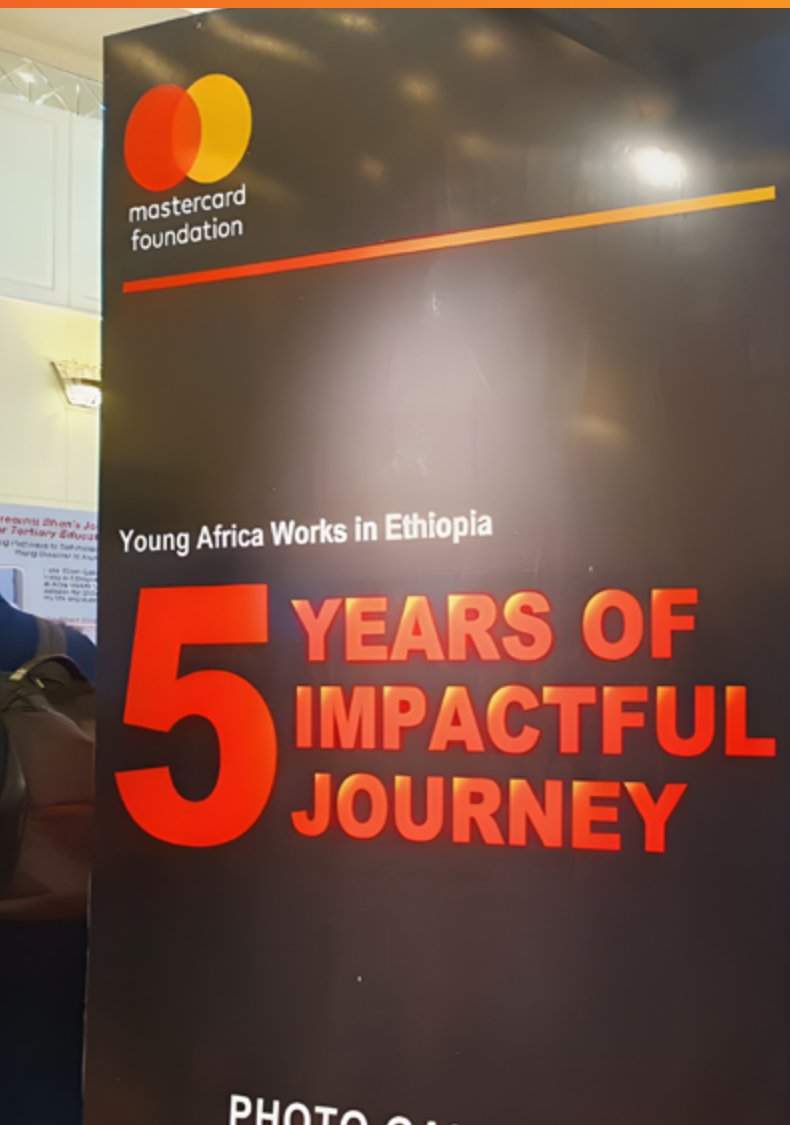




**Young Africa Works in Ethiopia:  
Five Years of Impactful Journey**

# **3<sup>rd</sup> Annual Partners Learning Summit Summary Newsletter**

November 29, 2024, Addis Ababa, Ethiopia





## Introduction

The **3rd Annual Partners Learning Summit**, held on November 29th, 2024, at the Haile Grand Hotel in Addis Ababa, marked a pivotal moment in the five-year journey of **Young Africa Works in Ethiopia**. This summit, which has been held twice before, stood out for its significant representation of regional partners, signaling an increased collaboration across different sectors and geographies. The theme of this year's event, **"Progress Towards 2030: Improving Execution to Accelerate Impact"**, set the tone for discussions on how to build on the successes of the past while intensifying efforts to meet the goals of the Young Africa Works strategy.

The Summit's objectives were clear: to celebrate the milestones achieved over the past five years, reflect on the progress made, and identify both successful practices and areas for improvement. Additionally, the event created a platform for young people to share their personal success stories, challenges, and aspirations, while providing a platform for the collective contributions of the Mastercard Foundation and its partners toward youth employment. This year's Summit continued the tradition established in the first two gatherings, with each focusing on deepening collaboration, sharing best practices, and ensuring that policy-makers and partners are committed to enabling an inclusive environment for youth empowerment in Ethiopia.

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# Mastercard Foundation Ethiopia Country Director's Message



**Our journey is not just about numbers. It's about transforming lives, lifting communities, and setting a foundation for future generations.**



The launch of the **Young Africa Works** strategy in Ethiopia in 2019 marked a significant moment, with an ambitious goal of **enabling 10 million young people**, particularly women, to access dignified work by 2030. This initiative was designed to harness the innovative potential of Africa's youth by addressing key barriers: lack of access to quality education, skills, and financial services. When we began this journey, one critical question loomed large: **Where would these work opportunities come from?** In response, the **Ethiopia Country Roadmap**, refreshed in 2021 through consultation with government, the private sector, and civil society, identified three transformative sectors—agri-business/agro-processing, manufacturing and the digital economy. These sectors are now seen as key drivers of employment, enabled by digital technology, education, skills development, and financial inclusion initiatives like the **Michu uncollateralized digital lending platform**, which, in just 36 months, disbursed **10 billion Birr** to over **270,000 businesses**, creating **470,000 jobs**.

**Welcoming Message from Samuel Yalew Adela,**  
Ethiopia Country Director



# Special Address by H.E. Muferihat Kamil, Minister of Labor and Skills

At the 3rd Annual Partners' Learning Summit, H.E. Muferihat Kamil, Ethiopia's Minister of Labor and Skills, delivered a compelling address reflecting the longstanding and fruitful collaboration between the Mastercard Foundation and the Ministry of Labor and Skills (MOLS). Over the past five years, this collaboration has been pivotal in tackling the challenges of youth unemployment by focusing on creating **work opportunities** for young Ethiopians. The Minister underscored how the collaboration's strategy—centered on **practical skills training**, **access to finance**, and technology integration—is building a future where young people become **leaders and entrepreneurs**.

She highlighted the evolving nature of Ethiopia's labor market and the critical role of **digital transformation** in shaping employment pathways for the country's youth. By aligning efforts with the Mastercard Foundation's **Young Africa Works** strategy, the Ministry has focused on leveraging technology to modernize traditional sectors like **agribusiness** and create new opportunities in the **digital economy**. Initiatives such as **e-learning platforms**, **digital financial services**, and **technology-driven vocational programs** have empowered young people with the tools they need to thrive in the rapidly changing job market. The Minister explained that this digital shift is vital for urban youth and those in rural areas, where access to **skills training** and **employment opportunities** has historically been limited.

H.E. Muferihat also addressed the need for **inclusive growth**, affirming the Ministry's and the Foundation's commitment to ensuring that **young women**, **disadvantaged groups**, and **people with disabilities** are included in the country's economic transformation. She commended the focus on **women's economic empowerment**, primarily through tailored programs targeting women in deep rural areas facing greater social and economic barriers. The Minister recognized the significant strides made in enabling women to enter traditionally male-dominated industries such as **agribusiness** and **manufacturing**, where their contribution is transformative for themselves and their communities.



**Our collaboration with the Mastercard Foundation has shown that by harnessing the power of technology and targeted skills development, we can enable Ethiopia's youth to drive economic growth and innovation.**

**H.E. Muferihat Kamil,**  
Minister of Labor and Skills



# Mastercard Foundation Ethiopia Five Year Journey

## Impact at a Glance

### Five Years Achievements

- **Total Commitment:** \$775 Million
- **Total Disbursement:** \$354 Million
- **Partners:** 54% Private, 33% CSO/NGOs, 13% Public Institutions
  - 90% of partners are African-led organizations
- Engaged **9.15 million** young people (**45% young women**) through various work-enabling opportunities,
- Enabled **2.2 million** young people (**53% young women**) to access work opportunities.

Presentation by Mekdes Girmaw (Head, Agrifood System and Manufacturing)

Mekdes Girmaw outlined the impressive progress made since the launch of **Young Africa Works** in Ethiopia. Over the past five years, we have committed **\$775 million**, with **\$354 million** already disbursed. With **54%** of partners from the private sector, **33%** from CSOs/NGOs, and **13%** from public institutions, the Foundation has engaged **9.15 million young people**, in work-enabling activities of which **45% are young women**.

### Success Snapshots

- **20-year-old mother and entrepreneur**
- **Grew her dairy business from 2 cows to 15**
- **Monthly earnings: 6,000 birr**
- **Representative of 1.2 million women empowered by the program**

**"I worked hard to show that women can succeed in this field." – Tizita**





# Photo Gallery: Mastercard Foundation Five Years Journey

This exhibition offers a visual narrative of the **five-year journey** of the **Young Africa Works** program in Ethiopia. Through compelling photos, it highlights the collaboration between the **Mastercard Foundation** and its partners, showcasing progress made toward youth employment and economic empowerment.

The gallery captures moments from the program's impactful initiatives:

- **Youth Entrepreneurs:** Success stories of young people who have started businesses in sectors such as agribusiness, manufacturing, and digital innovation.
- **Partner Contributions:** Visuals of key partners and program participants, illustrating their role in advancing access to finance, skills development, and work opportunities.
- **Milestones:** Photos of program milestones, overcoming the COVID-19 pandemic, the launch of , The Mastercard Foundation's Ethiopia Program Quality Framework.







# Fireside Chat with Samuel Yalew Adela

## Moderator

**Wongel Tessema**, Deputy Programme Lead, BRIDGES Programme, First Consult

## A Learning Organization

Samuel emphasized how the Foundation stays agile through constant learning and adaptation.

## Innovations for Inclusion

Introduction of an interactive map to identify underserved areas for better distribution of resources.

## LESSON 01

### Reaching Rural Ethiopia

More effort is needed to ensure rural young people have the same access to opportunities as urban populations.

## LESSON 02

### Empowering Women

Continued focus on creating environments where women can thrive economically.

## LESSON 03

### Engaging Young People with Limited Formal Education

Programs must develop practical skills to enable young people's access to work opportunities

**"Collaboration drives innovation. We learn so much from our partners."**

**Samuel Yalew Adela**



# Partners' Reflection on Their Journey with the Mastercard Foundation

## Panel Discussion Topic

**PARTNERS COLLABORATIVE JOURNEY AND PROGRESS OVER THE PAST 5 YEARS**

## Moderator

**DR. FEKADU MULUGETA**, Head, Workforce Development, Mastercard Foundation

## Key Speakers

**Hayat Abdulmalik**, Chief Impact Officer, Kifiya Financial Technologies

**Henok Tenna**, Programme Lead, BRIDGES, First Consult

**Dr. Workneh Ayalew**, Programme Coordinator, MOYESH, icipe

**Siham Ayele**, Country Manager, Africa Jobs Network

**Yetnayet Girmaw**, Director Programs and Agrifood Sector Lead, SNV Ethiopia



## Themes Discussed

- Strengthening local institutions to support youth development.
- The importance of partnerships for financial inclusion and access to credit.

## Insights from Panel Discussions

The panelists brought a wealth of expertise from different sectors, offering a rich dialogue about young people empowerment through ecosystem-level changes. Here are key insights:

### 1. Building Stronger Financial Ecosystems for Youth Entrepreneurs

Hayat Abdulmalik emphasized the role of financial inclusion as a critical enabler for youth entrepreneurship. She highlighted the importance of tailoring financial products to meet the needs of young people, particularly those without collateral.

**“Youth need access to credit that doesn’t penalize them for lack of formal financial history. We’ve partnered with micro finance institutions to create accessible loan products for first-time borrowers, especially women.”**



## 2. Bridging the Gap Between Skills and Employment Opportunities

Henok Tenna spoke about the BRIDGES Programme, which connects young people to training and employment opportunities. He discussed the need to close the gap between education and the job market by focusing on vocational skills and practical training.

**“We’ve seen that when youth are given the right training and market linkages, they not only find jobs but also create jobs for others. Our focus is on creating a pipeline from education to employment.”**

## 3. Innovating for Agricultural Development

Dr. Workneh Ayalew from MOYESH shared how agricultural innovation can empower rural youth and support national development goals. By integrating modern agricultural practices, youth are able to increase productivity and access markets more efficiently.

**“Agriculture is not just a way of life; it’s a business. We are working to change the narrative around agriculture to make it a viable career for young people.”**

## 4. Leveraging Technology for Employment Matching

Siham Ayele discussed the role of technology in connecting youth with job opportunities, particularly through Africa Jobs Network. The organization has developed platforms to help match young talent with employers across Africa, leveraging data to identify gaps in the labor market.

**“We are using data and technology to bridge the employment gap, helping companies find the right talent and empowering young people with the tools they need to find meaningful work.”**

## 5. Creating Sustainable Systems for Youth Empowerment

Yetnayet Girmaw from SNV Ethiopia focused on the importance of systems

thinking in youth empowerment programs. She stressed the need for multi-sectoral partnerships to create sustainable impact, particularly in the agrifood sector.

**“It’s not enough to create opportunities. We need to build ecosystems where youth can thrive long-term, supported by both public and private sector actors.”**

### Key Takeaways from the Discussion: Holistic Approach:

All panelists agreed that empowering youth requires more than just creating jobs. It involves building ecosystems that support long-term economic growth, including access to finance, skills training, and market linkages.

### Collaboration is Key:

Each panelist underscored the importance of multi-stakeholder collaboration between the government, private sector, and international partners to address systemic barriers.

### Focus on Rural and Underserved

**Youth:** There was consensus that rural youth, in particular, require more focused interventions to ensure they are not left behind in the development agenda.

**“The future of youth empowerment lies in building inclusive systems that are accessible, sustainable, and driven by data and innovation.”**

– Siham Ayele



# Youth Voices:

## Stories of Transformation

### MEKDES TSEFAYE FROM RAYEE/SNV

#### Targets and Achievements

Mekdes Tesfaye, a self-employed entrepreneur, leveraged a micro-loan to start her own detergent business. Despite the challenges of breaking into the market, Mekdes is now running a thriving business, providing for her family, and contributing to her community's economy.

**"I know the process seems scary but it's always worth it."**

- Mekdes Tesfaye



### WEYNISHET NIGUSE FROM E-COMMERCE/KIFIYA

Weynishet Niguse used a micro-loan to launch her own garment business, focusing on locally sourced materials. Starting small, she now employs several people, demonstrating that even a modest loan can be the foundation for lasting success.

**"There is no loan too small to start your journey."**

– Weynishet Niguse



Both women exemplify the power of micro-loans in transforming lives by empowering individuals to become self-sufficient businessowners. Their stories highlight the profound impact of financial inclusion on women's access to work opportunities and economic empowerment.





# Press Conference

During the **3rd Annual Partners' Learning Summit**, a press conference was held to reflect on the five-year journey of the **Young Africa Works** in Ethiopia strategy. The conference featured prominent speakers including **Samuel Yalew Adela**, **Munir Mohammed Duri**, **Bezawit Nurhissien**, and **Dr. Hassen Hussein**, who shared insights on the progress made, the impact of partnerships, and the future direction of the program.

The press conference revolved around key points:

## **Celebrating Achievements:**

Samuel Yalew Adela, Mastercard Foundation Ethiopia Country Director, highlighted the Foundation's commitment of \$775 million and its contributions to over 8.3 million job opportunities in Ethiopia, with a particular focus on young women and their empowerment in various sectors. He also noted that the Foundation, in collaboration with its partners, has enabled 2.2 million young people to access work opportunities since the program's inception.

## **Partnerships for Impact:**

Munir Mohammed Duri, CEO of Kifiya Financial Technologies, emphasized the importance of

financial inclusion in unlocking opportunities for young people. He highlighted Kifiya's role in providing access to digital lending platforms that have helped thousands of youth entrepreneurs, particularly women, to access capital without traditional collateral.

## **Youth Voice:**

Bezawit Nurhissien, a member of the Youth Advisory Group, shared the perspectives of young people who have directly benefited from the program. She spoke about how Youth Advisory Groups have helped shape the program's initiatives, ensuring that young people's voices are heard in the design and implementation of key activities.

## **Entrepreneurship Development:**

Dr. Hassen Hussein, from the Entrepreneurship Development Institute, reflected on the role of entrepreneurship in creating jobs for youth. He highlighted how developing entrepreneurial skills is crucial to enabling young people to create sustainable businesses and become job creators themselves.





# Celebrating the Five Year Journey





# Accelerating Progress Towards 2030



## Goal

Enable **10 million** young people to access dignified and fulfilling work by 2030.

## Achievement So Far

- Enabled **2.2 million** young people to access work opportunities.
- Commitment to reaching **8 million** more young people through new partnerships.

## Call-to-Action

**We cannot walk this journey alone. We call on our partners to continue this collaboration towards sustainable, long-term impact.**



**We have made tremendous progress, but there is still much to do. Together, we will continue to empower young people, lift communities, and create sustainable systems that leave no one behind.**

**Final Reflections from  
Samuel Yalew Adela**

