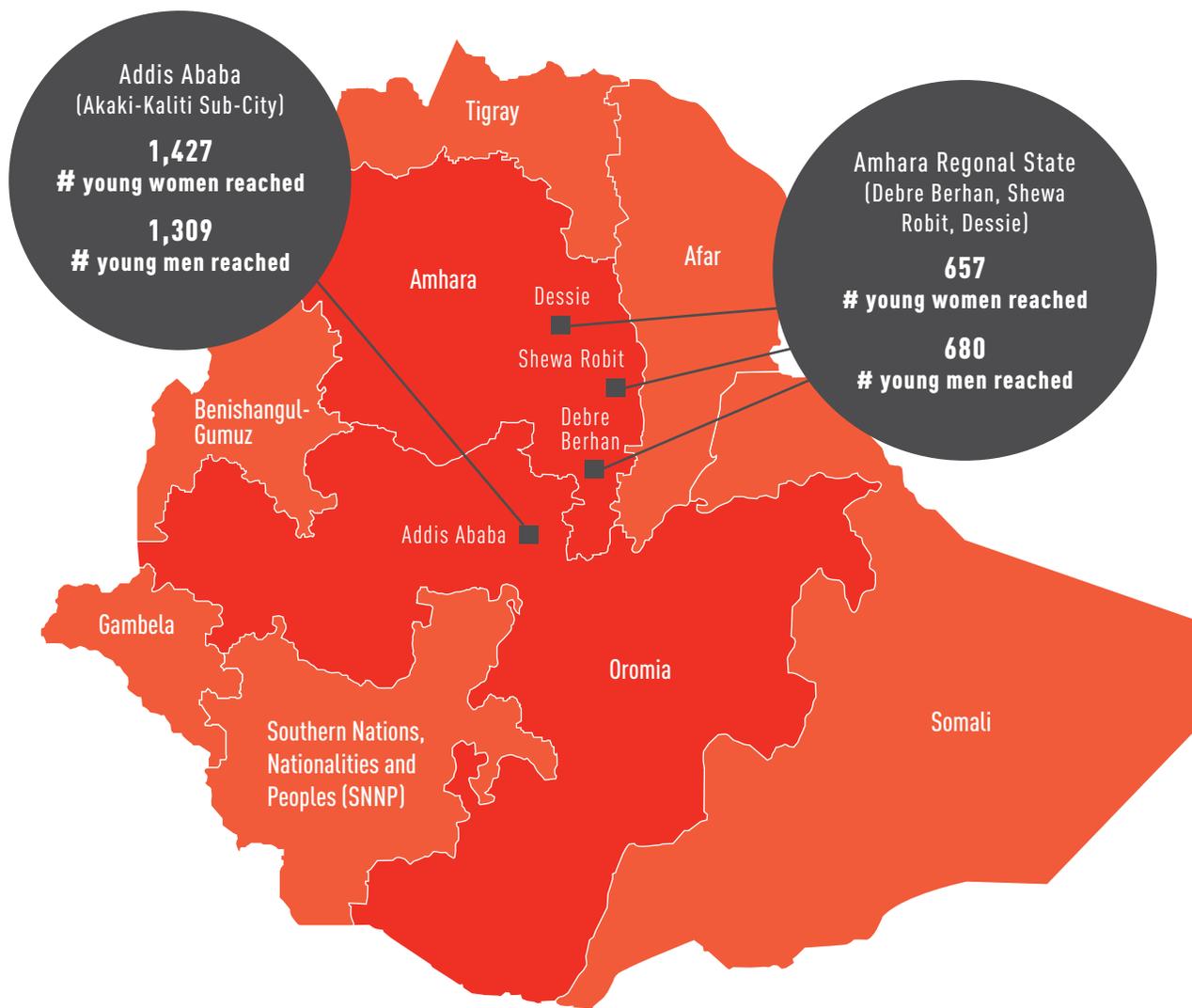
Through Training-of-Trainers (TOT) workshops, the project built the training capacity and facilitation techniques of Community of Practice members. Here, staff members (youth workers) learned how to effectively use and adapt the entrepreneurship and life

skills resources in their own programs, using youth-friendly participatory and experiential methodologies, including additional training sessions on gender equality and inclusive facilitation techniques. All trained youth workers received the toolkits and teaching materials, and Master Trainers assisted in delivering entrepreneurial and financial management training to youth in their respective organizations and communities.



Abebe
Shoe Shine Group

REACHING VULNERABLE YOUTH IN ETHIOPIA



4,073	Youth (2,084F/1,989M) trained in the Street Business training (target 4,000)
51%	Female participation in the project
710	Youth (348F/362M) received start-up capital via small loan or grant (target 600)
350	Youth (220F/130M) identified as most vulnerable matched with local business mentors in their community (target 300)
110	Youth Workers (48F/62M) trained in TOT workshops (target 105)
20	Youth-serving organizations engaged in project's Community of Practice (target 15)



DAWIT'S STORY SMALL BUSINESS: BILLIARDS & GAMES HALL

YOUTH STORIES

Having been unemployed for three years since the gas station he worked at closed down, 29 year-old Dawit jumped on the opportunity to participate in the project in 2015. He saw it as an opportunity to make a positive change in his life and gain independence.

He was identified as an excellent fit for the Street Business training by his local administrative unit (kebele) and the youth centre in his neighbourhood. Dawit learned numerous skills during the training that he is applying today. Prior to the training, if he made money, he would quickly spend it without thinking about necessities. Today, he understands the difference between expenditures for basic necessities versus expenditures for wants, and the importance of saving with this in mind. He credits the training for the key skills he has gained in planning his finances and learning how to save money.

Dawit was fortunate to benefit from a unique opportunity that helped him immediately apply his newly gained skills in financial planning and savings. One month before the Street Business training began, the local youth centre approached Dawit to run a small-scale billiards and games operation within the youth centre. The aim was to enable vulnerable youth like Dawit to gain experience in running a small business, while saving seed funds to set up another business further down the road.

Dawit and two other friends formed a cooperative and have been running a successful billiards hall inside the youth centre ever since.

The billiards hall is open daily from 8am to 7pm. Each game lasts about 20 minutes and costs a few cents per game. Because of its popularity and unique niche in the neighbourhood, the business has been successful and sustainable. Dawit and his two fellow cooperative members have been setting aside the equivalent of \$47 CAD per month in savings. After accounting for the expenses of renting the equipment and their savings, they split the remaining amount amongst themselves. In doing so, Dawit has been able to support himself and become fully independent. With the funds from the billiards hall, he is also able to provide money to his mother to support the purchase of school supplies for his younger brother.

The partnership with the youth centre will come to an end in 2018. At that time, Dawit hopes to set up his own billiards business. His plan is to use his savings to purchase his own pool table and set it up in his home. As his fellow cooperative members are not interested in doing the same, he anticipates no immediate competition in the market.

In addition to applying the skills learned from the Street Business training to the cooperative billiards venture, Dawit has been keen to share his learnings with the youth patrons of the billiards hall. He speaks to them about planning finances and saving money in the hopes that they too might benefit from these insights and help to improve their own prospects.

Using himself as an example, Dawit shares his experience, wisdom and empowering message with other youth. He tells them that even if you begin with very little or nothing at all, you can still gain skills to transform your life for the better and positively influence your life circumstances. His own journey has been a testament to this possibility, and the power of growth and positive change in the midst of hardship.

Previous monthly income	0 Birr	0 CAD
Current monthly income	2300 Birr	107 CAD
Monthly savings	1000 Birr	47 CAD

MEKDES' STORY SMALL BUSINESS: HAIR SALON



Mekdes completed the Street Business training two years ago, with a simple goal in mind: to learn how to manage and save money. Since then she has been applying these learnings on an exciting new pathway.

Before the training, the 29-year-old mother of two had been running a small coffee business for three years, selling brewed coffee on the main road. She made a very modest income through this business, and consistently struggled to make ends meet. She found herself spending the little money earned without thinking about it, and it was virtually impossible to save money.

After the training, Mekdes was equipped with a range of skills that she eagerly applied in a new area: hairdressing. She had learned all about starting up a new business, conducting market assessments, and evaluating competition in the Street Business training. She decided to undertake her own market assessment, concluding that there were no competing hair dressers in her area and that a hair salon could be a viable business. She then set out to learn hairdressing, enrolling in a 10-month course. Earlier this year, Mekdes received a small grant through the project and opened up her own hair salon where she now works as a hairdresser. The salon operates each day from 8am to 8pm serving female clientele.

Although Mekdes had already run a micro-enterprise previously, the hair salon enabled her to increase her daily income dramatically, including an eightfold increase on weekend days. She has also maintained the coffee business, now managed by a friend, with whom she splits daily earnings. With her increased and diversified income, Mekdes is now able to save around \$5 a day, which is deposited with a local finance group.

Mekdes is now earning enough to support herself, her two children, and her mother, while also saving money on the side. Her goal for the future is to own her own property, as opposed to renting space for her hair salon. She also has a vision to diversify the salon business to include the sale of cosmetics and men's hair cutting services.

Mekdes is thankful for the opportunity to take part in the Street Business training through the Partnerships for Success project, which she credits for the chance to start her new business. It was through this project that she was able to secure a small grant to help kick-start the business, put her skills to action and increase her earnings, thereby better supporting her family.

Previous monthly income	1500 Birr	70 CAD
Current monthly income	6500 Birr	300 CAD
Monthly savings	3000 Birr	140 CAD



BETELHIEM'S STORY

SMALL BUSINESS: COFFEE SHOP

Betelhiem's keen interest in business attracted her to attend the Street Business training in 2016. Now 19 years of age, prior to beginning the training she was in the process of completing secondary school and she knew she wanted to set up a business and earn an income. Her experience through the training taught her that you can kick-start a business even with limited capital input, and she began exploring suitable opportunities that required only a small amount of start-up funds.

In 2017, Betelhiem set up a small coffee shop in a kiosk. She was given a small grant through the project, which she used to buy supplies to set up the business; while the local district (kebele) provided her with the kiosk space rent-free.

The coffee shop is open each day between 7am and 6pm. Betelhiem runs the shop with her mom, who assists her in the day-to-day operations. She is happy with the business, which provides her with about \$10 CAD of income each day. She manages to save a quarter of this amount, which gets deposited into a local finance group, and on the tenth day she receives back more than \$20 CAD. In addition to saving through the local finance group, Betelhiem has also set up a savings account in a commercial

bank. Currently, she is earning sufficient income each month to support herself and pay for school fees. During the day she works at the shop, and during the evenings she attends part-time classes in accounting, to deepen her skills in business management.

Betelhiem is working to expand the coffee kiosk for now, and one day she hopes to manage a larger business, with ambitions to open her own hotel eventually. She credits the Street Business training through the Partnerships for Success project with helping her start her coffee shop business by equipping her with the skills and knowledge needed, while also linking her to a small grant that enabled her to operationalize the business.

Betelhiem smiles when reflecting on the positive changes she has experienced through her participation in the project. She notes she is now more confident and independent, with the ability to pay her school fees on her own, as well as to support her grandmother, who lives with her.

She has been enthusiastic to share her learnings from the Street Business training with others. She frequently gives advice to other young people, reassuring them that they can start a business with a limited investment, as her own experience has shown. She has also shared her business knowledge with her mom, who in the past ran a small business involving a large capital investment that ultimately did not succeed.

Betelhiem’s mother beams with pride when speaking of her daughter’s achievements, recounting Betelhiem’s excitement during the training and how she came home each day eager to share what she had learned.

Previous monthly income	0 Birr	0 CAD
Current monthly income	6000 Birr	280 CAD
Monthly savings	1500 Birr	70 CAD



ABRERA'S STORY SMALL BUSINESS: CDS & DVDS KIOSK

Positioned behind his colourful CD and DVD kiosk, one barely notices that 27 year-old Abrera is living with a physical disability. Instead what customers observe is Abrera’s passion for CDs and DVDs and an infectious smile. He began by working as an employee in a kiosk selling CDs and DVDs, and then opened up his own kiosk – a small business venture he started prior to the Street Business training.

Anxious about the limited daily income generated and his challenge with saving money, Abrera participated in the Street Business training, eager to gain business skills and knowledge to expand and improve his existing business. Prior to the training, Abrera lacked the money needed to purchase sufficient stock and lacked the knowledge necessary to improve customer relations.

The training helped build skills to strengthen business management, and the project also linked him to a small grant that provided the financial means to make needed improvements to the business. With the small grant, Abrera increased his stock of CDs and DVDs, and is now offering movies on flash drives, as well as opportunities to rent time on a play station.

Since completing the training, Abrera has been applying the knowledge of running a small business to improve his existing kiosk and to attract customers. In addition to increasing his inventory, Abrera successfully increased his customer base and income. His daily income has nearly doubled, and he is now able to put approximately half of his earnings aside into savings.

Without the Street Business training offered through the Partnerships for Success project, Abrera doubts he would have made any changes to his business or to his approach with customers. He credits the improvements in sales, customer service, and income to the skills gained during the training. His goal for the future is to expand the kiosk into an electronics store that also sells mobile technology.

Previous monthly income	1650 Birr	77 CAD
Current monthly income	2700 Birr	125 CAD
Monthly savings	1500 Birr	70 CAD

AYELECH'S STORY SMALL BUSINESS: SEAMSTRESS



Ayelech began her small business as a seamstress in 2016. Prior to this she worked as a domestic worker while finishing secondary school; saving money from this job to purchase a sewing machine, equipment and materials. She learned to sew from her brother-in-law who runs a garment business.

Although she was already running a small business, Ayelech decided to participate in the Street Business training to learn how to run her business more effectively and to improve it. Through the training, she learned how to plan daily finances, determine expenses, as well as techniques for effective customer service.

Before the training, Ayelech's street-side shop focused on clothing repair and alterations, which saw only five customers a day. Currently, her daily customer base has tripled to an average of 15 people, and her income has doubled. She is managing a modest savings equivalent to \$5 CAD a week, which she contributes to a savings group.

Ayelech is happy with the way her business has improved so far, and has ambitions for continued enhancements in the future. Her goal is to relocate her business into a permanent kiosk or building, rather than the tarp where she is currently set up. She also plans to expand her services beyond repairs and alterations to making garments for clients.

Without the training, Ayelech would not have known where to begin and what to change in order to improve her business. The Street Business training and follow-up support from EDA has empowered her with the skills, knowledge, and confidence to make tangible improvements and articulate a vision for the future.

Previous monthly income	750 Birr	35 CAD
Current monthly income	1300 Birr	60 CAD
Monthly savings	400 Birr	20 CAD



MEKASNA'S STORY

SMALL BUSINESS: SHOE SHINING & REPAIR

Two years ago, 25-year-old Mekasna was just getting by. As a young man who had not completed high school, his options were limited and he was actively looking for alternatives to earn money. Mekasna began working as a street vendor selling various inexpensive items such as chewing gum and tissue, before trying his hand at shining shoes. He opened up a shoe-shining business and after practicing shoe repair on his own damaged shoes and gaining confidence in his abilities, he integrated shoe repair into his business services.

Although Mekasna had the creativity and resourcefulness to get his business going, he was not making enough money to put into savings, nor return to school, which he always hoped to do. He had ambitions to improve the business, yet he lacked the specific business skills and knowledge to do so.

Through the Street Business training, Mekasna learned how to save money, how to deal effectively with customers, and how to assess strategic locations for his small kiosk business. He identified a street corner near the university that had consistent traffic flow with many students coming and going.

Today, Mekasna's small kiosk in shoe shining and shoe repair has become even more diversified, with shoelaces, insoles and shoe polish also sold from the kiosk. He has been able to earn enough income to close early in order to attend evening classes to

complete his high school diploma. The extra income is sufficient to cover his school fees, and he is saving around \$28 CAD monthly in a savings group.

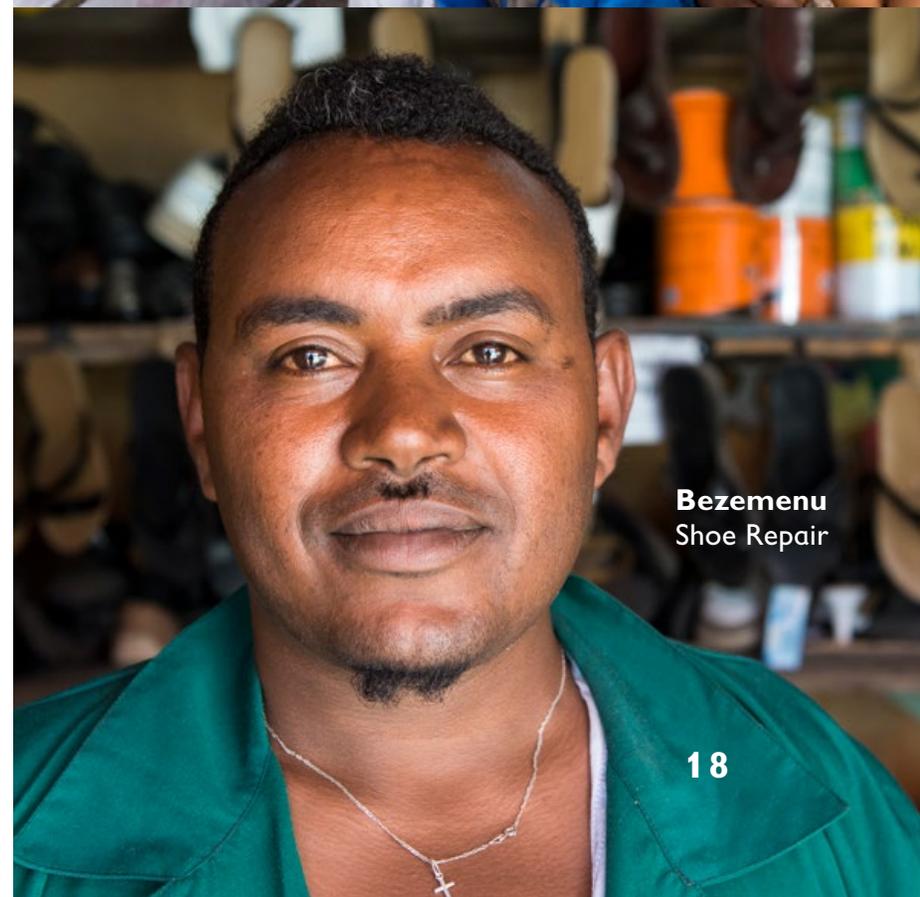
“I was making money before,” notes Mekasna, “but without the training I would not have increased my earnings, or started saving money, and would not have been able to afford going back to school to earn my high school diploma.”

Beyond shoe shining and repair, Mekasna hopes to expand the small business in the future to include shoe-making. To date, he has made ten pairs of shoes, and plans to build his expertise in this area. His future plan is to study shoe design at technical college so as to provide highly skilled shoe making services as part of his small business. The opportunity to save money from his improved business is making this dream more viable with each day.

Previous monthly income	N/A	N/A
Current monthly income	1950 Birr	90 CAD
Monthly savings	600 Birr	28 CAD



Yared & Ruth
Poultry Farm



Bezemenu
Shoe Repair



MAMELMAL'S STORY

SMALL BUSINESS: HAIR SALON

Like a number of young women in Ethiopia, 26-year-old Mamelmal moved to Dubai to work as a domestic worker, a job often associated with low pay and poor working conditions. When she returned to Debre Berhan four years later, she began a small coffee kiosk, but within two months was forced to close down the business as she was incurring a loss.

Seeing how frustrated she was with the failure of the coffee kiosk business, Mamelmal's friends encouraged her to take the Street Business training.

Through the training, Mamelmal developed a deep understanding about business practices, savings and finance. Reflecting back on her failed coffee business, she now understands how her lack of knowledge of running a business and properly accounting for costs led to losses. The most important things she learned from the Street Business training were how to plan her daily finances and how to save money.

The Street Business training also brought new inspiration to Mamelmal. She had been considering re-opening her sister's hairdressing salon, which closed down after her sister returned to school. Once she completed the Street Business training, she decided to do just that, and took the first steps by enrolling in a hairdressing course at a technical college.

The main obstacle she has faced in re-opening the business was building her client base. The salon had been closed for over a year, and no one was aware that it had re-opened. Understanding the importance of actively promoting the business, she created a brand new sign that drew in customers.

On good days, Mamelmal serves approximately 5 clients. She is now earning an average of about \$10 CAD a day – which covers Mamelmal’s needs and provides a steady source of income. She has also begun saving money in a savings group, setting aside around \$23 CAD each month.

Mamelmal feels that the training through the Partnerships for Success project has equipped her with the skills to run her business effectively. ***“I now have the skills, and hope I will be more successful than in my previous business,” notes Mamelmal.***

Her goal is to continue expanding her clientele once university classes resume and students return to the area. She also plans to grow the business, adding more dryers, dressing chairs, raw materials, and employees.

Previous monthly income	0 Birr	0 CAD
Current monthly income	6000 Birr	280 CAD
Monthly savings	500 Birr	23 CAD



Getnet
Shoeshine
Group



Alemayehu
Bee Keeper



ERMIYAS' STORY SMALL BUSINESS: PRODUCE STALL

Before participating in the project, Ermiyas was going to school to become an auto mechanic. However, the college he was attending was not fully equipped to train students, and he did not feel sufficiently skilled to begin working in this trade. Ermiyas decided to consider other options, and developed a plan to start a small-scale produce stall in the local market.

Ermiyas recognized that he lacked business skills and took the Street Business training to learn how to effectively run his business and interact with customers. Previously, he did not have the knowledge to differentiate between costs, losses and profit. Today, he knows how to plan his spending and manage his finances – key learnings that he is applying in his produce stall.

When he first began, Ermiyas was only selling vegetables, but through the training, he learned about the importance of diversifying the range of produce and decided to introduce fruit. He now purchases fruits and vegetables from wholesalers several times a week, and resells them in the local market. He tailors the fruit and vegetable selection based on customer demand. The location for his stall was chosen after Ermiyas assessed the competition, and found the majority of sellers in the immediate area were wholesalers selling in bulk. No one else was selling on a smaller scale, for example to women who only wished to buy a few items, so Ermiyas began to fill this consumer demand gap.

With the new skills learned through the Street Business training and after diversifying his produce range, Ermiyas doubled his average daily income from \$10 CAD prior to the training to \$20 CAD after the training. On good days, he earns nearly twice that amount. His income today is sufficient not only to cover his needs, but also to set aside a portion in savings. Ermiyas opened up two bank accounts, and saves approximately \$50 CAD weekly.

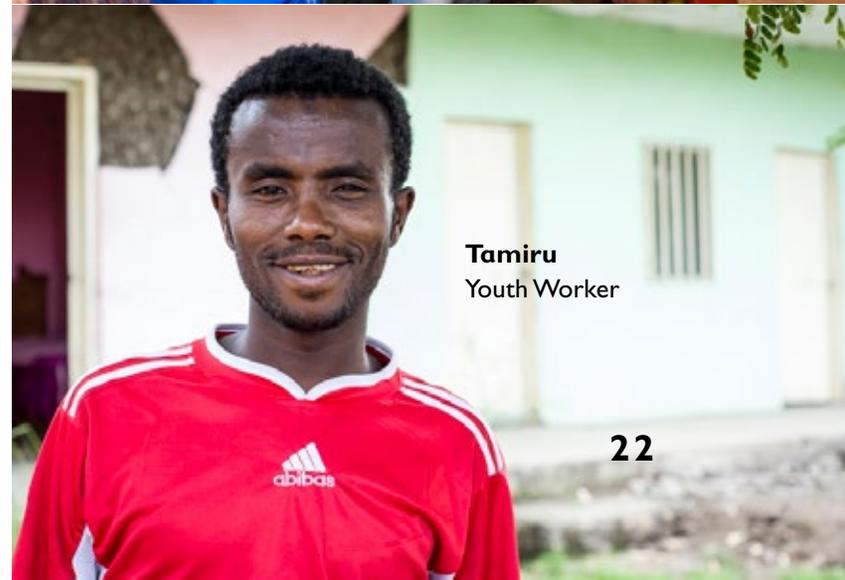
Ermiyas applied for and successfully received a small grant available through the project for selected youth, which was used to buy raw materials to improve his business. His immediate goal is to further diversify the business by setting up a juice bar using the fruits and vegetables that are still fresh but close to spoiling. Ultimately, his dream is to open up a mini-supermarket.

Ermiyas’ exciting journey as a small business owner was influenced through the Partnerships for Success project. He credits the training for empowering him with the skills and knowledge to expand and make improvements to his business, and increase his sales substantially. **“Without the training,” he notes, “I would not have been able to change my life.”**

Previous monthly income	6000 Birr	280 CAD
Current monthly income	12,000 Birr	560 CAD
Monthly savings	4500 Birr	210 CAD



Marta
Hairdresser



Tamiru
Youth Worker



TSEFAYE'S STORY

YOUTH MENTOR

SMALL BUSINESS:

SHOE REPAIR

Tsefaye is a successful small business owner working in shoe repair. In 2014, he had participated in the Street Business training in an effort to improve his business. In 2016, he attended a subsequent Street Business Mentorship workshop with the view to supporting other youth starting up businesses as a mentor. Over the past year, Tsefaye has become a mentor for two male youth who, like him, were working as shoe shiners, and had previously migrated to Debre Berhan in search of work. The young street-involved youth, sought out his mentorship, recognizing his skills and business success.

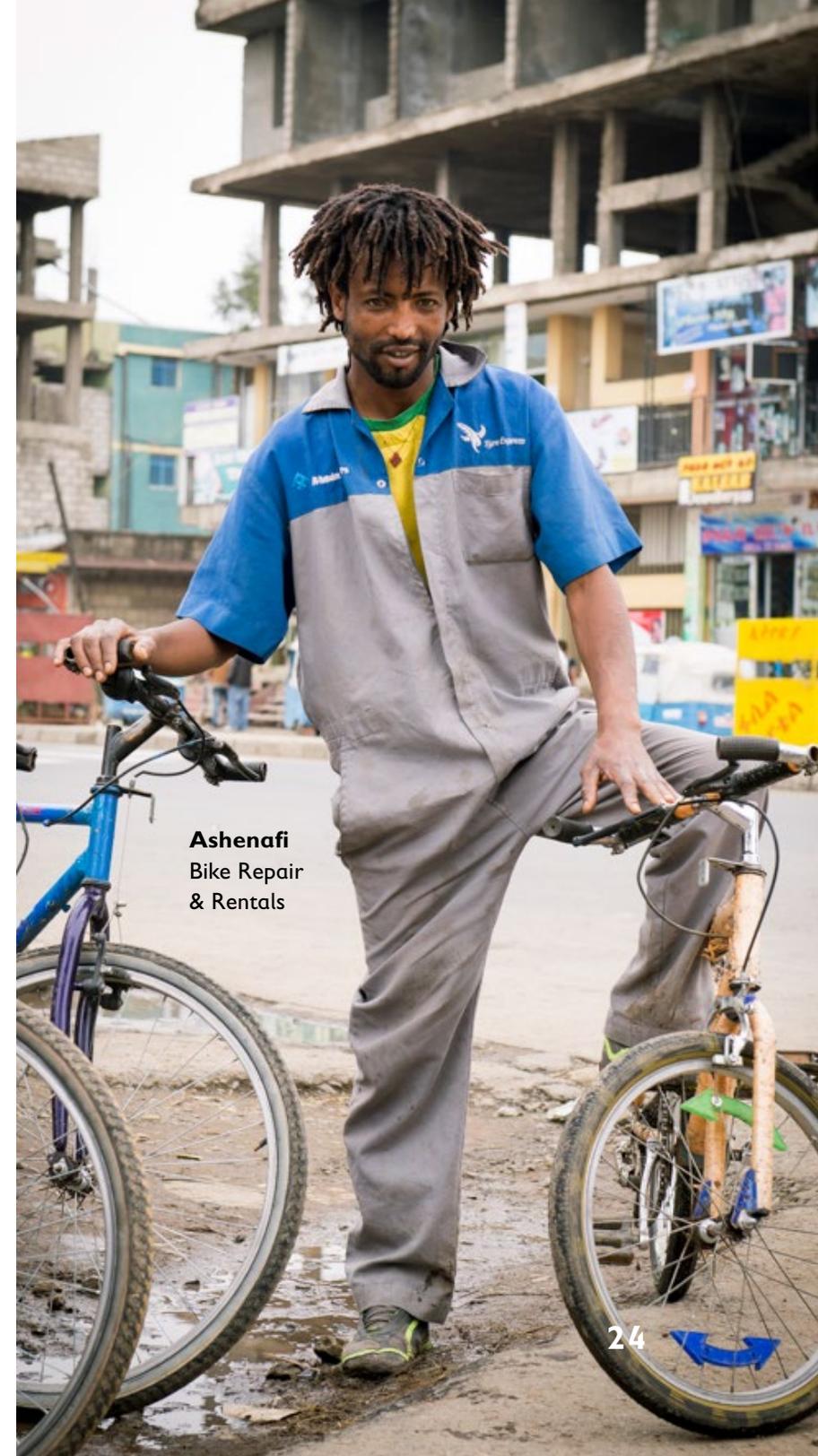
The Street Business Mentorship training program offered through the project equipped Tsefaye with systematic tools to mentor youth effectively, beyond simply giving advice and providing encouragement. After the training, he became quite active in his mentorship. He structured the mentorship relationship around the sharing of his personal business experience, drawing examples from his own life, and incorporating practical demonstrations to enable his two mentees to hone their skills. He encouraged his mentees to think about the importance of savings, covering topics like where to save money and how much money to save. He supported his mentees with their savings plans and provided regular follow-up. He also encouraged them to focus on continual growth and self-improvement, stressing *“you should not be in the same place forever, you need to change yourselves.”*

When the mentorship began, Tsefaye was meeting with his mentees on a daily basis in his shop. Over time, as they increasingly strengthened their skills and confidence, they required less support and met less frequently. By this point, Tsefaye's mentees had been busy applying insights from the mentorship to their own business operations.

Tsefaye observed numerous improvements in his young mentees' livelihood strategies, skills and opportunities. One of the most noticeable improvements was the level of dedication these young men exhibited to saving and thinking about the future. These reflections prompted one of the mentees to make a decision to change his business and become a driver, which is now providing him with a more stable income. The other mentee has been working with Tsefaye in his shop continuing his business in shoe repair.

Tsefaye highly values the mentorship training he received and hopes to see greater opportunities for trainings and refreshers in the future in order to continually improve himself, while supporting youth on their pathways to personal growth and business development.

“The mentorship training updated my knowledge and help me improve the way I support youth. It helped me to be more structured and to select times that are appropriate for youth to meet. I approached youth differently to motivate and encourage them.”



Ashenafi
Bike Repair
& Rentals

ASSESSING PROJECT IMPACT:

ENHANCING YOUTH BUSINESS AND FINANCIAL MANAGEMENT SKILLS

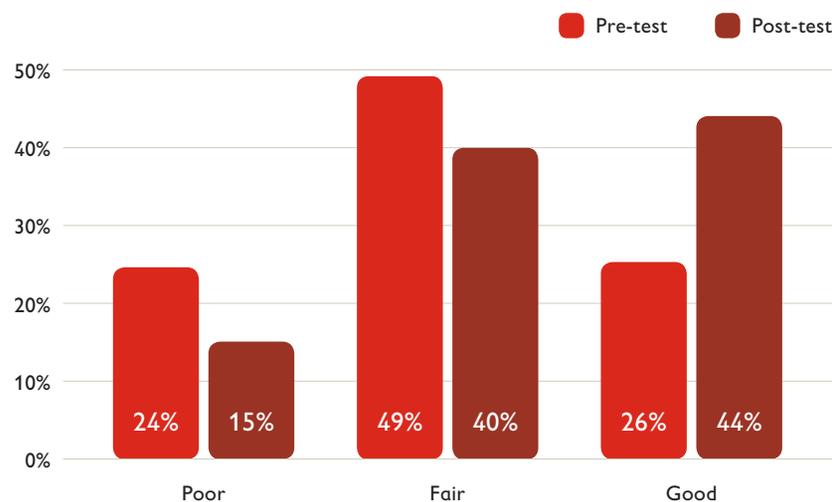
The project has made **significant contributions to improving male and female youth’s business planning and financial management skills**. To test these skills, 1,012 youth (476 females, 536 males) completed a youth-friendly pre- and post-test that included seven multiple choice questions related to key business management practices and five related to key financial literacy and management practices as learned in the Street Business training. The following scoring was used to measure their understanding of these two skill domains:

Description	No. of Correct Answers	
	Business Planning & Management	Financial Literacy & Management
Good understanding	6-7	4-5
Fair understanding	4-5	3
Poor understanding	0-3	0-2

Business Planning & Management Skills

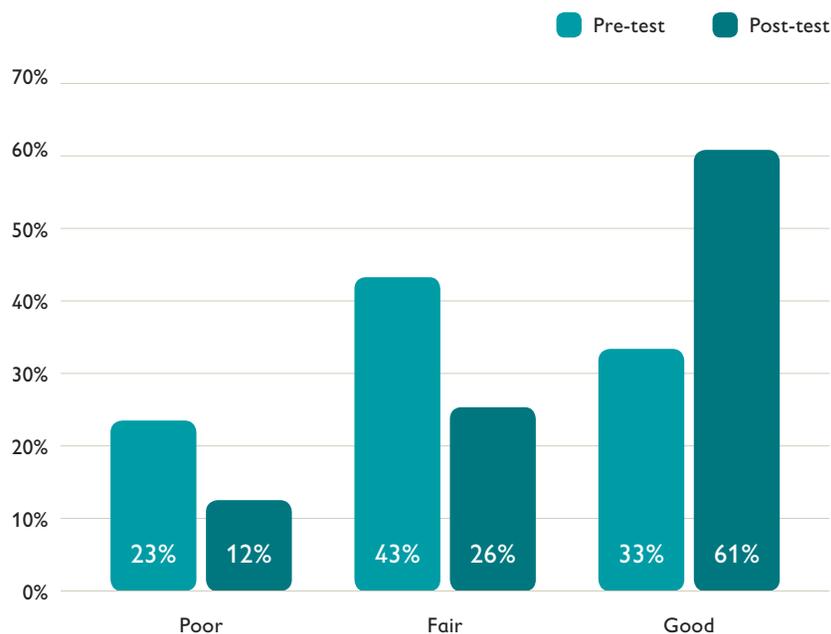
Analysis of the pre- and post-test scores showed an increase in the percentage of youth who understood business planning and management concepts taught in the training workshop. Prior to the training, over a quarter of the youth (29.6%) demonstrated a **good understanding** of business planning and management; while after the training this percentage had increased to just over half of the youth (52.3%).

% of Female Youth Scoring on Business Planning and Management Knowledge Before and After the SB Training (n=536)



Looking at the data by gender, prior to the training, a quarter of the female youth (26%) and a third of the male youth (33%) demonstrated a good understanding of business planning and management. While after the training 44% of female youth and 61% of male youth had a good understanding of these skills (see bar graphs).

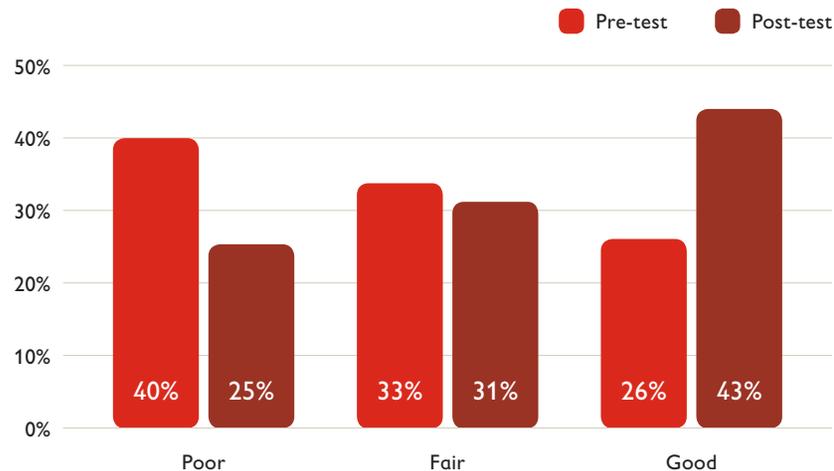
% of Male Youth Scoring on Business Planning and Management Knowledge Before and After the SB Training (n=476)



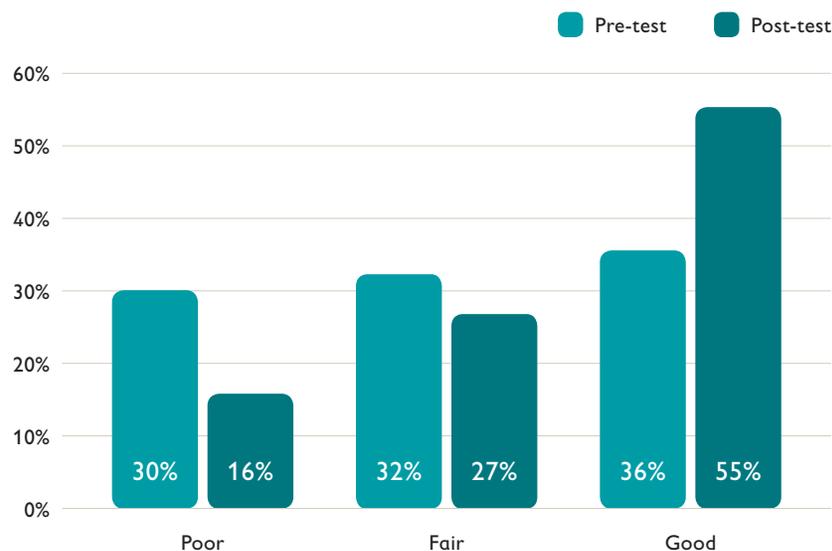
Financial Literacy & Management

Endline findings also showed an increase in the percentage of youth who understood financial literacy and management skills. Prior to the training, less than a third of the youth (31.2%) demonstrated a **good understanding** of financial literacy and management; while after the training this percentage had increased to half of the youth (49.2%). Specifically, two-fifths of the female youth (43%) and over half of the male youth (55%) were able to demonstrate a good understanding of these skills after the training; as compared to a quarter of the female youth (26%) and a third of the male youth (36%) prior to the training.

% of Female Youth Scoring on Financial Literacy and Management Knowledge Before and After SB Training (n=536)



% of Male Youth Scoring on Financial Literacy and Management Knowledge Before and After SB Training (n=476)



Disaggregating the pre- and post-test scores for the two skill domains by gender showed that there was a significant increase in the percentage of both male and female youth who now understood business planning and financial management. However, the data also showed that males scored higher on both the pre- and post-tests than females, indicating that a gender-based gap still exists between male and female youth with regard to business planning and financial management skills acquisition. Nevertheless, the project has had an impact on boosting marginalized female youth’s business planning and financial management skills, who otherwise would not have had access to such opportunities.

ENHANCING YOUTH BUSINESS AND FINANCIAL MANAGEMENT SKILLS

Youth who Improved an Existing Business

To assess the degree to which youth with an existing business were able to improve their business through the application of learnings from the Street Business training, a sample of 150 (61 females, 89 males) youth were asked a series of questions six months after the training about income generation and whether their income was sufficient to meet their essential needs. Findings showed that:

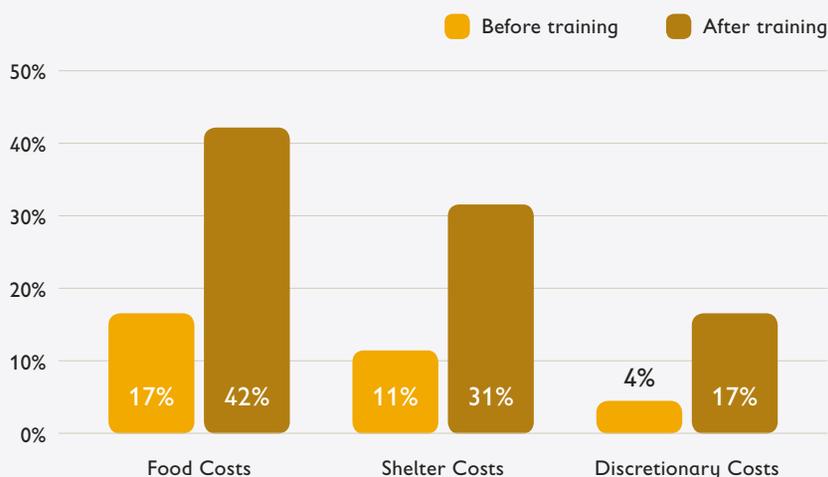
- Income earned**

More than one third of the youth³ (38%), who had a business prior to the training, reported an increase in weekly earnings after the training. Reported earnings increased from less than 200 Birr per week (\$10 CAD) to a high of 700 Birr per week (\$33 CAD). Furthermore, 57% of the youth reported that they maintained their income levels, which also indicates successful business sustainability. In-depth interviews with female and male youth revealed a possible causal linkage between the application of learnings through the project and an increase in earnings. Interviewed youth readily identified the importance of customer acquisition and management as a key learning that they applied within their businesses, which allowed

³ The analysis could not be disaggregated by gender due to the small sample size which does not allow for statistically valid analysis.

them to increase the number of customers they serviced, and consequently the income they earned. Youth also highlighted the importance of market assessments and product/service diversification, which allowed them to expand their businesses and increase their earning potential.

% of Youth with Existing Businesses able to cover Living Costs ‘Often/Always’ (n=150)



• Ability to meet living costs

Prior to the training, only 17% of the youth with an existing business reported that their income ‘often/always’ covered food costs. After the training this number had more than doubled to 42% of the youth.

Youth also strengthened their ability to meet shelter and clothing needs, which nearly tripled to 31% after the training, as well as discretionary costs, which quadrupled to 17% after the training.

Youth who Launched a New Business

To assess the number of youth who launched a new business after the training, a sample of 507 youth (276 females, 231 males) were asked a series of questions six months after the training about establishing a small business and income generation. Given that none of these youth were earning an income, saving, or able to meet their living costs themselves prior to the training, the findings presented below are noteworthy:

• New business

Out of 507 youth (276 females, 231 males), who did not have a business prior to the Street Business training, 15% (75 youth) reported that they had launched and sustained a business after the training, with no statistical significant difference between females and males. Newly launched youth businesses included diverse activities such as food market stalls; shoe shine and repair; sewing and tailoring; hairdressing; carpentry and metal work; livestock rearing; and recreational entertainment.⁴ Of those youth who had not launched or sustained a business after the training, a key reason was that a large percentage were in school or in a vocational training program (45%) at the time of the Street Business training.⁵ As a note, the

⁴ Recreational entertainment businesses includes: pool hall operations and renting out video game consoles.

⁵ In the original selection criteria of the project, it was identified that marginalized in-school youth should be included as part of the target as they would largely benefit from the Street Business training in their future transition to work.

sample size of youth (37 females, 38 males) who had launched a new business was too small to discern any differences between males and females with regard to income, savings, or living costs.

- **Income earned**

After the training, **new business owners earned between 200–700 Birr (\$10–\$33 CAD) per week**, as compared to before the training, when they were not earning any income.

- **Savings**

After the training, **nearly two-thirds of the youth who had launched a new business reported that they were saving money** compared to none who were saving money prior to the training.

- **Ability to meet living costs**

Close to half of youth with newly launched businesses reported that they were **now able to cover food costs at least some of the time** through the income generated by their new business. More than a quarter of youth reported that they were **now able to cover shelter and clothing costs at least some of the time**, and more than a quarter of youth reported that they were **able to buy items they wanted⁶ from their earnings at least some of the time**.

⁶ In the Street Business toolkit, youth learn the difference between 'needs' (i.e. items essential for survival) and 'wants' (i.e. items which are nice to have but not required to survive and be safe).

CHANGING YOUTH SAVINGS BEHAVIOUR

Findings showed that prior to the project, approximately a fifth of the youth (19%) reported that they were saving money; with slightly more males (22%) saving as compared to females (17%). When asked about their saving behaviour at least six months after the Street Business training, findings showed that over a quarter of the youth (27%) were now saving money on a regular basis, with no discernible difference between males and females.

When it came to savings mechanisms, findings showed that three-quarters of the youth who were saving (75.5%) reported that they saving in formal institutions such as banks, financial institutions, and micro-finance institutions, with no discernible difference between males (78.7%) and females (71.9%). Just under a fifth of the youth (18.0%) were saving through informal mechanisms such as self-help groups and village associations, with slightly more females (22.4%) saving through these informal mechanisms than males (14.1%).

Through in-depth interviews with a sample of youth, this behaviour change can be attributed to a better understanding of the value of savings; knowledge of the different mechanisms to save in the community; and an increase in income generation as noted above.

KEY LESSONS LEARNED

Selecting participants and targeting interventions

Findings from the End of Project Evaluation show that there are different ‘stages’ to youth livelihood development which need to be accounted for in the design of youth entrepreneurship programs, specifically in low-income contexts. The skills and knowledge learned in the Street Business training were applied differently based on the beneficiary groups targeted in the project: youth who did not own a business prior to the training (78% of the sample surveyed) and youth who already owned an existing business (22% of the sample surveyed). Specifically, 38% of those youth with an existing business realized improvements in the form of increased revenue generation; while only 15% of youth without a business prior to the training successfully launched a sustainable business after the training. Taking a closer look as to why more youth did not set up a new business, findings revealed that close to half of these youth (45%) were currently in school or vocational training and had limited time or interest in setting up a business at the time. This suggests that while the Street Business training is highly relevant to equipping youth with skills to run and manage a business, outcomes and additional wrap-around services should be catered to the different beneficiary groups who may or may not be interested in setting up a business.

Any future project utilizing the Partnerships for Success approach should clearly determine its target intervention population and tailor its approach and outcomes accordingly. This may include youth who already have a business (helping

them to strengthen their businesses and thereby strengthen their earning potential); or youth without an existing business (who may or may not set up a business after the training, but who are at least able to take away financial literacy and business skills and apply them in their future livelihoods). In both instances, clear targeting of the project’s intervention population is essential; as is the identification of the specific needs, including gender, that need to be addressed by the different beneficiary groups. Rigorous selection criteria will ensure youth are selected who will be able to apply relevant learnings in their daily and business lives.

Addressing needs of migrant youth from rural to urban centres

Over the life of this project, a target group of youth were identified who required critical attention and extensive support; specifically, youth who had recently migrated from rural to urban centres in search of work. Such youth invariably end up living and working on the street. Through EDA’s complementary child and youth protection and trafficking services, youth migrants were able to receive additional support, outside of the project, such as ID card registration, Amharic language and literacy/numeracy training; as well as housing and health services, in combination with livelihood support services. In order to reach the most deprived youth – such as youth migrating from rural centres - programs, policies and funding need to focus on comprehensive and integrated approaches

WHAT HAVE I LEARNED?

Youth shared their views on key learnings gained through the trainings, now being applied in their life or business.

“To build my business”

“Self-confidence”

“To be honest with my customers”

“I now know about savings”

“How to communicate effectively with customers”

“How to start a business with a small amount of capital”

“Time management”

“Motivation for work”

“How to manage my money”

“Interacting with customers”

“How to start a small business from nothing”

“It helped me gain knowledge about business”

“How to manage my time”

“Importance of planning”

“Difference between revenue and expense”

“New business ideas”

addressing the needs of youth migration. Aspects of the Partnership for Success project, such as youth entrepreneurship training, enterprise support services, mentorship and seed funding would be key contributions to their support, in combination with programming in sexual reproductive health, protection and youth leadership.

Save the Children is actively working to develop local youth integrated urban strategies in collaboration with the Ethiopian government and local community-based organizations, such as EDA, for further programming implementation across various regions of Ethiopia including Afar, Amhara, Oromia and in the Addis Ababa centre.

Designing and implementing effective youth mentorship models

The project highlighted the importance and value add of mentorship programs that match youth to community members to support in their personal and business development. Project mentors helped support youth in making positive decisions for themselves and their businesses, including the importance of saving and investing profits in their business. The Street Business Mentorship training workshop was recognized by mentors and youth-serving organizations as a valuable platform to train mentors on how to mentor youth in structured ways, in addition to providing mentors with child safeguarding training when working with youth under 18 years of age. Furthermore, mentorship was recognized as a key

programmatic activity to promote gender equality and female youth economic empowerment, highlighting successful female business owners as role models, and providing spaces for discussions on the barriers both female youth and male youth face in their transition to decent work.

Within the design and operationalization of the Street Business Mentorship model, a key lesson learned was how mentors were selected and matched with youth. In the project, youth were asked to identify their own mentors, with the majority selecting family members as mentors. Mentor selection was guided by gender considerations, with male youth choosing male mentors, and female youth choosing female mentors. In instances where youth could not identify a mentor, EDA canvassed the community to support the matching of youth. While youth found the mentorships to be effective for their personal development, such mentors may or may not have sound business experience to draw on to support youth. Future youth livelihoods programs would benefit from a more active recruitment and canvassing of new mentors to expand youth's network of support outside of close family and peer

circles. This could maximize the value of the mentor component as an important wrap-around service. By the end of the project, past youth graduates of the Street Business training, who had successfully launched and/or sustained a business, were recruited as mentors, which served as a successful model. In particular, this approach of engaging youth program graduates is highly recommended, as it promotes youth participation and leadership.

Seed funding for youth enterprise development:

Seed funding provided to youth for their business development was recognized as a critical programmatic activity to support youth in launching a new business, or strengthening an existing business. One limitation of the approach in this project was that while the reach of the project was set at 4,000 youth, budgetary restrictions limited the disbursement of seed funding to 15% of the targeted youth (600), with a budget of less than \$1 million CAD. In hindsight, if more seed funding had been allocated under the project and with an increase in cost per beneficiary ratio, the impact of the project on youth's businesses



Girmachew
Petty Trade



Fassika
Youth in
Training

and incomes might have been substantially higher. In order to improve the effectiveness of seed funding in improving youth livelihoods and economic opportunities, it is recommended that any future youth livelihoods programs offer business grants through a competitive, community-based process reaching at least 50% of the target reach, and taking into consideration the fact that young women have less access to financial resources than young men. The process also needs to provide business follow-up support to youth grantees, and institute a comprehensive, post-distribution monitoring system to track youth progress and impact.

Addressing discriminatory social and gender-based norms of female youth entrepreneurship:

The project was highly successful in implementing its gender equality strategy and ensuring the meaningful and equal participation of females (51% of beneficiaries). Much of this success was attributed to the gender-responsive mechanisms established by the project such as per diems to cover child care, and travel and meal allowances for female beneficiaries; gender-responsive stories and methodologies; and inclusive facilitation skills training for trainers.

Nevertheless, the project recognizes the on-going gender-based barriers faced by young women with regard to their economic rights and opportunities. Young women face social, cognitive and economic barriers, such as the lack of access and control of capital and decision-making power; the double burden of reproductive and productive household responsibilities; the lack of foundational education and confidence; high exposure to

gender-based violence; and limited mobility. These barriers limit the livelihood opportunities and power of young women as they transition into adulthood. Adolescents and youth especially are at a pivotal developmental stage, where gender-based gaps can either widen or be reduced, and where investments into their economic empowerment is critical. Activities carried out under the project – such as family/community mobilization events and radio programs supporting female economic empowerment and leadership; gender equality capacity-building for staff and community workers; direct programming targeting economic opportunities for young women; and on-going gender analysis and gender-sensitive adaptations to program design - were important first steps in reducing the gender-based gaps and empowering young women in urban communities, and should be scaled up in future youth livelihoods programming.

The project did not include indicators to track change in youth, families, community and organizations' attitudes towards discriminatory social and gender-based norms and it is recommended that such indicators be included in future livelihoods programming to better understand how programming can impact gender equality for all. Save the Children is working at both the country and global level to ensure such indicators are measured and captured across all youth livelihoods programs moving forward.

Scale-up opportunities for female and male youth economic empowerment:

Overall, the project has been highly successful in reaching positive livelihood outcomes for marginalized and street-

involved female and male youth. Given the small budget of this project, it can be considered a pilot, where lessons learned can be applied to strengthen the design of larger scale livelihoods programming in Ethiopia. Given the existing local capacity built through the Master Trainer network and the contextualized project training resources, proven to be effective in this project, Save the Children and EDA are well-positioned to lead the implementation of new youth economic empowerment programming in Ethiopia, addressing the pertinent needs of the most deprived youth, such as young women and young migrants.



Samrawit
Injera Business



Save the Children and Emmanuel Development Association believe every child deserves a future. In Ethiopia and around the world, we give children a healthy start in life, the opportunity to learn, and protection from harm. We do whatever it takes for children – every day and in times of crisis – transforming their lives and the future we share.



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