



CARE ETHIOPIA

A DECADE of RESULTS IN SOCIAL
TRANSFORMATION FOR URBAN
FEMALE YOUTH

(2009-2019)





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LIST OF **ACRONYMS**

- BSP:** Basic Services Program
- CARE:** Cooperative for Assistance and Relief Everywhere
- CFIRW:** Chronically Food Insecure Rural Women
- CSC:** Community Score Card
- CSO:** Civil Society Organization
- GBV:** Gender-based Violence
- GOE:** Government of Ethiopia
- GTP:** Growth and Transformation Plan
- MFI:** Micro-finance Institution
- PSAG:** Pastoral School-aged Girls & Women
- RPUFY:** Resource Poor Urban Female Youth
- SAA:** Social Analysis and Action
- SACCOs:** Saving and Credit Cooperatives
- TOC:** Theory of Change
- TOT:** Training of Trainers
- TVET:** Technical and Vocational Education and Training
- VESA:** Village Economic and Social Associations
- VSLA:** Village Saving and Loan Association
- W4W:** Women for Women

FOREWORD

♦



When CARE Ethiopia initiated its P-SHIFT design process (project to program shift) it was 2008. Many donors were focused on rural and specifically highland areas with a focus on food security and nutrition sector specific initiatives. At the time, most urban funding was HIV/AIDS focused and there was very little attention being given to urban programming beyond that sector. In 2012, CARE Ethiopia made a strategic decision to no longer work in HIV/AIDS programming but to a shift its Health sector perspective to focus on Sexual Reproductive Health. CARE Ethiopia was visionary in understanding the impending growth of peri urban areas in particular and the Resource Poor Urban Female Youth Program was designed with this in mind. Sure enough over the last ten years there has been an explosion of growth in urban and peri urban areas. Small towns/large villages where CARE Ethiopia was working in 2010 such as Debre Tabor and Chiro are now major peri urban areas, with tertiary education and significant increase in Government Service provision and in some growth and expansion of private sector. However, funding availability for urban areas has only recently become apparent. Between 2010 and 2015, CARE Ethiopia designed a number of projects focused on Domestic Workers and the prevention of Gender-based Violence but was unable to secure funding. This is reflected in the much smaller portfolio of initiatives for this CARE Ethiopia Program. Still, despite the limited scope there has been considerable impact and learning generated and CARE Ethiopia continues to believe that more investment is required in urban areas and focused on adolescent girls in particular. The rise of the industrial parks and many of the protection issues that have arisen with these opportunities are of significant concern. Opportunities for Resource Poor Urban Female Youth continue to grow in areas of entrepreneurship and economic empowerment if the structures and social norms are favorable.

CARE Ethiopia is proud of its contributions to the SDGs, in particular SDG #5 – Gender Equality and Women’s Empowerment, #1 - No Poverty and SDG #8 - Decent Work and Economic Growth. However, while the world has achieved progress towards these SDGs, women and girls continue to suffer discrimination and violence in every part of the world, including Ethiopia. With its partners, CARE Ethiopia will continue its focus on women and girls and joint efforts for improving conditions in the workplace (“decent work”) and on increasing economic opportunities and capacities.

One of key the elements that constituted the Program Approach was to work more in partnership; the understanding that CARE did not have to be doing everything everywhere. The point was to work more strategically and to be humble enough to understand our key competencies and comparative advantage and not to work in areas where others were already strong, for example Education and Health. Despite the fact that these sectors traditionally impact women and girls, it was not considered our key competency and there were other agencies with far more related experience.

The partnership component of the program approach committed to work directly with these institutions or at the very least collaborate to ensure the communities where we worked experienced integrated impact even if CARE didn’t work in those areas. Another key aspect of the Program Approach was a commitment to working more with research institutions. CARE Ethiopia recognized that as an INGO our experience and understanding measurement was not a key strength and if we wanted to understand better how to improve our programming and to generate robust evidence of what works and does not work then we needed excellent research and impact measurement. Over the last ten years CARE Ethiopia has fostered strong partnerships with research specialists and organizations; ACPIH, ODI and IDS to name a few.

Despite the constraints placed on INGOs, CARE Ethiopia has continued over the past ten years by working closely with Government counterparts to generate evidence and push the boundaries regarding women and girls empowerment, demonstrating its program approach commitment to work in areas of advocacy relevant to our core sectors. As we move into the next ten years CARE Ethiopia is excited to work more with emerging social movements focused on women and girls and with explicit feminist agendas such as Yellow Movement and Seetaweet.

Esther Watts, Country Director
CARE Ethiopia



OUR VISION

CARE started working in Ethiopia in 1984 in response to severe drought and famine that devastated the population and claimed the lives of nearly one million people. Since then, the organization's activities have expanded to address the root causes of poverty and vulnerability.

In 2009/10, pulling from over two decades of grounded field knowledge combined with cutting edge international development research, CARE Ethiopia moved from a project to a programmatic approach based on significant analyses of the root causes of poverty in country, developing 3 theories of change before it was "cool" or required with the intent to establish projects based on programmatic research and science, and to bring about social transformation focused on women and girls in the most rapid and sustainable way possible.

This report reflects the impact the CARE Ethiopia program has had over the past decade, what CARE Ethiopia has learned in the process and final reflections on the way forward.

OVERARCHING MISSION, GOAL & STRATEGIC APPROACH

In mutually supportive alliances, CARE Ethiopia contributes to economic and social transformation, unleashing the power of the most vulnerable women and girls, and honoring their dignity.

Founded in 1945 with the creation of the CARE Package®, CARE is a leading humanitarian organization fighting global poverty. CARE places special focus on working alongside poor girls and women because, equipped with the proper resources, they have the power to lift whole families and entire communities out of poverty. Last year CARE worked in 95 countries and reached more than 56 million people around the world. To learn more, visit www.care.org.

CARE Ethiopia's Mission Statement is to work with poor women and men, boys and girls, communities and institutions to have significant impact on the underlying causes of poverty. By 2009, CARE was already grounded in 25 years of work in Ethiopia which provided it's in-country team a deep understanding of the vulnerabilities and opportunities in country. One of the teams' key learning was on the centrality of women's empowerment to any development outcomes, with a particular focus on changes in social norms and values. The overall goal included an explicit statement that focused on women and girls. This statement was aligned explicitly with the then newly launched Ethiopian Government Growth and Transformation Plan II (GTP). At the time Civil Society Organization (CSO) legislation was restrictive in the area of women's rights; it was intentional that the language reflected that of the GTP document.

The CARE Ethiopia team also clarified five domains of change they felt were central to achieving this goal (see Figure 1) among three critical impact groups:

1. Chronically Food Insecure Rural Women (CFIRW);
2. Pastoral School Aged Girls & Women (PSAG); and
3. Resource Poor Urban Female Youth (RPUFY).

For each impact group the team constructed an Ethiopian-specific programmatic approach to achieve change, each with a Goal Statement, a Theory of Change and a set of Core Approaches (results of which are the focus of subsequent papers). Over the past decade CARE Ethiopia has demonstrated it's long-term commitment to positive social change by consistently and strategically incorporating these impact groups and strategic design elements within their various projects and across donor opportunities. Go No Go decisions for all opportunities were assessed against whether or not a particular project could contribute to the wider organizational Theory of Change (TOC).

During reflections in 2009/2010, CARE Ethiopia felt that their program data¹ illustrated that social and gender norms had a powerful role to play in results attainment². At that time (and still largely true today) development practice was focused on ensuring opportunities were available to all individuals, mainstreaming women into development programs and focusing on skill development, but CARE Ethiopia noted that social norms were acting as barriers (or in some cases, catalysts) to individual action and felt addressing it was so key, that they have since identified norm change not only as a critical domain of

¹Underlying causes of poverty analysis for pastoralist girl's situational analysis (CARE ETHIOPIA 2010).

²A point further investigated and substantiated in development literature including a 20-country study completed by the World Bank in 2012. (Boudet et al., 2012).



1+2+3+4*5= Economic and Social Transformation of the Most Vulnerable Women and Girls

Theory of Knowledge: A process of desired social change by making explicit the way we think about a current situation or problem, the underlying causes, longterm change we seek & what needs to happen in society for that change to come about.

The domain of Change: Are the main areas in which change must occur to be able to reach the desired long-term change.

Figure 1. CARE Ethiopia's Theory of Change

KEY LESSON: ENSURING SOCIAL NORM CHANGE IS CENTRAL TO DEVELOPMENT SUCCESS.

change but one that has a multiplier effect on project results (see Figure 1). Current development research³ supports this idea and finds that social norm change is most effective when targeted in an integrated and sustained manner, at the individual, relationship, community, and societal levels. To this end CARE Ethiopia has over the past decade, engaged individuals, families, groups, communities and the Government of Ethiopia at different levels in critically examining, challenging and questioning gender norms and power relations that underlie visible gender gaps.

CARE Ethiopia recognizes that gender-transformative approaches are ambitious, and context-specific, and that change is an incremental process instead of an endpoint, ⁴but critical pause points to reflect on learning are key, and thus this document captures the critical knowledge and results CARE Ethiopia has identified over the past decade relevant to their third impact group "Resource Poor Urban Female Youth" (RPUFY).

³ DFID, 2012; Haider, 2017.

⁴ Guijt 2008.

4.2 MILLION
OF THE 19 MILLION
ETHIOPIANS IN URBAN
AREAS ARE YOUTH
AGED 15-21.

SUPPORTING RESOURCE POOR URBAN FEMALE YOUTH

HOW THINGS STAND

More than 70 percent of Ethiopians are under 30 years of age and the country is experiencing the second-largest youth expansion in Africa today; of the 105 million people in Ethiopia, an estimated 31.5 million are between 15-29 (30%) with the median age being just 19 years old⁵. The number of people in this age group is projected to rise beyond 40 million by 2030⁶ and as Ethiopia's youth population grows, so too does its' urban population. Although it remains a predominantly rural country, Ethiopia's' urban population is growing at a rate of 4%⁷ per year, and towns across the country that were relatively small 10 years ago, are now fast developing peri-urban areas. In 2017, 19 million Ethiopians lived in urban areas and it is estimated that by 2030, this figure will grow to 39 million people⁸. Today the total urban youth population (15-29) numbers around 4.2 million⁹.

In terms of employment, Ethiopia is one of the fastest-growing African economies¹⁰ and the Government of Ethiopia has made strong investments in developing a growing manufacturing sector, oriented toward export and domestic markets and several companies have already entered Ethiopia; for example, PVH recently opened a textile manufacturing factory in Awassa and CARE partnered with H&M Foundation in supporting job skill development and to promote dignified work among resource poor urban female youth in Addis Ababa.

However, even with these exciting improvements there remain significant challenges, for example there are still more workers than jobs. The World Bank reports that "Ethiopia's labor force is projected to grow by two million a year over the coming 10 years, while the number of young workers will increase by 8.5 million by 2025". There is also a shortage of skilled workers, as the Ethiopian Technical and Vocational Education and Training (TVET) system is struggling to adequately equip the workforce with the skills

**H&M FOUNDATION PARTNERED
WITH CARE IN SUPPORTING
ENTERPRISE SKILLS DEVELOPMENT
AND DIGNIFIED WORK AMONG
RESOURCE POOR URBAN FEMALE
YOUTH IN ADDIS ABABA.**

⁵Developing Ethiopia's Youth/ USAID October 2018.

⁶Institute for Security Studies, and Frederick S. Pardee Center. Ethiopia Development Trends Assessment. USAID, 2017

⁷Various sources cited in Ringheim, Teller and Sines (2009), Ethiopia at a crossroads: Demography, gender and development; Policy Brief, Population Reference Bureau (PRB).

⁸Ibid.

⁹Index Mundi 2018/ World Factbook https://www.indexmundi.com/ethiopia/demographics_profile.html.

¹⁰Alan Gelb, Christian J. Meyer, Vijaya Ramachandran, and Divyanshi Wadhwa. 2017. "Can Africa Be a Manufacturing Destination? Labor Costs in Comparative Perspective." CGD Working Paper 466. Washington, DC: Center for Global Development. <https://www.cgdev.org/publication/can-africa-be-manufacturing-destination-laborcosts-comparativeperspective..>



needed¹¹ and unemployment, remains high—particularly among youth and women; youth unemployment sits at nearly 27%¹². Additionally, there are significant concerns around dignified work, protection and gender-based violence issues within the manufacturing sector—particularly for women and girls.

Gender indicators show that Ethiopian adolescent girls and young women continue to be the most vulnerable subset of youth¹³. According to the 2015 Gender Development Index, Ethiopia scores among the lowest on a measurement that “accounts for disparities between women and men in three basic dimensions of human development—health, knowledge, and living standards¹⁴.”

Young women in Ethiopia are less likely to be educated than their male counterparts and 24% of urban females have no education compared to only 10% of males, although literacy is by far the highest in Addis Ababa (for both genders), compared to all other areas in the country.

In a recent (2018) USAID/Youth Power Learning Study, Ethiopian youth stated that the single most significant factor limiting their success is a lack of livelihood. Women are nearly three times as likely as men to be unemployed; resulting in young women often taking forms of employment that increases their vulnerability and fail to protect their basic labor rights¹⁵. With no money and no job opportunities in their communities, young people often choose to migrate from rural areas to cities, and although the number of youth migrants is not known, it is estimated that 50 -70% of the Ethiopian population migrates at some point.¹⁶ According to the 2008 Urban Migration Survey, almost two thirds of Ethiopian rural-urban migrants are female.¹⁷ Ethiopian female youth migrate

27%
**YOUTH
UNEMPLOYMENT
IN ETHIOPIA.**

¹¹ Mihretu, Mamo, and Gabriela Llobet. *Looking Beyond the Horizon: A case study of PVH's commitment to Ethiopia's Hawassa Industrial Park*. Report. World Bank Group, June 2017.

¹² USAID Fact Sheet: *Developing Ethiopia's Youth*. July 2017.

¹³ USAID/Youth Power Learning Ethiopia Cross-Sectoral Youth Assessment Situational Analysis, Jan 2018.

¹⁴ UNDP. *Gender Development Index (GDI)*. 2015. <http://hdr.undp.org/en/content/gender-development-index-gdi>.

¹⁵ ETHIOPIA | *National Human Development Report UNDP 2018*.

¹⁶ Mberu, B.U. (2006). *Internal migration and household living conditions in Ethiopia*. *Demographic Research*, 14(21), 509-540.

¹⁷ *The Ethiopian Urban Migration Study 2008: The Characteristics, Motives And Outcomes of Migrants to Addis Ababa*. Report no. 55731-ET. August 24, 2010. <http://siteresources.worldbank.org/ETHIOPIAEXTN/Resources/UrbanMigration-Final-Version8242010.pdf>.





Definition of “Youth”

CARE utilizes the National Youth Policy of Ethiopia’s definition of youth as “young people, male and female between the ages of 15 and 29”. However, for female youth in particular, non-age related and socially constructed definitions of ‘youth’, (often related to a girl’s physical development) may be more important than age in determining who are the most vulnerable and marginalized sub-groups. In Ethiopian communities, social norms and perceptions impact how ‘youthfulness’ is defined and determine when someone is seen as transitioning from a ‘child’ to a ‘youth’ or from a ‘youth’ to an ‘adult’. For example, girls are generally transitioning into puberty between 12 and 15 and are no longer seen as a child; girls are generally expected to take on household and other ‘adult’ responsibilities from a younger age than boys. Similarly, male ‘youthfulness’ may continue for longer than females, especially if the young man is not married, or is unemployed.

from rural to urban areas seeking an education, employment, or to escape early marriage; but opportunities for rural migrants in urban areas are limited, and youth (particularly females) may end up in dangerous or exploitative circumstances.¹⁸ Destinations and aspirations of young female migrants are often the Middle East countries.

A lack of role models or mentors is also a problem for youth. Few programs exist for successful entrepreneurs to assist younger ones and formal internships are rare; girls are particularly challenged in finding role models who have successfully circumvented traditional gender norms to succeed in the business sector.

ETHIOPIAN YOUTH STATED THAT THE SINGLE MOST SIGNIFICANT FACTOR LIMITING THEIR SUCCESS IS A “LACK OF LIVELIHOOD.” (USAID STUDY)

¹⁸ USAID/Youth Power Learning Ethiopia Cross-Sectoral Youth Assessment Situational Analysis, Jan 2018.



While CARE Ethiopia's interventions have often been focused in rural areas, it recognizes that trends in urbanization, in rural-urban migration and in rural environmental degradation and climate change, mean that increasingly youth populations will be concentrated in urban areas. CARE Ethiopia brings a proven skill set¹⁹ to reach youth and particularly girls and women to improve their living standards and their quality of life. In just the past year alone, CARE globally implemented almost 300 projects in 60+ countries (including Ethiopia), reaching 2.6 million women and girls with economic development activities. As part of CARE's global partnership with H&M Foundation for promoting dignified work, CARE Ethiopia implemented a program targeting women living in low-income urban areas of Addis Ababa. Women were supported to save, develop business skills and access formal and informal financial services. As a result, the project participants achieved an increase of average daily earning of 500%.

CARE BRINGS A PROVEN SKILL SET TO REACH YOUTH, PARTICULARLY GIRLS AND WOMEN, TO IMPROVE THEIR LIVINGS STANDARDS AND THEIR QUALITY OF LIFE. IN 2018 CARE IMPLEMENTED ALMOST 300 PROJECTS IN 60+ COUNTRIES, INCLUDING ETHIOPIA, REACHING 2.6 MILLION WOMEN AND GIRLS WITH ECONOMIC DEVELOPMENT ACTIVITIES.

¹⁹<https://skillpower.net/content/1286/collectivepower>.

CARE ETHIOPIA'S THEORY OF CHANGE

In Ethiopia, ensuring that both women and girls participate in and provide leadership through the urbanization process is key and can only be accomplished by removing economic and socio-cultural barriers. Evidence from a series of independent studies funded by USAID, the World Bank and the UNDP in 2017-2018 clearly show that urbanization and industrialization processes in Ethiopia must be gender-responsive in order to deliver sustainable outcomes.

CARE Ethiopia would challenge this and state that it must be gender transformative. For CARE Ethiopia this means ensuring that: urban girls and women are empowered to

equally access economic and social opportunities and services; institutions become more responsive to the specific and contextual needs and priorities of urban girls and women and with a focus to understand the heterogeneity of women and girls and their specific vulnerabilities, and that socio-cultural norms and practices should promote gender equality. CARE Ethiopia's Theory of Change for resource-poor urban females (see Figure 2), moves beyond individual self-improvement, towards transforming the power dynamics and structures that served historically to reinforce gendered inequalities in urban communities.

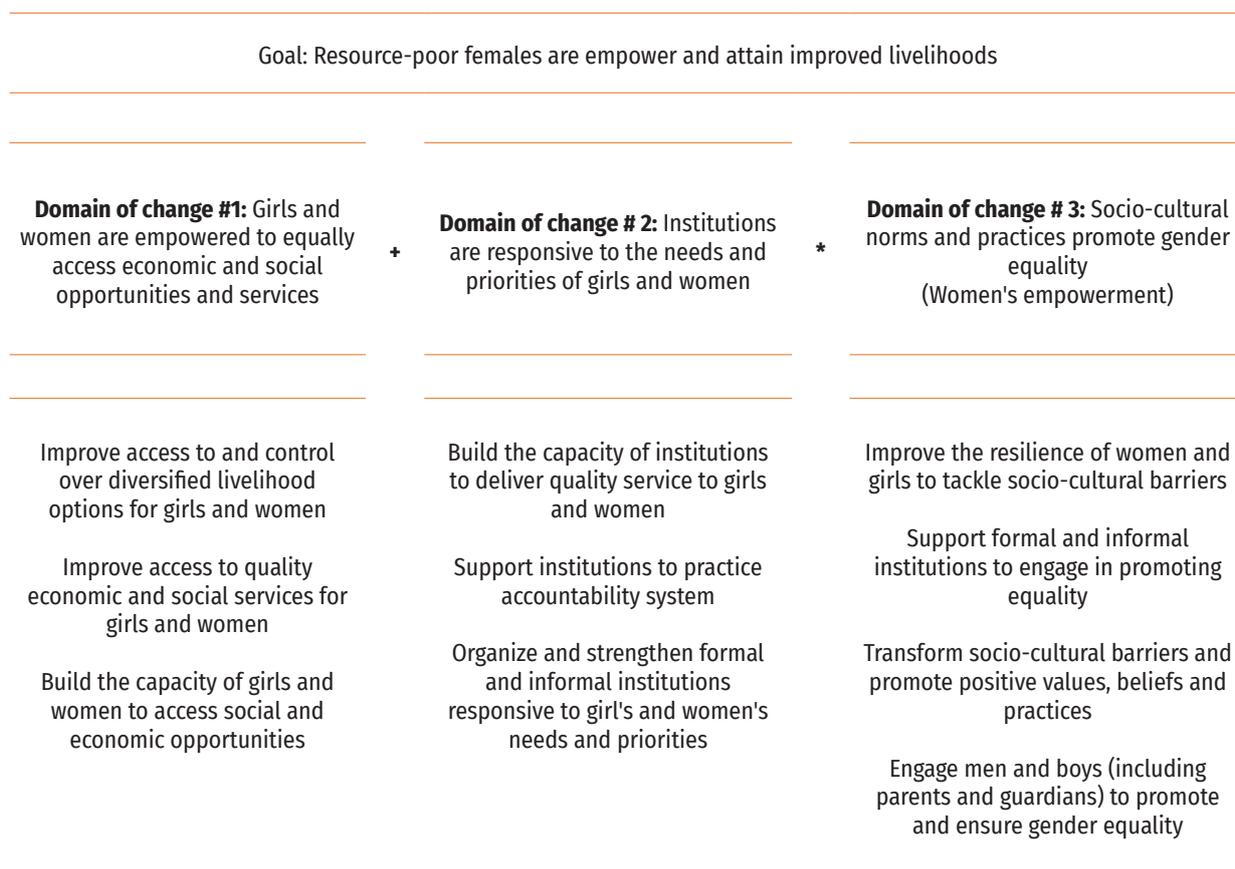


Figure 2. CARE Ethiopia's Theory of Change for Supporting Resource-Poor Urban Girls and Women

IN ETHIOPIA, ENSURING THAT WOMEN AND GIRLS PARTICIPATE IN AND PROVIDE LEADERSHIP THROUGHOUT THE URBANIZATION PROCESS IS CRITICAL AND CAN ONLY BE ACCOMPLISHED BY REMOVING ECONOMIC AND SOCIO- CULTURAL BARRIERS.

	Human condition	Social position	Enabling environment
IMMEDIATE CAUSES	<ul style="list-style-type: none"> • Unemployment/ harmful employment • Low/ irregular income • Limited or no capital or assets • Lack access to basic services (adequate housing, education, health) • Few employment or income generating opportunities 	<ul style="list-style-type: none"> • Hopelessness, low self-esteem, lack of initiative and motivation • Family's low expectation/ aspiration for youth • Lack of voice/ power in family & community • Increasing acceptability of chat 	<ul style="list-style-type: none"> • Financial & other services not tailored to vulnerable youth e.g. CSWs, PLHIV • Political affiliation of youth influences allocation of resources • Limited private investment for business/ employment generation for youth • Lack of youth clubs/ recreational centers • Increasing availability of chat
INTERMEDIATE CAUSES	<ul style="list-style-type: none"> • Lack of life skills • Low vocational, technical or entrepreneurial skills (i.e. marketable skills) • Relatively low educational attainment • Lack of secondary education facilities for rural youth forcing migration for schooling • Lack of access to credit/ microfinance for IGAs • Awareness of HIV/ STDs transmission, risks, treatment not leading to behavior change 	<ul style="list-style-type: none"> • Stigma & discrimination (CSWs, PLHIV) • Exploitation of female migrant youth by brokers, (for sex work, domestic work) • High domestic workload of female youth • Low priority to female youth's 2y/ further education, esp. Domestic workers, CSWs • Absence of social networks for youth esp. Female youth e.g rural migrants, DWs, • Limited access to info/ awareness on rights for vulnerable youth e.g. DWs, CSWs 	<ul style="list-style-type: none"> • Ministry of Youth and Sport & other bodies responsible for youth are under-resourced • Limited technical & financial assistance to youth for IGAs • Limited vocational, life skills training and services to encourage entrepreneurship • Legal protection and justice systems not accessible or responsive to vulnerable female youth (e.g. CSWs, domestic workers, victims of GBV)
UNDERLYING CAUSES	<ul style="list-style-type: none"> • Demographics/ Rapid population growth/ over-population (rural and urban areas) • Landlessness/ limited access to land driving migration from rural areas • Limited access to land for business/ IGAs (urban) • Few/no off-farm productive livelihood opportunities driving migration of youth • Female youth economic marginalization and dependence on men 	<ul style="list-style-type: none"> • Traditional attitudes limit female youth's opportunities and empowerment (early/ forced marriage, GBV, gender division of labor, work opportunities) • High prevalence & tolerance of HTPs and GBV • Cultural and social barriers to tackling GBV 	<ul style="list-style-type: none"> • Vulnerable youth lack ability to claim resources and services (lack political space) • Lack of enforcement of legal protection & justice for vulnerable youth e.g. female youth GBV victims, orphans • Some national laws e.g. on early marriage, not practically enforced at regional level • Overlaps/ lack of coordination in roles and responsibilities for policy implementation (e.g. MYS, MLSA, Women's Affairs) • Promotion of chat as cash/ export crop & limited will/ ability to control production or trade

Table 1: Unifying Framework for Resource Poor Urban Females / Causes of Inequity

Understanding the social norms that inhibit resource poor urban female youth in economic and social transformation

In the economic sphere, urban women and female youth are acutely affected by discriminatory policies and gender norms. Through its Urban Gender Assessment, CARE Ethiopia conducted focus groups, both with male and female youth, the results of which indicated that urban/ peri-urban female youth are more vulnerable than male youth²⁰.

Young women report that gender norms negatively influence their ability to secure a livelihood. For example, credit associations prefer to provide loans to men, and employers often prioritize young men over young women for positions. Female youth were less likely to find a job due to lack of social networks and lower education and therefore more likely to be in low income or harmful and higher risk employment such as domestic work or commercial sex work; and thus more vulnerable to sexual and gender-based violence, HIV and AIDS²¹. In addition, many are also vulnerable to other harmful outcomes such as early and unplanned pregnancy.

Urban and peri-urban girls and women also face barriers in terms of access to health services, education and significant amounts of sexual harassment and gender-based violence occurring in formal and informal works. Moreover, a large proportion of women have migrated from rural areas, often with limited information and education, including low awareness on how to protect themselves leaving them vulnerable to the interests of power holders. Most of these young workers lack knowledge, life experience and support systems to aid their transition into this urban livelihood as they are away from their families for the first time.

Women are nearly three times as likely as men to be unemployed, thus women are often obliged to take on vulnerable informal forms of employment that fail to protect their basic labor rights and human rights. Urban domestic

workers are almost 100% female and predominantly migrants from rural areas. A Population Council Study of adolescent youth in slum areas of Addis Ababa found that 87% of working female migrants living in slum areas of Addis Ababa were occupying low status professions, especially domestic work. Another study of commercial sex workers found that domestic work²² was a pathway into commercial sex for 44% of the sample respondents. Again, these commercial sex workers²³ were predominantly urban females who migrated from rural areas.

In terms of educational levels, again urban girls are disadvantaged. The above-mentioned Population Council Study found that boys had reached a higher level of education compared to the girls in the study²⁴. A Underlying Causes of Poverty Analysis conducted by CARE Ethiopia in 2009 in Bahir Dar, Hamusit and Alem Bir in Amhara region found that while the number of male and female students in the region is proportional at primary level, by secondary level the share of girls (urban and rural) in education drops to 40%²⁵. When asked to give reasons for the relatively higher dropout rate among female students, women respondents in the Amhara National Regional State (ANRS) women's study cited the following main causes: "girls are needed for housework" (42% of responses in urban areas, 42% in rural areas), "negative attitude of the community on females" (25% of responses in urban areas, 10% in rural areas) and "fear of rape on the way to or from school" (9% of responses in urban and 12% in rural areas). Early marriage was cited in 16% of responses in rural areas²⁶.

Overall, challenges of poverty, coupled with traditional practices and social norms that discriminate, have made resource-poor female youth in urban and peri-urban areas an impact group of special concern for CARE Ethiopia.

²⁰CARE Urban Gender Assessment/ Underlying Causes of Poverty, 2009/2010.

²¹USAID/Youth Power Learning Ethiopia Cross-Sectoral Youth Assessment Situational Analysis, Jan 2018.

²²Erulkar et al (2006); *Migration and Vulnerability among Adolescents in Slum Areas of Addis Ababa, Ethiopia*; *Journal of Youth Studies*, Vol. 9, No. 3, July 2006, pp. 361-374.

²³Girma and Erulkar (2009); *Commercial Sex Workers in Five Ethiopian Cities: A baseline survey for USAID targeted HIV prevention program for most-at-risk populations*; USAID, September 2009.

²⁴Erulkar et al (2006); *Migration and Vulnerability among Adolescents in Slum Areas of Addis Ababa, Ethiopia*; *Journal of Youth Studies*, Vol. 9, No. 3, July 2006, pp. 361-374.

²⁵Amahara region Education Bureau semi-annual report, 2005/6.

²⁶ANRS Women's Study, Bahr Dar.

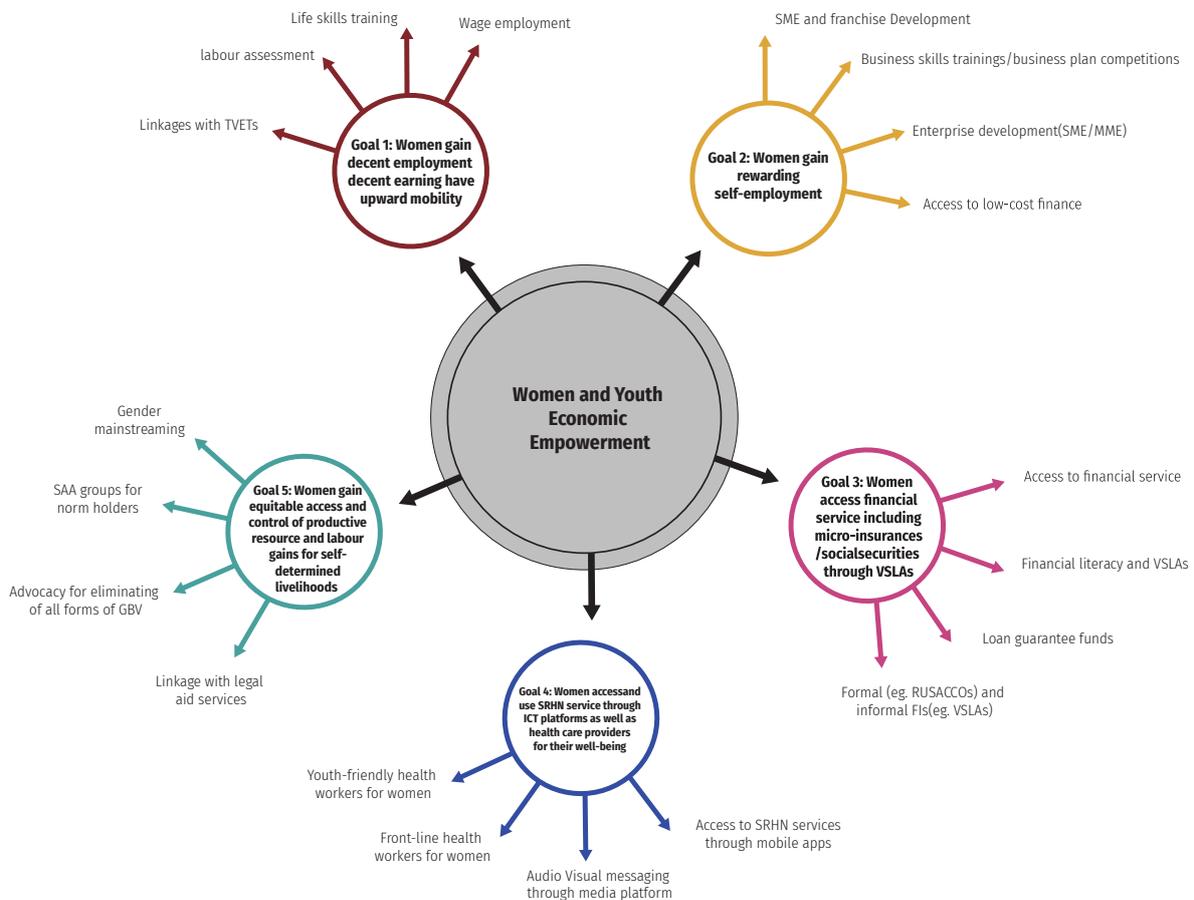


Figure 3. CARE Ethiopia's Strategy for Women and Youth Economic Empowerment

CARE's Key Approaches to Supporting Urban Female Youth

To implement the change theory, a range of different approaches are essential to catalyze change by challenging social norms and cultural barriers that constrain urban female youth access to and control over assets and important decisions within their households and communities. In 2017, CARE Ethiopia conducted additional research focused on women's economic empowerment in urban areas and developed a specific TOC for this sub-set impact group within the Resource Poor Urban Female Youth TOC. The TOC states that CARE will also improve the productivity of urban women to drive economic advancement through safe, healthy and equitable enabling pathways; to which will increase private sector growth and jobs. These approaches are captured in CARE Ethiopia's goal statements for Women and Youth Economic Empowerment (see Figure 3), and explained further in the following Results Section.

KEY RESULTS OVER THE PAST DECADE

5000

FEMALE ENTREPRENEURS FROM 4
LOW-INCOME URBAN COMMUNITIES
AROUND ADDIS ABABA GAINED
ACCESS TO KNOWLEDGE AND BASIC
ENTERPRISE DEVELOPMENT SKILLS
THROUGH CARE PROGRAMMING.

RESULTS FOR DOMAIN OF CHANGE #1: GIRLS AND WOMEN ARE EMPOWERED TO EQUALLY ACCESS ECONOMIC & SOCIAL OPPORTUNITIES / SERVICES

Female entrepreneurship is a critical avenue through which CARE Ethiopia supports female youth economic empowerment. In a recent study in 3 sub-cities of Addis Ababa²⁷, CARE Ethiopia found that resource poor urban female entrepreneurs were primarily engaged

in petty trade such as the retailing of vegetable, fruits, grain, spices, and processed food (injera and bread) and secondarily in running their own small businesses which usually involved processing, packaging and retailing of other items such as clothing.

For young female petty traders and business owners, CARE Ethiopia provides a package of Enterprise Development (coaching, training and mentoring) to develop and enhance the entrepreneurial and financial planning and management skills of women, including developing a culture of savings, improving their customer handling and negotiation skills, and building their self-confidence. In collaboration with a community focused global non-profit organization, the Women for Women Project²⁸ delivered three levels of enterprise training: Basic 'Reach-Up' was delivered to 5,000 women and included identifying skills and passions, finding and keeping customers, and how to save money; advanced 'Start-Up' training was delivered to 665 women and included how to develop a business plan and pricing strategy; specialized 'Scale-Up' training was tailored for 350 women including assessing the business, coaching and making recommendations for improvement. In a recent partnership with an international textile industry leader (H&M Foundation), CARE Ethiopia provided 5000 female urban entrepreneurs in 3 sub-cities of Addis Ababa with skills on enterprise development.

However, there is little rigorous evidence that access to business training alone leads to sustained growth among women's micro-enterprises. In response, CARE Ethiopia works across the country in pairing business skill training with increased access to informal and formal financial mechanisms and services to enable young women to stabilize their economic situation and to start up and/or diversify income-generating activities (as well as support to improve ownership /control over assets and decision-making).

CARE Ethiopia is recognized as a leader and innovator in savings led financial inclusion. Evidence from the UN shows that savings is one of three interventions proven to accelerate the economic empowerment of women regardless of their context (the other two interventions are childcare provision and control over land).²⁹CARE Ethiopia piloted its unique female centered Savings and Loan Association Model (VSLA's) beginning in 2004 and by 2019, 541,913 members were enrolled in more than 27,624 groups across Ethiopia (a group is normally made up of 15-25 women, men and female and male youth, who save together and take small loans

²⁷ CARE's Women for Women (W4W) Baseline Assessment, August 2016.

²⁸ Publication "Collective Power: Women Entrepreneurs in Ethiopia": <https://skillpower.net/content/1286/collectivepower>. Project approach for Women for Women Project: <https://skillpower.net/content/1313/projectapproachethiopia>.

²⁹ United Nations: A Roadmap for Promoting Women's Economic Empowerment. 2016

Key Result: In 2004 CARE Ethiopia piloted its unique Savings & Loan Association Model focused on addressing gender norms along with promoting savings. In 2019, approximately 542,000 members were enrolled in more than 27,500 groups.

from those savings, paying them back with interest). In the past three years alone, an additional 182 VSLA groups focusing on female urban entrepreneurs joined the VSLA system (an addition of approximately 3,800 people). The regular weekly savings make it possible for the women to borrow money for a period of three months without any collateral requirements. This not only improves the savings practices of women but creates an opportunity to access small loans for starting/expanding their businesses. Access to and control over resources allows women to invest in businesses, and evidence from CARE Ethiopia's work shows that women who participate in a VSLA loan programme are twice as likely to start and sustain a business as women who don't participate.

CARE Ethiopia also works to link project participants with formal financial institutions particularly with Micro Finance Institutions and Lease Companies. For example, CARE Ethiopia has connected urban female entrepreneurs to Addis Capital Goods Finance S.C., which supplies capital goods through lease financing to micro and small-scale enterprises engaged in manufacturing industries such as textile, wood, metal, leather and agro-processing. CARE Ethiopia linked 103 women business owners who have become successful clients, accessing approximately \$90,000 USD. CARE Ethiopia offers a Loan Guarantee Fund (of 20%) as collateral for borrowers, but accessing formal loans from banks and lease companies remains a challenge for young female entrepreneurs few banks even have this provision and if they do so may require 95% of the loan to be deposited by the project or requires the entrepreneur to own their working premises, and or have formal business licenses which are difficult to obtain.

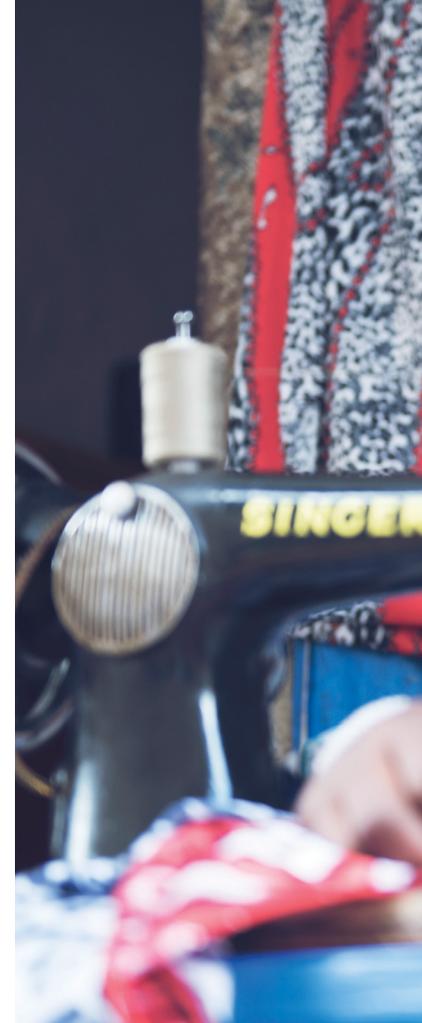
CARE also supports the creation of Saving and Credit Cooperatives (SACCOs) which are formal financial institutions, owned, managed and operated by its members to provide

WOMEN WHO PARTICIPATE IN A CARE VSLA PROGRAM ARE TWICE AS LIKELY TO START AND SUSTAIN A BUSINESS THAN WOMEN WHO DON'T PARTICIPATE.

financial services including saving and credit. In the past three years, CARE Ethiopia has established 6 SACCOs targeting urban female entrepreneurs and has a membership of approximately 1,500 individuals. CARE provides training and guidance in SACCO management, financial management and leadership skills. From 2016 - 2017, SACCO members had access to a revolving fund amounting to \$190,000 USD.

As another opportunity for women to increase their working capital, CARE supported Business Plan Competitions for urban female entrepreneurs through which women developed knowledge on how to build a business plan and then compete for start-up or expansion capital. In order to incentivize the women to develop high quality and innovative business plans, and inspired by the success of others, the project developed a business plan competition. This started with a series of local events across the districts and sub-cities of Addis Ababa and culminated in a final event. Over 300 women participated and 117 women were awarded prize money totaling 3.4m Birr (US\$126,000) for improving and developing their businesses.

CARE Ethiopia follows a value chain development approach and helps business owners conduct market assessments and create new market linkages. This includes supporting urban female youth in understanding and accessing the different markets available to them in peri-urban, and urban settings in Ethiopia. Existing CARE Ethiopia Women for Women (W4W) conducted a market study to identify promising markets and value chains for women entrepreneurs. Using the value chain analysis framework, two value chain (footwear industry and traditional cloths) mappings were carried out. The mapping served for the



KEY RESULT: CARE SUCCESSFULLY CONNECTED 103 URBAN FEMALE ENTREPRENEURS TO ADDIS CAPITAL GOODS & FINANCE WHICH SUPPLIES CAPITAL GOODS THROUGH LEASE FINANCING TO MICRO AND SMALL-SCALE ENTERPRISES ENGAGED IN MANUFACTURING INDUSTRIES - SUCH AS TEXTILE, WOOD, METAL, LEATHER AND AGRO-PROCESSING. TOGETHER THEY ACCESSED A TOTAL OF \$92,600 USD.

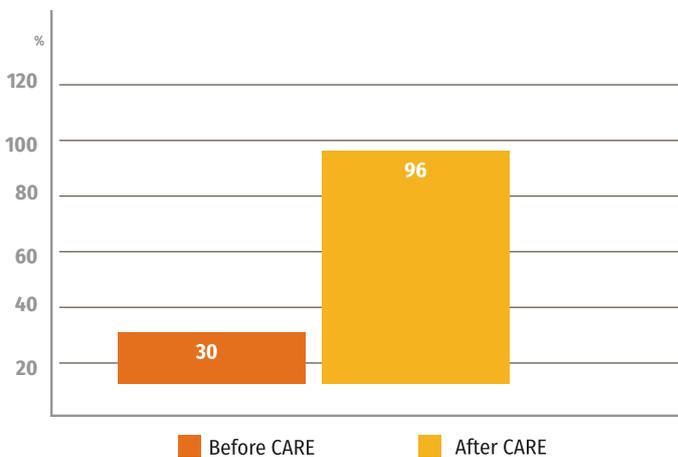


Figure 4. Female Entrepreneurs with Any Savings



Key Result: 117 female urban entrepreneurs won start-up or expansion capital through Business Plan Competitions sponsored by CARE Ethiopia accessing \$126,000.

identification of actors; market and economic analysis; identification of constraints and opportunities; and analysis of options for development of the value chain sectors and sub-sectors identified as promising businesses that can not only benefit women entrepreneurs but also serve as a business models for other market players, which can be promoted or scaled up in similar contexts in Ethiopia and elsewhere. The findings supported the women, CARE Ethiopia and local partners in the continued development of adequate products and services such as the retailing of vegetable, fruits, grain, spices, traditional cloths, leather products and processed local foods for existing and new markets.

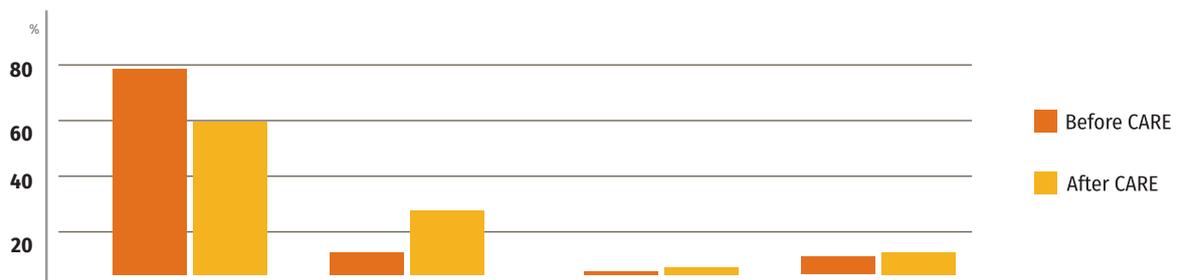


Figure 5: Livelihood Strategies of Women Before and After the CARE W4W Project

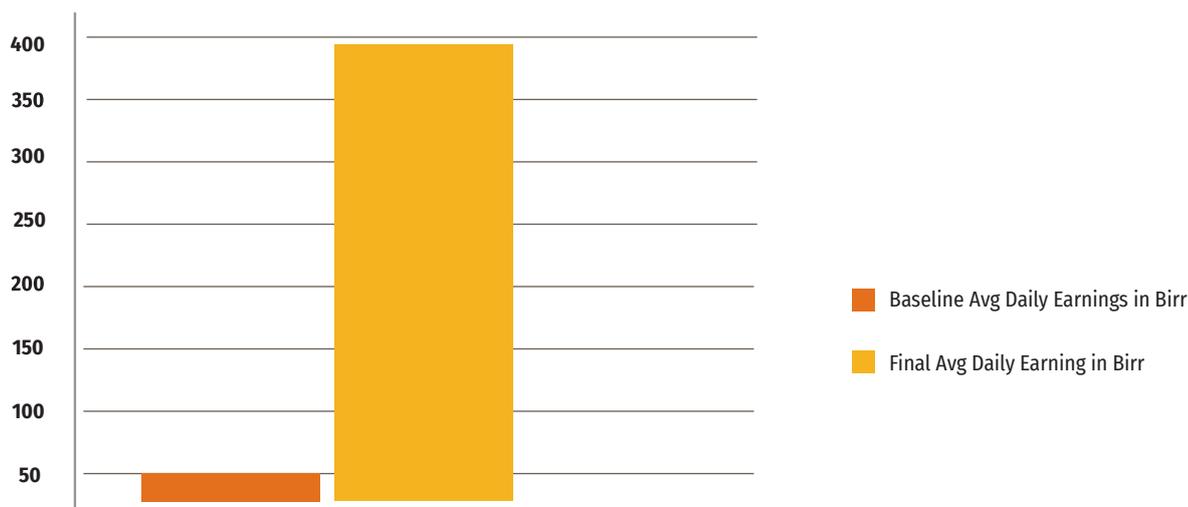


Figure 6: Change in Daily Wage CARE W4W

Results show that CARE Ethiopia’s approach is working. For example, the CARE Women for Women (W4W) Final Evaluation³⁰ found that CARE was able to support urban female entrepreneurs in making significant positive changes to their livelihood strategies with a 19% reduction in petty trading and a 13% increase in small enterprise engagement (Figure 5). In addition to focus on purely economic empowerment this was integrated with a social norms approach that focused on engaging men and boys as supportive stakeholders in the process. This approach reinforced the economic outcomes for women.

Improving petty trade and moving away from petty trade into more formalized businesses resulted in an average daily increase in earnings of 790% in income for 89% of women engaged in the project. This is a significant improvement towards the economic empowerment of women.

Estimates from the evaluation data revealed that the total average consumption expenditure of sample households was about Birr 44,009 equivalent to \$1,630 USD per year. The income generated by the sample respondent women covered on average 86% of the total consumption expenditure of their respective households. The findings also compared the total value of current assets owned pre and post project; after adjusting for inflation the average asset holding of sample households increased from



³⁰Women for Women (W4W) End line Evaluation- September 2018

the pre-project level of Birr 10,191 to 52,448 = equivalent to an increase from \$377 - \$1,943 USD at the end of project. This implies that the income generated by the target women's economic activities has contributed to building household assets and ultimately household resilience. Improving petty trade and moving away from petty trade into more formalized businesses resulted in an average daily increase in earnings of 790% in income for 89% of women engaged in the project. This is a significant improvement towards the economic empowerment of women.

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Female Urban Entrepreneurs were able to increase their daily earning 790% - from an average of 50 – 395 Birr a day.

RESULTS FOR DOMAIN OF CHANGE #2: **INSTITUTIONS ARE RESPONSIVE TO THE NEEDS AND PRIORITIES OF URBAN GIRLS AND WOMEN**

CARE Ethiopia recognizes that it cannot achieve its goal of ensuring greater access to and control over economic resources among urban women and youth without influencing governments, the private sector and civil society to change the policies and practices that inhibit urban women and youth from accessing economic opportunities and social services. Through its extensive network with partners, CARE Ethiopia engages with decision-makers (e.g. increasing women's participation in policy-making through VSLAs, cooperatives, unions, associations, civil society organizations, NGOs) and through formal structures (influencing governments and the private sector). Over the past decade CARE Ethiopia has worked with numerous formal and informal institutions (impacting female urban and peri-urban youth) including the Women, Youth and Children Affairs offices, Small and Micro Enterprise Development and the Cooperative Promotion Offices. The focus: to link female entrepreneurs to available business support services, but also to improve institutional and technical capacity to work with women and girls.

CARE Ethiopia often employs social accountability approaches, such as the Community Score Card (CSC). CARE first developed the CSC in Malawi but adapted it to urban and peri-urban settings in Ethiopia through the 'Getting Ahead Project' (from 2007-2010 in 8 Kebeles in Addis Ababa and 4 Kebeles in Bahir Dar) and later in the Springboard Project (2007-2012). These projects focused on reducing the impact of HIV and AIDS by strengthening livelihood services and other HIV and AIDS-related services, health care providers and safety nets. By bringing together service users, service providers and local government to identify service access, utilization and provision challenges, citizens and service providers were able to generate solutions and to work in partnership to implement and track the effectiveness of those solutions in an ongoing process of improvement. The Government of Ethiopia has

since adopted the CSC tool into its social accountability program to ensure quality and accountability while providing social services to the communities. As a result, the CSC has been adopted as standard tool in the government's social accountability program as part of part of the Promotion of Basic Services Program (BSP), which is implemented by the Government at regional, woreda and kebele levels.

A recently published review of CARE's Community Score Card experience, across multiple countries, found that in Ethiopia, projects reported CSC-related improvements in service provider (primarily Government) effectiveness, accountability and responsiveness, as well as openness and transparency. Getting Ahead credited the CSC process with empowering service providers by arming them with improved understanding of users' needs and priorities, which, in turn, gave them increased confidence and credibility to push for improvements within their own organizations and bring attention to gaps³¹.



THERE IS PROMISING EVIDENCE THAT CARE'S CSC CONTRIBUTES TO CITIZEN EMPOWERMENT, SERVICE PROVIDER AND POWER-HOLDER EFFECTIVENESS, ACCOUNTABILITY AND RESPONSIVENESS, AND TO CREATING SPACES FOR NEGOTIATION BETWEEN THE TWO THAT ARE EXPANDED, EFFECTIVE AND INCLUSIVE. THERE IS ALSO EVIDENCE THAT THE CSC MAY CONTRIBUTE TO IMPROVEMENTS IN SERVICE AVAILABILITY, ACCESS, UTILIZATION AND QUALITY. THE CSC SEEMS PARTICULARLY SUITED TO BUILDING TRUST AND STRENGTHENING RELATIONSHIPS BETWEEN THE COMMUNITY AND SERVICE PROVIDERS AND TO IMPROVING THE USER-CENTERED DIMENSION OF QUALITY.

FINDINGS FROM A REVIEW OF CARE'S CSC PROCESS, PUBLISHED IN HEALTH POLICY AND PLANNING 2016.

³¹A Review of CARE's Community Score Card Experience and Evidence. Sara Gullo, Galavotti, C. and L Altman- Health Policy & Planning published online May 2016.

RESULTS FOR DOMAIN OF CHANGE #3:

SOCIO-CULTURAL NORMS AND PRACTICES THAT PROMOTE GENDER EQUALITY

In addition to increasing accountability in institutions and building business and financial success, CARE Ethiopia simultaneously strives to increase resource-poor urban women and girl's voice and decision-making power within their workplaces, households and communities and supports women to claim their economic and social rights while challenging the socio-cultural norms that influence their agency, life choices and opportunities. Moreover, CARE is acting on workers' rights, contributing to building equitable, just, safe and ethical workplaces.



KEY APPROACH: CARE ETHIOPIA'S APPROACH TO DIGNIFIED WORK GOES BEYOND WORKPLACE AND SOCIAL PROTECTION FOR WORKERS, TO INCLUDE: SUPPORTING WOMEN TO GAIN EQUAL ACCESS TO QUALITY WORK WHICH IS SAFE, FAIRLY AND EQUALLY REWARDED, AND TO HAVE GREATER LEVELS OF CONTROL OVER THEIR EARNINGS FROM THIS WORK.

DIGNIFIED WORK

Women's involvement in the work force is lower than men's and for those women who do work, it is often not on equal terms. In Ethiopia, exploitative conditions, reinforced by deeply held societal gender norms, limit opportunities and choices for women. Women carry a larger burden of unpaid work (in addition to their paid work) and are more likely than men to be employed in informal, low-paying forms of employment, such as domestic work. The well-established concept of Dignified Work focuses on the workplace and social protection for workers, but CARE's concept of Dignified Work goes beyond this to include supporting women to gain equal access to quality work which

KEY RESULT: THE ECONOMIC CONTRIBUTION OF WOMEN INCREASED THEIR INVOLVEMENT IN AND AUTONOMY OVER DECISION-MAKING ON BUSINESS, FINANCE AND HOUSEHOLD MATTERS

(CARE W4W PROJECT)



is safe, fairly and equally rewarded, and to have greater levels of control over their earnings from this work. This requires a combination of efforts to improve labor rights, and to change attitudes on girls and women's roles at the household, community and structural levels. CARE Ethiopia also works with employers to help them understand the needs of women and youth. Through its SINCE Project, CARE Ethiopia undertook a Gender Gap Assessment to identify existing challenges, leading to the provision of Gender Training of Trainers (TOT) to government and private sector stakeholders; this included gender mainstreaming training, gender and value chain training, value chain development and analysis and gender-based violence (GBV) in the work place. The project also linked youth women with employers after building capacity in: communication, problem solving and decision-making skills; time and stress management and financial literacy, along with technical training in poultry and irrigation value chains. As a result young women and youths from the project have the capacity to work in poultry and irrigation cooperatives as well as gain employment in the garment industries and construction sectors.

Engaging men and boys to promote and ensure gender equity and shared decision-making

There are a number of decisions tied to assets, productive resources and economic development made by women and girls but CARE Ethiopia has learned that simply increasing knowledge or capacity does not automatically equate to improved decisions. Decision-making has a lot to do with power.

Over the past decade, CARE has worked with men and boys and gatekeepers (such as mother-in-laws and religious leaders) as allies for gender equality. CARE Ethiopia's experience demonstrates that achieving real and lasting progress toward gender equality requires proactive work with both genders and have developed various models to do this, including couples' curricula, family-based approaches and male role models/agents for change. These help to ensure that women and girls can access new opportunities to increase their capabilities, and that capability gains are not derailed by the social norms and systemic barriers that can stand in the way of women and girl's empowerment and put them at increased risk of gender-based violence.

CARE Ethiopia's Social Analysis and Action (SAA) and Village Economic and Social Associations (VESA) approaches – have resulted in positive impacts on decision-making. For example, the W4W Project organized gender training for 908 men and boys, showing them how to positively support women entrepreneurs. Prior to the project, many women had never been allowed to take part in activities outside of their home. It was therefore important to show men and boys how to support women entrepreneurs. The project also filmed and aired twice-weekly a mini-drama on national TV which told different stories, including a man who previously did not support his wife but after taking part in project activities training, was playing a greater role in household chores. The project has seen evidence of husbands taking a more active role both within the household and in supporting the women's businesses. Project staff have also witnessed a new level of respect for women. As reported by 96.4% of respondents in the project's final evaluation, women's participation in the project resulted in improvement on their decision-making capacity and experience with 90% of women reporting they equally participate in household financial decision-making. VSLAs have not only taught women how to save together and develop business skills, but also increased leadership skills at individual, household and community levels. The project also used Role Model Forums to challenge deeply held social norms and the roles women are "allowed" to play in society by demonstrating what different roles might be possible and the positive impact these could have on women's lives and those of their families.

The successes CARE Ethiopia has experienced through its engaging men and boys efforts has had valuable implications for programming, and going forward CARE Ethiopia is expanding the use of these models within its work active members of the councils influencing which areas to rehabilitate and helping to reduce their workload.

KEY LESSON: MEN AND BOYS ARE CRITICAL ACTORS IN ACHIEVING GENDER EQUALITY.





ONCE THEY TASTE MY PRODUCTS, THEY WILL COME AGAIN AND AGAIN!

Shitaye Bekele

EXPANSION PLANS THE STORY OF SHITAYE

Shitaye Bekele, 42, is a single mother who lives with her 16-year-old son Berket in the Piassa area of Addis Ababa. She is the only one to take care of the family as her husband died in a car accident before she gave birth to her son.

Despite being skilled in the preparation of traditional Ethiopian food and spices, Shitaye's major source of income had been selling butter for over a decade. Following participation in CARE's 'Women for Women' business training, Shitaye has been able to better manage her butter trade, as well as start other income generating activities. She said: "The importance of diversification of income sources was my favorite topic from the 10-day training. Despite inheriting good skills of preparing baltina products (traditional foodstuffs and spices) from my mother, I did not generate income from it until I received the training."

Right after the training, Shitaye's started producing a few baltina products using her small savings, which helped her to increase her monthly income. The new business also enabled her to participate in three bazaars organized by the project where she sold baltina products, traditional Jebena coffee and other fresh foods. She was able to net 3,500 Birr (US\$130) in just over 15 days from the first bazaar, as well learn more about entrepreneurship. Shitaye has never compromised on quality. She says: "The first time buyers may feel that my products are a bit expensive compared to others. But

once they taste my products, they will come again and again!"

An ambitious future

Shitaye has many plans to expand her business, but also sees challenges to get there. Having enough working space is her main challenge to scale up the business as she currently does all her work in her small, congested room. Finding women with good skills is another challenge. She adds: "I regularly save 600 birr (US\$22) a month to get a better house from the government. I also plan to coach young women in producing baltina products. I will be especially happy if I change the lives of a few [sex workers] through sharing my skills and knowledge."

Shitaye was delighted to win a financial prize in a recent business plan competition, organised by the project. She also manages to save every month for her son's education and hopes he will go to university, adding: "I would have been in a better position if I had received education after secondary school. But I am grateful for the skills and knowledge I have."

Shitaye's biggest plan now is to open a traditional restaurant.



FINAL REFLECTIONS & FUTURE ASPIRATIONS

Ethiopia's already significant population is growing rapidly while simultaneously taking on a younger demographic. This poses incredible challenges for the country, including the ability to provide essential services such as health and education and meaningful employment opportunities. Despite these challenges, this context also offers significant potential for Ethiopia in its endeavor to achieve structural transformation and industrialization. With continued investments into reproductive health and family planning, and increased investments in health, education and economic initiatives that facilitate job creation (especially for the youth), combined with such a young population age structure, the country may experience rapid economic growth known as a demographic dividend. Such



KEY PROCESS: THE URBANIZATION AND INDUSTRIALIZATION PROCESS IN ETHIOPIA MUST BE GENDER-TRANSFORMATIVE.

a dividend must absolutely include and benefit girls and women, especially the most vulnerable females in urban and peri-urban areas whom CARE Ethiopia is committed to serving.

Results show that CARE Ethiopia's approach is working to achieve its impact aspirations, helping transform the lives of urban women and girls – economically and socially through transforming power dynamics and structures. CARE Ethiopia's research, learning and evidence from its urban programming has proven that to best support vulnerable women and girls living in urban and peri-urban areas requires building on and scaling its successful approaches to address the most

critical barriers to economic and social transformation and expand key opportunities for resource-poor urban females into the future. CARE looks forward to its continued and expanding partnerships with a range of important stakeholders and allies concerned with the impacts and opportunities of urbanization and industrialization - including local communities and civil society, State and other non-state actors, the private sector and donors. Gender-transformation change takes ambition, commitment and perseverance and CARE Ethiopia is committed to go the distance in realizing this.

THANK YOU!!!

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- SALL Family Foundation
- Save the Children
- Skyscraper & Fisher Foundation
- Starbucks
- Start Fund
- The Beatitudes Fund
- The Peierls Foundation
- The States of Guernsey Overseas Aid Commission
- United Nations Children's Fund (UNICEF)
- United States Aid for International Development (USAID)
- United Kingdom Aid for International Development (UKAID)
- MOFA, Luxemburg
- The World Bank
- World Food Programme (WFP)

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