

A young woman with dark hair, wearing a brown short-sleeved shirt and orange shorts, is kneeling in a field. She is smiling and looking towards the camera while planting a small green sapling into the soil. The background is filled with lush green vegetation and a tree stump.

**UNDERSTANDING YOUNG
WOMEN'S PATHWAYS TO**

**ECONOMIC
EMPOWERMENT
& RESILIENCE**

IN RURAL CONTEXTS

**AN EXPLORATORY QUALITATIVE STUDY OF RURAL
COMMUNITIES IN ETHIOPIA, MALAWI, AND NEPAL**

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ACRONYMS

AOGD	Area of Global Distinctiveness
CEFMU	Child, Early and Forced Marriages and Unions
EDHS	Ethiopia Demographic Health Survey
FGD	Focus Group Discussion
GAGE	Gender and Adolescence: Global Evidence Consortium
GESI	Gender Equity and Social Inclusion
GTP II	Ethiopia Growth and Transformation Plan II
IHPS	Malawi Integrated Household Panel Survey
KII	Key Informant Interview
MERL	Monitoring, Evaluation, Research and Learning
MIHS5	Malawi Integrated Household Survey 2020
MoYS	Nepal Ministry of Youth and Sports
NEET	Not in Employment, Education or Training
NELP	Malawi National Employment and Labour Policy
NEP	Nepal National Employment Policy
NGO	Non-governmental Organisation
NFSE	Non-farm Self-employment
NYP	Nepal National Youth Policy
SGBV	Sexual and Gender-based Violence
SNNP	Southern Nations Nationalities and Peoples (region in Ethiopia)
SOYEE	Skills and Opportunities for Youth Employment and Entrepreneurship
SRHR	Sexual and Reproductive Health and Rights
TEVET	Technical, Entrepreneurial, and Vocational Education and Training
TVET	Technical and Vocational Education and Training
YSEF	Nepal Youth and Small Entrepreneur Self-Employment Fund

EXECUTIVE SUMMARY

Helise milking a cow given to her family by Plan International in Ethiopia
©Plan International



Women's economic empowerment has been increasingly recognised as a critical component of inclusive and sustainable development. Yet, women continue to face significant barriers to accessing economic opportunities and realising their full potential. This is particularly relevant for women living in rural areas of low- and middle-income countries (LMICs), where gender norms and roles, limited access to resources, and weak market systems can constrain their ability to engage and access productive and remunerative work opportunities. In addition, many employed young women in rural contexts in LMICs may still live in extreme or moderate poverty signifying a lack of viable employment and development opportunities.

Since 2020, the situation of young women in rural contexts in LMICs has further exacerbated gender disparities in the labour market and underscored the urgent need for inclusive and resilient economic systems. Young people have been disproportionately affected by the economic consequences of the COVID-19 pandemic and other shocks including the current Russia-Ukraine war which has affected the global economic situation and thus exacerbated food security challenges, while climate change and other environmental disasters have depleted natural resources. Of those employed, people in the informal sector, which is where the vast majority of women are employed, have been hit especially hard by the COVID-19 pandemic, both through loss of

income and the lack of social security and pensions. The COVID-19 pandemic has thus exacerbated an already existing imbalance, sustained by gender discrimination and structural inequality.

Plan International is an independent development and humanitarian organisation that focuses on the advancement of children's rights and equality for girls. One of Plan International's key priority thematic areas is Skills and Opportunities for Youth Employment and Entrepreneurship (SOYEE). In the wake of the COVID-19 pandemic, Plan International commissioned a research study to better understand the needs and barriers of young women's access to economic opportunities in rural contexts by analysing personal, social and economic factors that influence young women's participation in wage or self-employment activities. The overall purpose of this research study was to better understand young women's economic development and resilience in rural contexts by holistically analysing personal, social and economic factors in Ethiopia, Malawi and Nepal.

THE RESEARCH STUDY INVESTIGATED THREE SPECIFIC OBJECTIVES:

Specific objective 1. To determine pathways in which diverse young women (e.g. young women with disabilities, adolescent mothers and single young women heads of households, those with or without/with limited education) in rural contexts access and retain employment in labour markets and self-employment.

Specific objective 2. To determine enablers and barriers to diverse young women's (e.g. young women with disabilities) access to and retention in labour markets and self-employment in rural contexts.

Specific objective 3. To understand the concept of economic resilience from the perspective of young women in rural contexts.

METHODOLOGY

Drawing on existing literature and a range of qualitative data sources, including interviews with young women, parents, community leaders, and other stakeholders, this study explored the personal, social, and economic factors that shape women's economic opportunities and outcomes using an exploratory qualitative descriptive design. The study was informed by a gender transformative perspective and was grounded in the notion that acknowledges gendered contextual influences, addresses gender inequalities, empowers women, and advocates for inclusive and equitable systems/practices that lift the importance and validity of women's lived experiences.

The literature review was conducted using a scoping review methodology and predetermined criteria were developed to capture academic

and grey literature focusing on gender, youth employment, and entrepreneurship in the three countries. While the qualitative component involved semi-structured key informant interviews (KIIs) and focus group discussions (FGDs) in all three targeted countries (Ethiopia, Malawi, and Nepal) and focused on exploring the social and economic drivers that influenced the barriers and facilitators of wage and self-employment of young women in rural settings. Additionally, the qualitative inquiry emphasised the lived experiences of young women using a gender transformative approach to develop an in-depth understanding of young women's path towards economic engagement and resilience in rural contexts. A purposive sampling strategy was employed to select participants, and the team of researchers engaged with Plan International country offices in Ethiopia, Malawi, and Nepal to facilitate the recruitment of study participants. In total, the research team conducted 42 KIIs and 20 FGDs across the three countries.

KEY FINDINGS

By providing insights into the experiences and perspectives of young women in rural Ethiopia, Malawi, and Nepal, this research report contributes to the evidence base on women's economic empowerment and resilience and provides insights into future policy and programming aimed at advancing gender equality and economic development for young women in these contexts. The scoping review yielded 66 eligible records from a total of 634 articles/documents screened. Findings from the scoping review identified cultural and social norms; gender roles and gender inequality; education and vocational skills training; lack of job opportunities; lack of financial investments for productive self-employment; and the implementation of policies and legislation as intersecting and cross-cutting personal, social and economic determinants of young women's economic development and resilience across rural contexts of Ethiopia, Malawi, and Nepal. The review also identified gaps in the literature, with limited dedicated research on rural female youth as a specific demographic.

The qualitative inquiry revealed how women's economic empowerment and resilience are particularly important for achieving gender equality in rural settings. Findings emerged that explained how financial independence can transform social structures and gender roles and give young women in rural contexts increased power over their own lives as well as in their families and the greater community. Additionally, findings in all three countries show how rural women still face significant barriers to economic empowerment, including limited access to education and training, restricted access to land, and accessible sexual and reproductive health services. Other barriers to economic empowerment identified centred around unpaid care/domestic burdens, gender

roles, and other social norms and cultural beliefs that are restrictive and thus limit access and retention in economic activities. The findings reveal that enablers to young women's economic opportunities in rural contexts are less understood and more difficult to identify than the challenges and barriers. These findings further suggest that single factors have limited potential as enablers for economic resilience without simultaneously addressing related challenges.

Moreover, there is a gap in existing data and knowledge on the diverse groups of young women in rural contexts. Intersecting vulnerabilities in these contexts are little understood, including disabilities, experiences with sexual and gender-based violence (SGBV) including child, early and forced marriages and unions (CEFMU) single-headed households, and more. Therefore, to learn more about intersecting factors and how these affect young women's economic opportunities in rural contexts, more targeted research is needed.

RECOMMENDATIONS

In order to enhance young women's economic empowerment in rural areas, it is recommended to design interventions that provide relevant vocational and business skills training based on local needs and market analyses made with a gender lens. These interventions should be accompanied by access to financial resources, mentorship, support networks, and partnerships with microfinance institutions.

Additionally, childcare and unpaid work challenges that young women in rural areas face can be addressed with practical solutions, such as access to childcare and child-friendly workplaces. This can also be achieved through advocacy for policy and legal reforms. Also, establishing linkages with youth-led early childhood development initiatives can leverage the interest and demand for childcare services under enterprises with social impact.

Formal education is fundamental to economic empowerment of young women in rural areas, therefore, to enhance formal education for girls, it is recommended to address financial barriers by assessing and implementing schemes to cover costs such as school fees, books, transportation, and more. Additionally, there should be a focus on improving formal education by strengthening skills development alongside academic subjects. Flexible learning options should be provided to address barriers faced by girls and young women, such as the burden of care work, gender-based violence in schools, and inadequate sanitation facilities, particularly for adolescent girls.

Furthermore, the promotion of gender equality and women's economic empowerment requires that social and gender norms are identified and transformed. Therefore, programming should be based on local gender analyses, involving consultation with community members and stakeholders, and addressing potential impacts on gender dynamics. Involving boys and men in activities is vital to this work.

To address sexual and reproductive health and rights (SRHR) as well as sexual and gender-based violence (SGBV), it is crucial to involve women in the development of programming that specifically targets these issues. Additionally, raising awareness among parents, men, and local leaders about the potential harms of SGBV and exploitation is essential. Advocacy efforts should focus on policies that improve access to quality SRHR services and ensure effective protection against SGBV.

Effective policies and regulation are important to promoting gender equality on both the national and local levels. Furthermore, it is crucial to advocate for effective policies and legal reforms in this regard. This includes promoting access to education, vocational skills training, financial resources, and childcare services. Additionally, efforts should focus on addressing social norms, promoting women's participation in decision-making processes, and ensuring the enforcement of laws that protect women's rights and prohibit gender-based violence.

Finally, in order to ensure comprehensive understanding and inclusivity, it is necessary to conduct targeted research on intersecting vulnerabilities, such as disabilities. Noting that thorough assessments and consultations should precede the implementation of new programmes to account for local variations. Additionally, exploring the role of innovation, including digital access, digital literacy, mobile banking, and innovative agricultural technologies, can contribute to the economic empowerment of young women in rural contexts.

1. INTRODUCTION

BACKGROUND AND CONTEXT

Young people have been disproportionately affected by the economic consequences of the COVID-19 pandemic and other shocks including the current Russia-Ukraine war, climate change, and other environmental disasters. Education and training activities have been disrupted, and many have lost income and self-employment opportunities. The rate of young people not in employment, education or training (the NEET rate) has risen, and globally, youth employment fell by 8.7% in 2020 compared with 3.7% for adults (ILO, 2021). The impact has been even harder for young women, with higher rates of job loss, reduced paid work, increased domestic workload, and significantly less benefit from relief and social protection schemes (UN Women, 2021). According to the Sustainable Development Goals Report (2021), women's labour market opportunities have been disproportionately affected by the pandemic and women accounted for approximately 45% of global employment losses in 2020 (Sachs et al., 2021).

Of those employed, people in the informal sector have been hit especially hard by the COVID-19 pandemic, both through loss of income and the lack of social security and pensions. Additionally, the current Russia-Ukraine war has affected the global economic situation, which has further disrupted global supply chains and commodity markets thus exacerbating global food security challenges and other demand and consumption shocks, globally (Guénette et al., 2022). In Malawi, 94% of employed women are employed in the informal sector (Southern Africa Trust, 2021); in Nepal 90.5% of employed women are in the informal workforce (South Asia Economic Forum, 2021). While in Ethiopia, although rates of informal sector employment are steadily declining, women are still overrepresented with a rate of 36% compared to 20% of men in 2016 (IMF, 2018). Furthermore, evidence suggests that people with disabilities have lower labour force participation rates and are more likely to experience adverse socioeconomic outcomes than persons without disabilities, such as limited access to education and employment opportunities, as well as other social and structural barriers and exclusion (World Bank, 2022; Queirós et al, 2015; ILO, 2022). Therefore, young women with disabilities in rural contexts experience compounded disadvantages in the labor market including reduced access to quality education/training opportunities and less likely to have advanced education, lower wages, more likely to work

in the informal economy, and possible discrimination based on both gender and disability status (O'Hara, 2004; ILO, 2022). Furthermore, young women and girls' education has been severely disrupted, further exacerbated by issues such as the digital divide and increase in domestic chores, violence, adolescent pregnancies, and child, early and forced marriages and unions (CEFMU) (UNESCO, 2021). Before the pandemic, 30% of young women were not in employment, education or training, with much higher rates among young women in rural areas, globally (ILO, 2019a).

The COVID-19 pandemic has thus exacerbated an already existing imbalance, sustained by gender discrimination and structural inequality. Gender equality is both a human right and central to achieving sustainable development as well as justice. Women's economic empowerment is a key component towards reaching gender equality, and the realisation of the 2030 Agenda for sustainable development, eradication of poverty and inclusive economic growth. Women's contributions are crucial to any economy, through participation in the formal economy as employees, farmers, entrepreneurs and investors, but also through shouldering a large part of the unpaid care burden at home and in the informal sector. Notably, among employed young women in rural contexts, many still live in extreme or moderate poverty demonstrating a lack of viable employment opportunities (decent employment) (ILO, 2019b). This remains a key obstacle in rural young women's participation in rural labour markets. Despite their overrepresentation and contributions to rural economies, women have disproportionately faced challenges in accessing decent work (ILO, 2019b). Women living in rural areas often face further challenges in accessing credit, health care and education, as well as access to resources and technology, and rural women often work in the informal sector (UN Women, ND).

Plan International is an independent development and humanitarian organisation that focuses on the advancement of children's rights and equality for girls. Plan International's global strategy aims to work with vulnerable children (especially young women and girls) so that they can learn, lead, decide and thrive, with a specific emphasis on gender equality¹.

One of Plan International's key priority thematic areas is the Skills and Opportunities for Youth

¹ 'All Girls Standing Strong' – Plan International's strategy 2022-27. Retrieved from: [Plan-international.org/organisation/strategy](https://plan-international.org/organisation/strategy)

Employment and Entrepreneurship (SOYEE)

Area of Global Distinctiveness (AOGD). Plan International takes a gender transformative approach to programmes and influencing. The SOYEE AOGD focuses on ensuring that vulnerable and marginalised populations of young people, especially young women, are resilient and actively engaged in decent work² of their choosing. The SOYEE portfolio consists of a diverse range of programmes that focus on the provision of vocational, entrepreneurial and life skills for young people aged 15-24 years (especially young women) and provide tangible support for entrepreneurship and waged employment. Furthermore, one of the approaches in SOYEE is engaging with the local private sector to promote decent and gender-responsive workplaces. SOYEE AOGD are also reflective of Plan International's various contexts of operation (e.g. urban, rural, and emergency settings) and market economies (both formal and informal).

Plan International commissioned this research study on the economic opportunities and challenges of young women in rural contexts in Ethiopia, Malawi, and Nepal in order to inform the further development of the SOYEE initiative. Plan International defines research as "*original investigation, undertaken in order to gain knowledge and understanding about issues critical for Plan International's programme and influencing priorities, through the use of qualitative and quantitative research methodologies*" (Plan International MERL policy).

To better understand the needs and barriers of rural young women to access economic opportunities, it is necessary to analyse personal, social and economic factors that influence young women's participation in wage or self-employment activities. Young women's own perspectives on their capacities, interests and gaps, a gender lens on the labour market, barriers and enablers in their families, communities and broader social environment, as well as the intersection with issues like sexual and reproductive health and rights (SRHR), CEFMU, violence, as well as climate change and environmental disasters and depletion of natural resources, are all important to better understand rural women's economic development and resilience. This study further develops an in-depth understanding of the lived experiences and ambitions relating to economic development and resilience of young women in rural Ethiopia, Malawi, and Nepal. Two different locations in each country were included in the study:

- Ethiopia: Awi (Amhara region) and Wolaita (Southern Nations Nationalities and Peoples (SNNP) region)

- Malawi: Mulanje (Southern region) and Mzimba (Northern region)
- Nepal: Kalikot (Karnali province) and Bardiya (Lumbini province)

Countries and targeted areas were selected using a purposive sampling approach. For instance, Plan International Malawi focuses its work in 15 districts of Malawi, namely Nkhatabay, Mzimba, Karonga, Rumphu and Chitipa in the North and Mulanje, Phalombe, Chikwawa, Machinga, Mangochi in the South and Ntchisi, Lilongwe, Kasungu, Nkhatakota and Dowa in the central region. Of these districts, the primary targets are the four where Plan International currently implements the sponsorship programme i.e. Lilongwe, Kasungu, Mulanje and Mzimba. Furthermore, according to the Malawi Poverty Report 2020, the central region has the highest poverty levels at 56%, the southern region has the second highest poverty levels at 51%, and the northern region has the lowest poverty level at 33%. Of the four districts, the focus of the research was on Mulanje and Mzimba. Mulanje is the district that is more prone to environmental hazards. This, coupled with the lack of reliable community poverty coping mechanisms, raises a significant poverty challenge in the district. Mzimba district has the highest poverty level in the northern region with 38% of households living in poverty.

In Nepal, locations for the research were selected on the basis that Plan International Nepal had a grants-funded programme in Bardiya and Kalikot focusing on SOYEE. Bardiya was selected as a location with waged labour and farming, as well as high labour migration as it lies close to the border with India. In contrast, Kalikot is a rural area with hills where there are limited livelihoods options and limited transportation access, as a result a high proportion of the population live in poverty and seasonal migration for work is common.

Furthermore, in Ethiopia the regions of Amhara and SNNP were selected because of the hunger crisis affecting the local populations, as well as Plan International Ethiopia's ongoing interventions with local communities through sponsorship programmes. There is a high degree of conflict in Amhara, resulting in displacement in this region and the presence of internally displaced people (IDPs). The SNNP region is significantly affected by climate related crises leading to drought and hunger. These regions were therefore selected to inform Plan International Ethiopia's future programming on the humanitarian-development nexus and in response to climate change.

² This study has adopted ILO's definition of decent work which states that '[decent work] involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for all, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men'.

2. METHODOLOGY

2.1. RESEARCH AIMS AND OBJECTIVES

The overall purpose of the research study was to better understand young women's economic development and resilience in rural contexts by holistically analysing personal, social and economic factors.

Although different definitions of youth exist, depending on the context, for the purposes of this study, the research team adopted the United Nations definition of youth as persons between the ages of 15 and 24 which is intended to capture the typical age of entry to the labour market after leaving school (UN, 1981). Furthermore, it should be noted that the definition of young women has been adopted from the broader definition of young people which is characterised as an umbrella term that includes both older adolescents (age 15-19) and youth (age 18-29). Therefore, young women are defined as women and girls aged 15-24 (Youth Compact, ND).³

The SOYEE rural research study investigated the following research objectives:

Specific objective 1. To determine pathways in which diverse young women (e.g. young women with disabilities, adolescent mothers and single young women heads of households, those with or without education, or with limited education) in rural contexts access and retain employment in labour markets and self-employment.

Specific objective 2. To determine enablers and barriers to diverse young women's (e.g. young women with disabilities) access to and retention in labour markets and self-employment in rural contexts.

Specific objective 3. To understand the concept of economic resilience from the perspective of young women in rural contexts.

To achieve the specific aims of this study, an exploratory qualitative descriptive design as articulated by Sandelowski (2000, 1996) was conducted in each country, Ethiopia, Malawi, and Nepal. This involved both primary and secondary data collection/analysis, including a literature review, key informant interviews (KIIs), and focus group discussions (FGDs).

2.2 GENDER TRANSFORMATIVE RESEARCH

This study was informed by a gender transformative perspective. Discourses pertaining to gender are central to the gender transformative perspective applied in this research which acknowledge how women and men are treated differently in society and how various disparities of power may be used to alienate, oppress, or marginalise women. Gender is a socially constructed interpretation, for example of man or woman, that is often culturally and historically informed, and shapes codes and norms (West and Zimmerman, 1987), therefore, it must be understood within the social structure in which it was constructed, negotiated, maintained, and reproduced (Heise et al. 2019). Furthermore, Butler (1988), argues that gender is not essential or natural, but rather forged through continuous gendered performances. Understanding gender as performative provided an entry point into understanding the complexities of gendered experiences. Although gender transformative research stems from a multitude of approaches and standpoints, this study is grounded in the notion that acknowledges gendered contextual influences, gender inequalities, empowers women, and advocates for inclusive and equitable systems/practices and firmly recognises the importance and validity of women's experiences.

2.3 LITERATURE REVIEW PROCESS

The research team commenced the study by conducting a literature review of published academic and grey literature. To the extent possible, this review aimed to synthesise and map existing evidence on various topics including gender, youth employment, and entrepreneurship, policy documents related to employment regulations, and labour market analyses. The results of this literature review informed further refinement of sub-research questions and/or interview questions that were explored through qualitative data collection and analysis. To conduct the literature review, the research team used a scoping review methodology. All literature was identified from Ethiopian/Malawian/Nepalese ministries, relevant databases (ReliefWeb, the World Bank, the World Economic Forum, Women Count, AfricaPortal), and internet searches (e.g. Google Scholar). Relevant documents were also sourced from Plan International.

³ The Government of Malawi defines 'youth' as individuals between the ages of 15 and 35; the Government of Nepal defines youth as individuals between the ages of 16 and 40; and Ethiopia's National Youth Policy (2004) defines youth as those aged between 15-29.

2.3.1 LITERATURE SEARCH

To effectively address these research aims, the research team adopted the **population, concept, and context (PCC) framework** developed by the Joanna Briggs Institute to determine the eligibility of the research objectives, as illustrated in Table 1.

Defining what constitutes a rural area was done in partnership with individual country offices in Ethiopia, Malawi, and Nepal. On this basis, the definition of rural contexts was context specific and focused on identifying rural populations of young women. Therefore, the definition of rural contexts employed in this study was informed by a multitude of factors such as region, or specific characteristics of the rural area (e.g. population density, land use, availability of infrastructure/access, employment opportunities, and various social and cultural characteristics which comprise a sense of community, shared traditions, and values. Therefore, even though “rural” is a multifaceted concept with no universal definition, the study adopted a conceptualisation of rural taxonomies on this basis.

The combination of search terms used the Boolean terms (AND and OR) as shown in Table 2.

Predetermined criteria were developed to capture peer-reviewed and grey literature, published in English and intended to capture evidence on gender, youth employment, and entrepreneurship.

Databases were searched by independent reviewers and records underwent a multi-layered screening process. Titles and abstracts were evaluated based on the following inclusion criteria. Articles that met inclusion criteria based on the first review were included in a shared spreadsheet and reviewed. Information obtained from the literature

Table 2. Overview of search terms used in scoping review

Terms related to Youth employment and entrepreneurship	(“Youth employment” OR “young female entrepreneur”)
Terms related to Women’s economic development and resilience	OR (“women’s economic development” OR “women’s economic resilience” OR “female economic development” OR “female economic resilience” OR “women’s economic empowerment” OR “female employment”)
Terms related to the geographical context	AND (“rural”)
	AND (“Ethiopia” OR “Malawi” OR “Nepal”)

review was organised thematically and presented in Section 4.1.

2.3.2 ANALYSIS OF RELEVANT LITERATURE

Data from articles were abstracted and charted by the research team. To extract the data included in the review, the research team used a Microsoft Excel spreadsheet to complete the following information: author (s); year of publication; type of document; country of relevance (Ethiopia, Malawi, or Nepal); key terms indicating the topical area; personal, social, and economic factors described; rural young women’s perspectives on accessing employment and entrepreneurship described (yes/no); relevant policy shifts or policy mentions (yes/no); barriers and enablers in the family, community and broader social environment described; and relevance score. The relevance score was given based on, to what extent

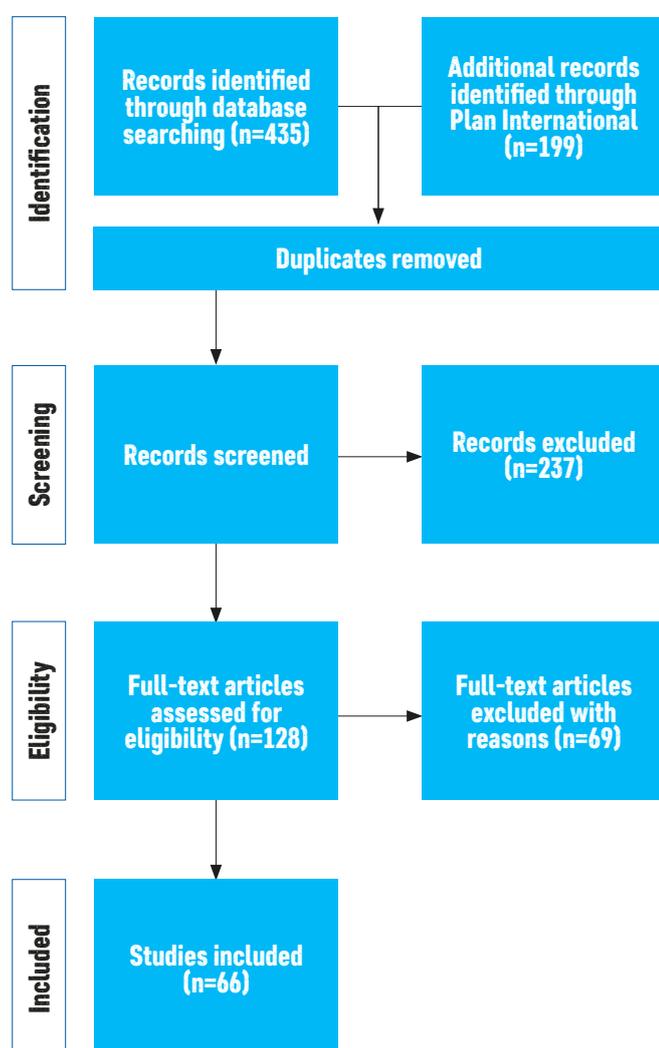
Table 1. PCC framework for defining the eligibility of the studies to meet research aims

Criteria		Description
Population	Young women	<ul style="list-style-type: none"> Girls and young women aged 15-24.
Concept	Employment and entrepreneurship	<ul style="list-style-type: none"> Persons in employment are defined as all those of working age who, during a short reference period, were engaged in any activity to produce goods or provide services for pay or profit including waged employment. (ILO, ND) Entrepreneurship has been defined as the pursuit of opportunity beyond resources controlled (Eisenmann, 2013) but can also be viewed as the process of setting up a business or taking on financial risks with the view of making a profit.
	Women’s economic empowerment	<ul style="list-style-type: none"> Women’s economic empowerment includes women’s ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions. (UN Women, 2018)
Context	Rural contexts in Ethiopia, Malawi, and Nepal	<ul style="list-style-type: none"> Although “rural” is a multifaceted concept where there appears to be no universal definition, our study adopts a conceptualisation of rural taxonomies which is based on population size, density, and degree of urbanisation or proximity to an urban area. For the purposes of this study, the countries of interest are Ethiopia, Malawi and Nepal.

the article/document has met the research objectives/ inclusion criteria and rated on a low-high scale. An inductive approach was used to organise the key findings to identify common themes across studies/ documents.

After the database and website searches, this scoping review found 66 eligible records from a total of 634 articles/documents screened. After title screening and removing duplicates, 568 records were thus excluded based on exclusion criteria. Findings from the article screening are presented in Figure 1 and the literature list is presented in Annex 1.

Figure 1. Flow chart demonstrating literature search



2.4 QUALITATIVE INQUIRY PROCESS

The qualitative component involved expert consultations, semi-structured key informant interviews (KIIs), and focus group discussions (FGDs) in all three targeted countries (Ethiopia, Malawi, and Nepal). KIIs and FGDs were informed by Plan International's detailed guidelines on developing and conducting focus group discussions and interviews (Plan International, 2019c, 2019d). The qualitative component of this study focused on exploring the social and economic drivers that influenced the barriers and facilitators of wage and self-employment of young women in rural settings and emphasised the lived experience of young women in their path towards economic engagement and resilience. In total, the research team conducted 42 KIIs and 20 FGDs across the three countries.

2.4.1 SELECTION OF PARTICIPANTS

A purposive sampling strategy was employed to select participants, the team engaged with Plan International country offices in Ethiopia, Malawi, and Nepal and a focal point/liason was assigned to assist in the recruitment of potential participants to participate in the study. The various participant groups are defined below:

- **Young women** were defined as women and girls aged 15-24 (Youth Compact, ND) for the purposes of this study, therefore women and girls (aged 15-19 and 20-24) from the designated rural areas engaged in both wage and self-employment and those who are not currently economically active in each of the chosen locations were invited as participants for both KIIs and FGDs in each country context.
- **Parents/community members** included parents or rural young women or other community members in the areas selected for the study.
- **Stakeholders** included local economic stakeholders (e.g. actors in the formal and informal economy and other public sector representatives), SOYEE staff, and implementing partners.

2.4.2 QUALITATIVE DATA COLLECTION

KII and FGDs were semi-structured and conducted using an interview guide and probes that included open-ended (direct, indirect, and storytelling) questions (Plan International 2019c, 2019d) to provide an in-depth understanding of KII and FGD participants' lived experiences (See Annex 2 for the interview guides). The interview guides were translated and piloted using a cognitive interviewing technique to assess whether the concepts and questions were understood and explore how the questions may be interpreted. A total of 11 KII and 7 FGDs were conducted in Ethiopia; 25 KII and 5 FGDs conducted in Malawi and 6 KIIs and 8 FGDs were conducted in Nepal as shown in the table below.

Table 3. Overview of focus group discussions and interviews conducted per country

Country	Participant types	Data collection method	
		Number of KII	Number of FGDs
Ethiopia	Stakeholder	8	1
	Parents/community members	-	2
	Young women	3	4
Malawi	Stakeholder	13	3
	Parents/community members	-	3
	Young women	12	2
Nepal	Stakeholder	4	-
	Parents/community members	2	-
	Young women	-	8

2.4.3 ANALYSIS OF QUALITATIVE DATA

In Ethiopia and Malawi where participants agreed to audio-recorded, discussions were then transcribed and translated to English. It was decided beforehand that it would not be appropriate to ask to audio-record interview in Nepal as this practice is considered taboo in this context and considering that the interviews and discussions may include some questions about sensitive topics, the research team did not want the audio-recorder to distract or scare participants. Transcriptions or interview notes (in cases where audio-recordings were not available) were used in the analysis. The analysis process of qualitative data involved directed content analysis (Hsieh & Shannon, 2005), which employs the deductive use of theory and key concepts derived from the interview guide to guide analysis.

The original interview guides were used to select and develop codes for the codebook. Once the codebook was completed, the research team ensured inter-coder reliability by conducting a code verification exercise. The interview texts were then coded using NVivo 12, a qualitative data analysis software. The transcripts were divided into meaning units and categorised using predetermined themes informed by the research aims and sub-questions. Text that did not fit into any of the predetermined categories were given a new code. It is important to note that the excerpts in Section 4 have been translated into English and further edited for readability, grammar, and to remove personal details. Table 4 provides an example of the qualitative analysis process.

Table 4. Example of the qualitative analysis process

Meaning unit	Codes	Category
Job scarcity has left us with no hope. You know in this community; we have young women with good qualifications, but they are not employed. This is one of the reasons we don't concentrate in class.	Barriers to employment Economic hardships Support networks	Employment access

2.5 STUDY LIMITATIONS AND STRENGTHS

This section provides a summary of study limitations and strengths, which are presented as scoping review, qualitative inquiry, and overall study coordination-related limitations.

The scoping review revealed a lack of relevant literature on rural young women's economic empowerment and resilience in the targeted countries. This limitation supports the assumption that research on young women in rural contexts needs to be explored further. Moreover, scientific outputs that concentrate on young women aged 15-24 may have been incorporated into more comprehensive studies, making it difficult to identify publications specifically devoted to this group. Additionally, most of the studies identified in this literature review failed to capture the lived experiences of rural young women themselves, which shows the novelty of this study and the critical evidence gap that this study is addressing.

Although the scoping review revealed a general absence of relevant literature, there was also a notable lack of literature focusing on diverse groups of young women, such as young women with disabilities, adolescent mothers, single young women heads of households, and those from indigenous groups or minority castes in rural areas. Additionally, the research team had difficulties identifying and recruiting diverse young women, such as persons with disabilities, to participate in the study. This suggests that in many cases, rural women or young women may be viewed as homogenous groups, and the nuances that make this key population so diverse need to be explored further. Furthermore, there is a need for additional research and data disaggregation on studies focused on young women in rural Ethiopia, Malawi,

and Nepal, as well as globally. More emphasis is therefore required for hard-to-reach populations with intersecting vulnerabilities.

Purposive sampling is a non-probability sampling technique in which the researcher selects participants based on certain characteristics or criteria that are relevant to the research objectives.

While purposive sampling can be a useful method in qualitative research, it also has several limitations including limited generalisability (ability to generalise findings to other contexts and populations), and potential sampling biases. Nevertheless, this was not the purpose of this study, rather we tried to recruit a sample that would provide rich insights into the experiences of young rural women in the three country contexts.

Additionally, findings of this study reveal the prevalence of gender stereotypes influencing what young women can or cannot do which may have introduced some social desirability biases into how young women formulated their responses to certain questions. Social desirability bias is a type of response bias that occurs when participants provide information in a way that they believe is socially acceptable or desirable, rather than giving an honest or accurate response and may emerge if a participant believes that the researcher or interviewer has certain

expectations or preferences for specific answers. In this study the risk of social desirability bias was mitigated through the use of a non-judgmental and open-ended questions to cultivate a non-threatening and open environment for participants to share their experiences and opinions. Furthermore, the use of a purposive sampling strategy was used to ensure a broad range of perspectives which captured both internalised gender stereotypes and views that challenged them.

Despite the importance of engaging men in women's empowerment initiatives in rural contexts to address challenges surrounding young women's economic empowerment and resilience, this study primarily focused on gaining a rich and in-depth understanding of the lived experiences and ambitions relating to economic development and resilience of young women in rural Ethiopia, Malawi, and Nepal. Additionally, men were included as research participants as stakeholders, parents/ caregivers/family members, and community members. This focus helped the research team to centre research questions on the lived experiences of women in rural areas, a largely under researched population to understand issues of marginalisation and disadvantage and empowerment and agency.

Although audio-recording and verbatim transcription are commonly used methods in qualitative research, researchers were unable to use these methods because interviews were conducted in the preferred language of research participants or not used because audio-recording was not culturally accepted. This limitation means that the text presented in this report is based on either detailed translated notes or translated transcription.

Although there were delays in obtaining ethical clearance, these delays have benefited the overall study by allowing for more time and attention spent on the training of data collectors. Furthermore, the security situation in Ethiopia, damaged roads from monsoon/rainy season in Nepal and Malawi, and a Cholera outbreak in Malawi had both cost implications and in certain circumstances delays to the work. Furthermore, it should be noted that remoteness of the rural municipalities and quality of roads in Nepal meant that the data collector and participants had to travel several hours to the location where the interviews took place meaning, the additional time required for travel also meant that fewer interviews and discussions were conducted in Nepal, however this limitation was mitigated by building rapport with research participants to facilitate in-depth and open communication and by adapting the research design to the logistical challenges by leveraging technology to conduct some interviews with stakeholders remotely over the phone



Mother and children from one of the communities taking part in the Transform WASH project in Ethiopia ©Plan International



Dhaki, 27, has to walk for four hours to collect water in Ethiopia ©Plan International

3. ETHICS

Ethics primarily applied to the qualitative component of this study which was the only component that involved primary data collection.

The research protocol which was used to guide this study was designed following guidelines from Plan International's Framework for Ethical Monitoring, Evaluation, and Research (MER); Monitoring, Evaluation, Research, and Learning Policy; Monitoring, Evaluation, Research, and Learning Standards; Data Privacy Policy; Document and Data Retention and Deletion Policy, and the Global Policy on Safeguarding Children and Young People. Moreover, best practices in developing and carrying out qualitative research activities informed the development of this study's research protocol, and the research team will engage in continuous process of reflection regarding ethical considerations throughout the research process responding to any ethical challenges that may arise (Plan International's Framework for Ethical Monitoring,

Evaluation, and Research (MER)). Ethical approval was granted for all countries by Plan International's Ethics Committee and the Malawian National Committee on Research in the Social Sciences and Humanities (Ref No: NCST/RTT/2/6).

Throughout data collection, the research team ensured that certain safety measures were implemented to protect participants from risks associated with safety and security, illness, and harm. These measures included obtaining required ethical or administrative clearances/permissions from relevant authorities beforehand and ensuring that everyone on the research team is up-to-date and compliant with Plan International's Safeguarding Policy were adhered to and that the study's safeguarding and risk assessment was kept up to date. Furthermore, to ensure that participants were not harmed in any way by taking part in the study, strict anonymity provisions

were upheld, and no information on the data collected, such as interview transcripts and identifying personal information, was shared with anyone outside the research team.

Furthermore, a detailed and comprehensive research protocol was developed, and data collectors and the research team were trained on how to appropriately respond to mentions of violence and/or abuse during the interviews. Based on this protocol, if participants experienced any emotional distress or medical, psychological, or legal issues (including any disclosure of gender-based violence and/or child abuse), the team would refer the participant to the relevant organisations or services (in alignment with Plan International's Framework for Ethical Monitoring, Evaluation, and Research (MER) and the Global Policy on Safeguarding Children and Young People).

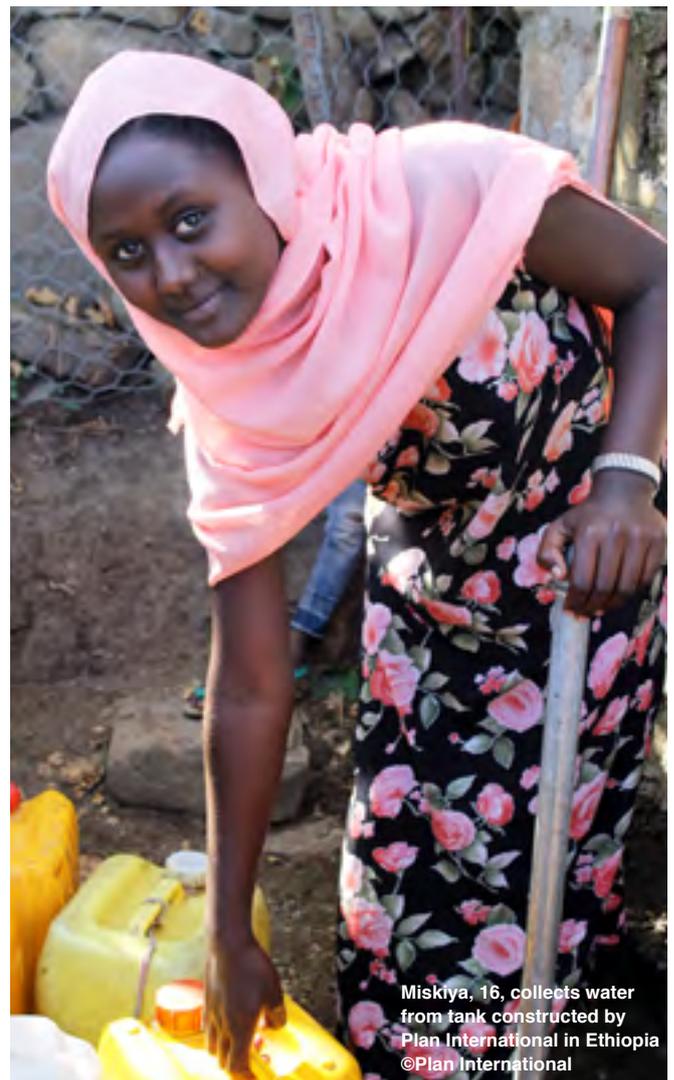
In addition, participants were free to withdraw from the study, leave the virtual chat room, or refrain from contributing at any time. Furthermore, research participants may have been inconvenienced by the time required to travel and participate in the interviews or focus group discussions; therefore, to minimise the risk of inconvenience, the research team made sure to schedule the interviews or focus group discussions at times and locations that were convenient to the participants.

Although, there were minimal risks involved for research participants who participated in the qualitative component of the study, it was acknowledged that participation in interviews may have the potential to elicit strong emotional reactions from the participants. In these instances, participants were referred to relevant organisations or services accordingly (Plan International's Framework for Ethical Monitoring, Evaluation, and Research (MER) and the Global Policy on Safeguarding Children and Young People). Additionally, the data collection team secured and stored confidential information according to the research protocol and Plan International's Data Privacy and Data Retention Policy, ensuring that the confidentiality of participants during qualitative KIIs and FGDs were protected and erased audio files after transcription.

Transcripts were de-identified and participants were assigned identification numbers. All transcribed materials and notes did not include participants' names. All files and computers were password-protected and encrypted, and no identifiable data was presented or published.

All consent processes were informed and voluntary, free from any coercion, or undue influence and involved the disclosure of research intent and purposes; methods; and intended use of

the data collected to all potential research participants. This was done by distributing an information sheet to potential research participants before data collection activities commenced. If a potential participant was not literate, the interview/FGD facilitator explained the information in the information sheet. Furthermore, since the study involved young women age (15-24) as research participants, in instances where a participant was under the age of 18, unique protocols were followed since children were incapable of providing informed consent to participate in research activities. Therefore, parental written consent and verbal assent was required for all participants under the age of 18. In all assent procedures, the research team made it clear that there was no expectation that participants would take part in the corresponding research activity, and that their decision to not participate or withdraw would have no potential consequence. Finally, as part of the informed assent process, data collectors reminded participants that they were free to withdraw from the study, leave the room, terminate audio recording, or refrain from contributing at any time during all data collection activities.



Miskiyya, 16, collects water from tank constructed by Plan International in Ethiopia
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4. FINDINGS

Section 4 is comprised of a summary of the findings from the two data sources: a scoping review of academic and grey literature (Section 4.1) and key informant interviews and focus group discussions from the three country case studies (Section 4.2). This study aimed to enhance understanding of young women's economic development and resilience in rural contexts by holistically analysing personal, social and economic factors. In this section, findings from a scoping review of literature covering Ethiopia, Malawi and Nepal and qualitative case studies involving discussions with young women, parents/community members, and stakeholders in rural Ethiopia, Malawi, and Nepal are presented.

4.1 LITERATURE REVIEW

Findings from the literature review identified cultural and social norms; gender roles and gender inequality; education and vocational skills training; lack of job opportunities; lack of financial capacities for productive self-employment; and implementation of policies and legislation as intersecting and cross-cutting personal, social and economic factors determinant to rural young women's economic development and resilience across rural contexts of Ethiopia, Malawi and Nepal. The review also identified gaps in the literature, with limited dedicated research on rural female youth as a specific demographic.

Whilst important observations on this demographic have been made in the context of various thematic studies on e.g. rural employment, agricultural and pastoral livelihoods, or other gendered analysis relevant to employment in Ethiopia, Malawi, and Nepal, there is limited evidence of specific investigation related to rural female youth as a cohort. However, within the rich body of literature addressing rural livelihoods in general in the three target countries, relevant gender- and age-specific analysis provides insight on cross-cutting themes relevant to rural female youth across the national contexts.

The cross-cutting themes which emerged from the available literature are described in further detail, below:

CULTURAL AND SOCIAL NORMS

The available literature reviewed demonstrates that religious and cultural beliefs or norms are behavioural determinants to young women's economic development and resilience across rural contexts of

Ethiopia, Malawi and Nepal. Risk of harassment and sexual violence against women when involving women in the economic sphere (i.e. not adhering to social gender norms) was cited as a persisting challenge in relevant literature covering the socioeconomic conditions of young women in rural Malawi (Gondwe et al., 2020). Similarly, in Ethiopia, patriarchal values are seen to continue to influence young rural women's economic participation, e.g. resulting in neglect of household responsibilities, leading to inappropriate behaviour of women, or women's own 'domestic mindset' limiting the extent that they feel empowered to participate in the workforce (Loveday & Dom, 2016). In Ethiopia, a perceptible change in attitude towards women's engagement in the workforce is mainly driven by ongoing government effort to raise awareness about women's rights and support from development and multilateral organisations on gender equality and women's empowerment. It is increasingly recognised that an opportunity for women to work outside the home provides them with increased income, improved networks and access to information (Mulema, 2018).

However, in all selected countries, discrimination and exclusion by existing patriarchal institutions (including family, community, society and the state) persist, limiting human capital and capabilities among women, which is also seen to disproportionately impact on women within rural households (Paudel Khatiwada et al., 2018).

GENDER ROLES AND GENDER INEQUALITY

Across all countries, traditional gender roles and gender inequality continue to predominate, with women remaining highly engaged in non-wage household work and family responsibilities. In Malawi, whilst women are less likely to be active in the economic sphere due to maternal responsibilities and other care responsibilities in the family (Benson et al., 2019), those residing in rural areas tend to be more active than in urban areas (Benson et al., 2019), indicating increasing responsibility for both productive and reproductive labour, which was also found in Ethiopia, where despite some reported minor changes in the division of reproductive labour, women and girls are reported to be undertaking a significant portion of household tasks (e.g. child care, food preparation, water fetching etc.) and report an overall increase in workload (Loveday & Dom, 2016). Unpaid care burdens limit the options of paid employment for women in Nepalese households and force them to take flexible, low-paid job opportunities (Ghosh et al., 2017).

In Ethiopia, adolescent girls' access to economic empowerment is shaped by a variety of forces that include macroeconomic trends, population dynamics and social norms. Despite recent economic growth, Ethiopia remains one of the world's poorest countries, and largely agricultural.

In addition, high fertility rates have resulted in a labour market unable to absorb the country's youngest workers who are disproportionately likely to be unemployed or under-employed. Girls and young women bear the brunt of disadvantage. They are not only less likely than their male peers to work for pay, as they are expected to spend their time providing their families with free labour (CSA, 2014), but they have an unemployment rate more than three times that of boys (50% versus 14% for those aged 15-19) and wages one-third to one-half lower due to a gender pay gap that has been growing in recent years (Jones et al., 2019a). Women's access to assets is mainly through marriage and dependence on her husband, while men have family inheritance or birth rights, presenting generational challenges whereby women and men, girls and boys have unequal starting points and ability to spiral up the empowerment ladder.

Such norms are seen to shape men's and women's behaviour in society and define their sphere of action, influence and control (Mulema, 2018). Similar age-dimensional challenges are noted in Malawi, where women are more likely to be economically active in their younger youth than older, often due to maternal responsibilities later (Benson et al., 2019). Indeed, youth aged 15-24 years are likely to still be dependents in their households, meaning not household head or spouse: 56% of females and 80% of males in Malawi (Benson et al., 2019). Such intra-household dynamics are viewed to place young people at a particular disadvantage in accessing employment opportunities preventing them from equitable access to household resources and information (Kafle et al., 2021). In Nepal, limited access to economic activities, productive resources, social networks and decision-making power is seen to confine women to low-skill, non-market jobs within households, such as care of the family and family enterprise (Paudel Khatiwada et al., 2018).

EDUCATION AND VOCATIONAL SKILLS TRAINING

Access to quality education for rural youth remains a challenge across all countries, particularly for young women. Aspirations of rural youth for decent employment are evolving in the context of social and economic modernisation occurring in the three countries, yet challenges persist as regards adequacy and appropriateness of educational and training opportunities that prepare youth to leverage knowledge and skills in a shifting job market at the local, national and international levels.

In Malawi, whilst problems related to the quality of instruction and availability of facilities continue to plague education, improved access to schooling has resulted in sharp increases in educational attainment among younger youth (ages 15 to 24 years), particularly for females (World Bank, 2010; Benson et al., 2019). However, youth unemployment and underemployment are still a challenge, especially for those seeking full-time, productive and decent employment opportunities and although the majority of young Malawians participate in the labour market and work, female participation remains low and employment quality is a major challenge (OECD, 2018). For example in Gondwe et al. (2020) it was reported that the transition for most of the youth is challenging, as indicated by youth who are not in employment nor in education and training (NEET) (13.8%), informal employment (93%) and qualification mismatch (81% under-educated) (OECD, 2018; ILO, 2016). According to a report published by UN Women, it was reported that data from the Malawi's 5th Integrated Household Survey 2020 (MIHS5 2020) shows that 38% of young women are NEET compared to 23% of young men (Perry, 2022). Whilst higher educational attainment is strongly associated with nonfarm employment, agriculture remains the sector into which most youth first obtain employment. There are still few high-quality jobs in Malawi in which well-trained Malawians can use their skills productively (Benson et al., 2019). Compounding the lack of access to education and training, persisting challenges associated with the high prevalence of child marriage, adolescent pregnancies, and the lack of maternal health put young women in Malawi at a particular disadvantage in seeking jobs and engaging in labour market activities (Kim, 2020).

In Nepal, whilst younger women are more likely to be attending school than the older cohort (World Bank South Asia), a sizeable share of youth (15-24 years) are still attending education - 17% women and 24% men. A rise in youth active in education has been accompanied by a decline in employment amongst both rural male and female youth, however, the percentage of rural female youth that are neither employed nor attending school has also risen (Raju & Rajbhandary, 2018). Whilst studies suggest rural adolescent boys feel pressure to earn money (either for their household or themselves) and drop out of school by grade 10, girls did not feel the same pressure to support their family financially because families do not usually use girls' income for household expenditures (Jones et al., 2019b). A notable gap between youth literacy levels in urban and rural areas, particularly among female youth, is identifiable in the literature: in urban areas, 96.3 percent of men and 91 percent of women are literate, whilst in the rural areas, the rates were 91.9 percent and 76.2 percent respectively in 2011 (FAO Nepal, 2019).



Adolescent girls now living in displacement camp in Mulanje district in Malawi
©Plan International

Despite a general trend in increasing educational attainment amongst youth in Nepal, the level and quality of education that most boys and girls receive does not lead to jobs, contributing to a sense of hopelessness (Jones et al., 2019b). The World Bank reports a similar finding as regards increased skills training, which is not witnessed to have led to a higher employment rate, presumably attributable to a lack of available of job opportunities after completion of skills courses. A negative correlation identified between higher education and employment is posited to be linked to outward migration of skilled workers (often to India) (Paudel Khatiwada et al., 2018), yet several articles find a positive correlation between higher education and higher income amongst youth in Nepal (Raju & Rajbhandary, 2018).

Educational attainment among average Ethiopians is generally low, particularly for the bottom 40 percent (1.5 years) compared to the top 60 percent (2.8 years) (World Bank, 2016). The goal of education policy in Ethiopia has been, in part, to produce educated farmers who would then be able to effectively adopt new agricultural technologies. These objectives continue to underpin the national education policy, suggesting that as rural youth create their own, independent households and acquire their own agricultural land, they may seek

solutions to increase agricultural productivity and overall welfare via agricultural intensification, diversification, and modernisation. (Schmidt & Bekele, 2016) Whilst the Government of Ethiopia has made significant investments in education with an emphasis on increasing access to secondary education opportunities, non-agricultural workers are predominantly engaged in low-skill sectors, suggesting a mode of development that is moving, albeit slowly, towards a service sector focused economy. However, the specific service activities that individuals are engaged in reflect a low level of development with limited labour demand. (Schmidt & Bekele, 2016)

This trend is accompanied by changing aspirations due to education and modernisation, and increasingly negative attitudes amongst rural youth towards agriculture, which many perceive to be 'backward' and 'too demanding' (Tadele & Gella, 2012; Jones et al., 2019a). Evidence suggests that this is even more so for girls, who believe that independence requires education and paid employment (Jones et al., 2019a) Indeed, studies suggest that as women's educational level increases, their participation in all social and economic activities and decision-making power within households and the community also increases (Wakitole, 2019).

The Ethiopian education system is reported to be almost exclusively academic curriculum-based, leaving youth graduates with an absence of skills required for immediate employment (Getahun & Fetene, 2020). At the same time, whilst skills development through technical and vocational education and training (TVET) is seen to be essential for youth and women to engage in diversified and alternative livelihoods activities (Gebremeskel et al., 2017), negative perceptions of TVET due to a lack of prestige and high costs make it a less attractive option for youth (Jones et al., 2019a). The lack of prestige associated with TVET colleges also appears to have greater implications for adolescent girls than boys, whereby attending technical college rather than university appears to brand adolescent girls as having 'failed', which is assumed to be related inappropriate (sexual) behaviour (Jones et al., 2019a). For example, one 17-year-old girl from South Gondar, Ethiopia explained that, *'if we enrol in TVET, especially in the rural community, people assume that we failed because we developed inappropriate behaviour and assumed we have a sexual relationship with others. They label us as girls who engage in bad behaviour'* (Jones et al., 2019a). Furthermore, the report suggests that perceived assumptions relating to inappropriate behaviour may also influence young women and girls' decisions about whether to enrol in a TVET college (Jones et al., 2019a).

LACK OF JOB OPPORTUNITIES

Across the three countries, a lack of livelihood opportunities is identified amongst the primary reasons for unemployment for young women in rural areas. In Malawi, although the service sector has grown significantly over the past 20 years, with a small manufacturing sector and limited non-agricultural natural resources to exploit economically, agricultural production remains at the centre of most economic production and household livelihoods. Estimates from the 2013 Malawi Integrated Household Panel Survey (IHPS) are that a majority of those of working age (15 to 64 years) are employed in agriculture (Schwebel et al., 2019). Moreover, according to the Fifth Integrated Household Survey 2019-2020, in terms of sex of the household head, results show that 88.6% of female-headed households were engaged in agricultural activities compared to 82.7% of male-headed households. Additionally, the proportion of those who owned livestock was higher among male-headed households (45.6 %) than female-headed households (38.3 %) (National Statistical Office, 2020). The majority of youth are trapped in low quality, low-skilled and often informal jobs (Gondwe et al., 2020), and women are less likely to participate in off-farm employment (Van den Broeck & Kilic, 2018). Similarly, in Ethiopia, women depend largely on agriculture, with 84% of the rural population engaged in some form of agriculture (Wakitole, 2019). In Nepal, where the

employment rate of rural women between the ages of 16-24 was reported at 43 percent in the World Bank's 2018 South Asia study, a trend of declining employment rates among rural women youth has been identified (World Bank South Asia, 2017). Young women in particular are faced with a lack of wage-jobs, and are typically limited to health and care roles, non-paid family work, agriculture and informal jobs (Bulmer et al., 2019).

Whilst gender norms continue to restrict the range of employment opportunities available to young women in rural Nepal (Bulmer et al., 2019), Ethiopia (Mulema, 2018) and Malawi (Kim, 2020), in all three countries, structural transformation is contributing to driving labour diversification and participation of women in income-generating activities outside the home (such as petty trade and wage employment) is a growing phenomenon.

In Ethiopia, girls and women who do engage in paid work are often faced with limited options in low-paying and risky sectors such as domestic work (Broussar & Tekleselassie, 2012; Loveday & Dom, 2016; Jones et al., 2019a), or manual labour, where employers often disregard legal standards when hiring labourers, even those of very young adolescents (Jones et al., 2019a). In rural Malawi, opportunities for non-farm self-employment (NFSE) activities have remained precarious and limited, and although the participation of rural households in NFSE increased from 2010 to 2013, the rates are low relative to other low-income countries in the region. Furthermore, the survey results which capture income-generating non-farm enterprises of households reports that a greater proportion of wholesale, retail, accommodation and food services were operated by female-headed households (71%) in contrast to male-headed households (58.9%). Additionally, it was reported that female-headed households also dominated the manufacturing sector at 16.8% percent compared to male-headed households 15.1% (National Statistical Office, 2020).

Migration – both internal and across national borders – is recognised as a significant response by rural youth to a lack of job opportunities, particularly in Nepal and Ethiopia. In Nepal, most female youth labour migrants move internally, whereas most male youth migrants go to other countries. Irrespective of gender, most youth migrants are wage-employed, particularly when they go to other countries, and engage in services. Labour migrants who move within Nepal or go to India tend to obtain information about employment at their destination through informal channels, such as friends or relatives, whereas labour migrants who go to other countries tend to obtain such information from recruitment agencies (Raju & Rajbhandary, 2018). In Ethiopia, young girls may

migrate to find domestic work, which is acknowledged to have several significant risks, including exposure to predatory employers who may withhold pay or pressure girls into sexual exploitation in the context of selling or exchanging sex (Jones et al., 2019a).

LACK OF FINANCIAL INVESTMENTS FOR PRODUCTIVE SELF-EMPLOYMENT

In the literature focused on Ethiopia, Malawi, and Nepal, rural women are seen to have limited access to credit, financial investments and assets to pursue productive self-employment. In Nepal, the average area of land owned by women is almost half (0.4 hectare) that of men (0.7 hectare) and despite the new constitution ensuring equal property rights without gender discrimination, ownership rights over land remain a major constraint for the majority of women (Central Bureau of Statistics, 2014; FAO Nepal, 2019). This limits their access to credit, renting of tools, and technology and purchasing of crucial inputs for crop production such as fertilizers, and high-yielding, drought- and heat-tolerant seed varieties, which ultimately results in low production performance.

In rural areas, the government provides only limited subsidies to support small-scale farmers, particularly women, poor and disadvantaged groups (FAO Nepal, 2019). Similarly, in Ethiopia, whilst there have been important changes in women's legal rights to land ownership and inheritance over the past 20 years, access to productive assets such as land and livestock, and to financial resources such as savings accounts and credit, appears relatively limited – especially for girls and younger adolescents. A comparable finding comes from a policy analysis, where it was suggested that in Malawi, young women have lower incomes since they are less likely than their male counterparts to own land and policies continue to create an unfavourable agribusiness environment for youth (Schwebel et al., 2019).

Access to savings, loans and financial inclusion emerges as important constraints in the three countries, with evidence that women face more significant restrictions. The latest Ethiopia Demographic and Health Survey (EDHS) (2016) reports that of all adolescents aged 15–19, only 8% of girls and 10% of boys use a bank account. Those adolescents who lack access to their own financial resources hope for the opportunity to receive a loan, though access to such credit is also fairly restricted, and substantial disparities across gender exist: older adolescent boys are significantly more likely than girls of the same age to have control over financial resources (39% compared to 21%), a disparity that is evident in cases where adolescent girls are reliant on males (either fathers or husbands) to provide them with the money necessary to achieve their goals of greater financial independence (Jones et

al., 2019a). In Nepal, agricultural livelihood projects identify that women are marginalised due to access to credit and newer technologies. Research carried out on gender and livestock management in three regions of Nepal reported that rich and resourceful farmers raise large livestock species, whereas poorer and disadvantage ethnic groups tend to raise small species such as goats, pigs and poultry (FAO Nepal, 2019). Similarly, there exists an undervaluation of the importance of women's skills, knowledge and labour contributions in crop production resources such as water management, which limits women's participation in decision-making when it comes to high-value crops (cash crops) and major cereal crops (rice and wheat), as these products require more inputs including irrigation. Weak participation of women and under-represented leadership at the institutional and policy levels limit women's decision-making and contribute to lower gender-responsive resource allocation.

IMPLEMENTATION OF POLICIES AND LEGISLATION

The literature review provides insight into the numerous policies and legislative measures that have been taken in each of the three countries that directly or indirectly support rural youth and women in achieving greater economic empowerment. There is evidence that progressive implementation of policies and legislation has been accompanied by programmes aimed at investing in youth skills and leveraging capacities to contribute to national economic objectives. Whilst variable success may be witnessed as regards roll-out of individual programmes and policies, an expanding normative framework within each country attests to the recognition of policymakers for the importance of specific youth- and gender-targeted measures.

Yet, despite the elaboration of youth- and gender-specific policies, programmes and legislative reform, a range of contextual challenges continue to hamper progress towards ambitions to boost youth employment and women's empowerment. In all countries, inadequate data on youth unemployment, political focus, and a lack of both human and financial resources to leverage partnerships and manage policy coordination across stakeholders is witnessed to impair delivery of programmes and undermine progress towards addressing youth unemployment challenges (Gondwe et al., 2020).

In Malawi, the Growth and Development III Strategy (2017-2022) and Malawi Vision 63 acknowledges the demographic youth dividend and untapped human capital, which if fully engaged, would contribute to the socio-economic development of the country. To this end, it calls for aggressive investment in youth development programmes as this would reduce the dependency ratio and empower youth to contribute to the national economy (Gondwe et al., 2020). Malawi's

National Youth Policy (2013) calls for the need to create more economic empowerment avenues for youth through promotion of youth entrepreneurship for self-employment, with an emphasis on agriculture. Malawi's Technical, Vocational and Entrepreneurial Act (1999) provided for the establishment of the Technical, Vocational and Entrepreneurial Education and Training (TEVET) Authority and Employer Contribution training fund, and the 2017 National Employment and Labour Policy (NELP) contains specific provisions aimed to create more and better employment for the youth both in terms of quality and quantity.

Nepal's National Labour Act was updated in 2017, providing, inter alia, for the prohibition of child labour and more stringent measures to eliminate the worst forms of child labour, including forced labour and sexual exploitation (Raju & Rajbhandary, 2018). The country's 2015 National Employment Policy (NEP) focuses inter alia on coordination across sectors including agriculture, energy, and tourism for employment creation; skill training suited to labour market demand; and prioritisation of youth-focused employment creation (Raju & Rajbhandary, 2018).

As reflected in the literature, important steps have been taken to promote gender equity and social inclusion (GESI) as a mechanism to enhance the contribution of agriculture to poverty and vulnerability reduction initiatives (FAO Nepal, 2019), and legislation has been amended to incorporate provisions that promote inclusion of women and ethnic minorities (e.g. the Civil Service Act) (Raju & Rajbhandary, 2018). Addressing the need to further target youth through national-level policy and legislation and provide a basis for promotion youth labour interests, Nepal established the Ministry of Youth and Sports (MoYS) in 2008, launched a Youth and Small Entrepreneur Self-Employment Fund (YSEF) in 2009, and adopted a National Youth Policy (NYP) in 2010 (updated in 2015) (Raju & Rajbhandary, 2018).

Building on this, the country's 'Youth Vision 2025' comprises five pillars: (1) quality and professional education; (2) employment, entrepreneurship, and skill development; (3) youth health and social security; (4) mobilisation, participation, and leadership development; and (5) sports and entertainment, each of which is accompanied by a set of goals and indicators with ambitious targets for 2020 and 2025. Furthermore, the Nepal Government's five-year plan, entitled 'The Fifteenth Plan', has the aim of achieving national goals and targets for prosperity and wellbeing, involving good governance initiatives, pursuing rapid economic growth, promoting productive employment, reducing income inequality and cross-cutting sectors of gender equality and inclusion.

Similar to challenges highlighted in the Malawi context, literature suggests that whilst the normative framework is robust, most policies lack an evidence base (due in part to the absence of appropriate systems for data collection and analysis), adequate resources for effective implementation and ineffective coordination across sectoral stakeholders and government agencies (Raju & Rajbhandary, 2018).

The Federal Government of Ethiopia has adopted various legislative reforms and policies aimed to improve conditions for women's economic, political, social and legal empowerment. The country's 1994 Constitution enshrines the rights of women and their equality with men before the law, and the Federal Family Code – revised in 2000, raised the minimum age of marriage for women from 18 to 20, and provides for equality between sexes in their interaction concerning marriage-related issues, including mutual consent of spouses in the administration of marital property and removal of the ability of a spouse to deny permission to the other to work outside the home.

These provisions are witnessed to have contributed to ensuring more equitable access by women and to resources and increased agency and bargaining power within households as regards their ability to pursue economic opportunities (Hallward-Driemeier & Gajigo, 2015). The 2003 Labour and Public Service proclamations prohibit sex-based discrimination in recruitment, whilst the Public Servants Proclamation provides for preferential treatment of female candidates in filling public service vacancies. Ethiopia's 2004 Law on Violence against Women penalises harmful traditional practices such as female genital mutilation, and provides for tough penalties for rape, sexual abuse, abduction and other criminal acts of gender-based violence (Wakitole, 2019).

Within its ambitions towards achieving the SDGs and 2030 objectives, the Government of Ethiopia has established a number of targets relevant to youth employment, e.g. Target 8.5: Achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value; Target 8.6: By 2020, substantially reduce the proportion of youth not in employment, education or training; and Target 8.7: Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms. These ambitions are codified within various instruments and policies, such as the National Child Policy, the Youth Strategy and the Growth and Transformation Plan II (GTP II).

In Ethiopia, too, despite an increasingly robust normative framework and government-supported programmes designed to enhance youth employment and women's empowerment, incomplete implementation of policies, is seen to undermine the objectives of ensuring equal pay for equal tasks for women and men and the provision of childcare options and maternity rights. Similarly, weaknesses in delivering government-led interventions supporting livelihoods, are limiting outcomes for rural female youth (Loveday & Dom, 2016).

4.2 QUALITATIVE INQUIRY

This section presents overarching key findings from primary data collection activities including, qualitative semi-structured interviews and FGDs with young women aged 15-24, their parents/ community members, and other stakeholders in each of the selected rural country contexts. Data was collected in local languages and then translated to English, however some of the excerpts presented have been further edited or paraphrased for readability and grammatical correctness, including removal of distracting phrasing and identifying information. All major changes are indicated by square brackets. A summary of the of the study's main objectives and qualitative findings are shown in the table, below.

SOURCES OF INCOME FOR RURAL YOUNG WOMEN EMPLOYMENT ACCESS: JOB SCARCITY IN RURAL AREAS

According to key informant interviews and focus group discussions with young women, it emerged that there is a lack of employment opportunities accessible in all three country contexts. A majority of women explained that in rural areas few organisations are operating that offer jobs meaning that they have limited access to employment opportunities. Young women and stakeholders in Nepal shared the view that in villages there are not many employment opportunities or formal jobs. Moreover, one young woman in Malawi shared that the lack of employment opportunities leaves one with a sense of hopelessness that can have a lasting influence on young women's drive to obtain the qualifications that might help them gain employment,

“Job scarcity has left us with no hope. You know in this community, we have young women with good qualifications, but they are not employed. This is one of the reasons we don't concentrate in class. (Young woman in FGD, Mulanje, Malawi)”

In rural Nepal, it emerged that there are few employment opportunities available for young women and only a handful of focus group discussion

Table 5. Overview of themes by specific objective

Overall purpose: To better understand young women's economic development and resilience in rural contexts by holistically analysing personal, social and economic factors.

Specific Objectives	Themes	Sub-themes
1 To determine pathways in which diverse young women (e.g. young women with disabilities, adolescent mothers and single young women heads of households, those with or without / with limited education) in rural contexts access and retain employment in labour markets and self-employment.	Sources of income for rural young women	Employment access: job scarcity in rural areas
		Entrepreneurship
		Access to financial resources: power over
2 To determine enablers and barriers to diverse young women's (e.g. young women with disabilities) access to and retention in labour markets and self-employment in rural contexts.	Barriers and, challenges to access and retention in labour markets and self-employment	Cultural beliefs, gender roles, and their consequences
		Care/domestic burden
		Harassment, exploitation, and violence
		CEFMU and teen pregnancy, SRHR
		External threats and shocks
		Networks, nepotism and corruption
	Enablers	Formal education
Skills and training		
Policy and regulation		
3 To understand the concept of economic resilience from the perspective of young women in rural contexts.	Financial independence	

Eliza, 20, set up her own sewing business following training in Malawi ©Plan International



participants had any experience in actually applying for employment (for example, one worked in a tailor shop). In one discussion, the only women who had applied for a job as a community volunteer for a project were ultimately not selected, demonstrating the limited experience participants had with obtaining formal employment. It was also described how women could rear goats or animals and then earn money by selling them. Although it was reported that men often go abroad or to major cities to find work, women take care of the family or work as construction labourers (if available) in the village. Other income-generating activities for young rural women in Nepal included selling vegetables or fruits that are grown in their farms or gardens.

This appears to be the situation in Ethiopia as well, where stakeholders also emphasised that the lack of employment opportunities and the combination of the COVID-19 crisis and the war in the country has exacerbated an already difficult situation. One stakeholder describes the effects of having no prospects,

“ [Regarding what people with education do] Nothing really, for example in the last draft for the war there were a lot of these educated people that signed up because they gave up hope in getting a job. This could be avoided if there were new job opportunities.

(Stakeholder in KII, Amhara, Ethiopia)

Furthermore, it was shared that in Malawi, working for the government or as a teacher in a local school would be considered the main employment opportunities available. However, it was also noted that these jobs are often limited and restricted to those with advanced qualifications. This is also the situation in Ethiopia, where there are very limited opportunities in the formal sector, outside government positions. One stakeholder explains how this is an even greater challenge for women,

“ This is because there are limited job opportunities. The only employer that is considered decent in this area is the government. And there are limited job openings. The other options are to be employed in hotels, bars or coffee and tea shops. But for the men they can work in metal and wood workshops, they can start and run businesses relatively easier than women.

(Stakeholder in KII, Amhara, Ethiopia)

Therefore, rather than accessing formal employment, participants in all three countries described income-generating activities in the informal economy. For example, one participant from Malawi explains,

“ Not for the real jobs, rather these informal jobs. For the real professional jobs that require curriculum reviews and professional qualification, I am not experienced. [Once], I was looking for any job. It just happened that I found the job in a shop. The procedure I used was walking from shop to shop. On the other hand, I was walking from house to house asking for jobs. Then one day, I found this shop owner who sent me to go and check at a certain wholesaler if they had 20 litres cooking oil buckets. I went and checked for him and checked the price too. Upon arrival, he sent me to go with his boy to buy five of them. I did that. When I told him I was proceeding with my job searching journey he accepted and asked for my number in case he will have something in future. The following morning, he called and told me that I should go and report for duties. I thereafter realised that sending me was part of the interview. He wanted to know if am rude, my perceptions towards ad hoc work and my commitment in doing assigned tasks. [I think that] the secondary school qualification that I had. This helped me a lot.

(Young woman in KII, Mzimba, Malawi)

This example demonstrates the importance of factors such as trust, personal relations and allies for finding employment in the informal sector. Skills related to this may be less obvious than more formalised skills, however it is important to understand how behaviour and attitudes impact opportunities.

Throughout interviews and focus group discussions in the selected countries, participants described how agriculture is the main sector of employment in rural areas. One participant in Malawi shared,

“ For this area, mostly people rely on farming. I should say both men and women depend on farming. Very few depend on casual labour and petty trade. In fact, most youths are not earning a living. Most of them rely on parents or are selling or exchanging sex⁴. You see, we don't have companies, like I said, so people don't usually get employed. People mostly rely on farming. Life is tough. It is this narrow income generating base that makes life in this community very seasonal (Young woman in KII, Mulanje, Malawi)

Furthermore, in Nepal, a vast majority described how there were limited employment opportunities except as informal laborers in the agricultural sector. However, in one focus group discussion, young women participants described how some women in their village were employed by the government in jobs such as army, police, banks, or had left the country for employment. In a discussion with young women in Nepal, it was shared,

“ As we are from indigenous groups, we are mainly farm workers but now some people are educated and hold jobs. (Young Women in FGD, Bardiya, Nepal)

The table below summarises the main sectors for income generation identified by participants in the selected regions in the three countries.

Table 6. Overview of main sectors for generating a living for rural women

Ethiopia	Malawi	Nepal
<ul style="list-style-type: none"> ● Casual/daily labour ● Selling tea and coffee (including as own business) ● Petty trade/retail business selling fruit, vegetables, coffee, etc. ● Working in the hospitality sector as waitresses ● Making and/or carrying charcoal ● Brewing and selling local alcohol and beer ● Working in or running hair dressing and salons ● Cattle fattening ● Raising and selling chicken ● Stone crushing (quarry) 	<ul style="list-style-type: none"> ● Casual labour ● Agricultural activities (e.g. farming, growing diversified crops) ● Employed by coffee or tea estates (plucking tea leaves) ● Selling of livestock or crops ● Selling small things like notebooks, snacks and some cosmetics ● Fetching water and washing clothes in people houses ● Small scale businesses (like selling tomatoes and cooked snacks/food) ● Trades like baking, hair dressing and saloon, cookery ● Working as teachers, Health Assistant Surveyor (HSAs) ● Working within the government (not available in rural areas) 	<ul style="list-style-type: none"> ● Working in local shops/hotels/restaurants ● Goat farming ● Animal (cattle or pig) rearing ● Tailoring ● Vegetable and fruits vendor ● Weaving ● Small business/ entrepreneurship ● Labourer ● Blacksmiths ● Water mills for grinding ● Farming ● Gathering fruit from forest ● Mobile/TV repair ● Construction labour (few men in rural areas as they travel to cities and abroad for work) ● Masonry ● Poultry ● Beauty parlours ● Government jobs ● Work as housemaid in India ● Money collectors for saving coops

4 The quotes have been translated from local languages, and terms are used in line with Plan International's guidance on terminology. In this report the term "selling or exchanging sex" is used when participants describe this as a way of income, and where there is no more information on context. Sexual exploitation refers to any actual or attempted abuse of a position of vulnerability, differential power, or trust, for sexual purposes, including, but not limited to, profiting monetarily, socially or politically from the sexual exploitation of another. Plan International uses the terms 'Children who are sexually exploited' for all cases where the person is under the age of 18 and 'young people who sell or exchange sex' if it refers to young adults over the age of 18 who are consenting to the activity. When describing young adults who sell or exchange sex for lack of options i.e. actual consent, the term 'sexual exploitation in the context of selling or exchanging sex' is used.

Common across the different contexts, are the informal and agriculture-related activities, as well as manual and/or skilled labour and trades as opposed to work requiring higher education. Much of the work is performed without stable or long-term contracts, some is seasonal, and some is on a daily basis. Furthermore, several of the activities identified entail potential hazards, both from hard physical labour, chemical exposure, and from exposure to harassment and violence at work or in transit.

ENTREPRENEURSHIP

Although participants in Ethiopia, Malawi, and Nepal described the limited availability of employment opportunities, several young women interviewed were reportedly engaged in entrepreneurship or small businesses. In Nepal, participants who were young women expressed the importance of developing small businesses such as micro-enterprises at the village-level. However, challenges with entrepreneurship were also identified, such that it might not be profitable and becomes burdensome when it is time to pay back the loan or monthly instalments in relation to their enterprise. Also in Nepal, most of the participants had started their own business. In one focus group discussion with young women, it was shared that,

“ Women should do their own business or work as masons like us, but our families would not give us money for training. We received free training from a local NGO and will obtain contracts for mason works after the training. Elderly women can use their indigenous skills such as weaving mats from hay or baskets from bamboo. Families do not allow young women to go far away to work. To start any business or work (such as obtaining mason accessories) we need money which we do not have. (Young women in FGD, Bardiya, Nepal)

Furthermore, in another focus group discussion with young women in Nepal, it was specified some women were selected from their ward to participate in trainings prior to starting their own business. Once they were referred to participating in the Plan International SOYEE project, they were given training of their choice such as vegetable gardening, goat rearing, noodle-making, or tailoring in a centrally located place within the municipality or district headquarter. While facing challenges such as access to funding and negativity in their communities, the participants in Nepal expressed happiness that they received support from their families and that they were helping them in running their businesses.

In Ethiopia, several of the young women participating shared experiences with entrepreneurship. Many of these were very small ventures selling coffee and tea or fruits and vegetables, however, there were other examples of young women whose businesses

employed more people, including hairdressing salons and printing shops. One young woman shared her experience,

“ I was provided training by Plan International. I was working in a hair salon which we have established in a group of six. But now it is only the three of us who are running the business. (Young women in FGD, SNNP, Ethiopia)

Additionally, several young women reflected on their experiences with entrepreneurship in Malawi including the following:

“ I sell glycerine and powdered soap. In addition, I do farming. I am into both crops and livestock farming. At the moment I have maize and pigeon peas in the garden in addition to keeping chickens and pigs. At the beginning, I had nothing in my name and there was nothing that I was doing apart from partying and drinking beer in the night clubs. Thereafter my grandmother gave me a piece of land and inputs to use for that farming season. I cultivated maize, millet and pigeon peas which I sold and raised the capital that I used to start the business that I am running at the moment. When I sold my produce, I made Mk120,000 (\$110). It wasn't enough though. With this money, I travelled to Blantyre to buy three initial bags of powered soap and started selling. At first, I did not use the profit I made, but rather used it to buy glycerine as a second product. Thereafter I continued selling powered soap and glycerine to date. There was a time that I was working as a teacher at a nursery school. However, I stopped working to concentrate on my business. (Young woman in KII, Mulanje, Malawi)

Also another participant shared her story of entrepreneurship.

“ I was lucky and was picked by Plan International Malawi to take part in skills development training that was organised three years ago. They took us to Mikolongwe where we met experts who taught us how to fix phones and DVDs. At that time, I was jobless and had nothing to do. I took the training very seriously because that was my only opportunity to make a living on my own. After the training I started practising instantly. Immediately I came back from the training, I collected all the damaged phones of my relatives and repaired them. That was how I started. Thereafter, people were bringing their phones. Eventually, I found a shop in the market where I started operating on a full-time basis. This time around, this has become my fulltime job. I wake up early in the morning to go to my shop and knock off late in the evening. I am happy to say at least I am earning



Radhika, 18, teachers other girls about their reproductive health in Nepal ©Plan International

a living from this business, and I am self-reliant. One thing for sure is that I am making a living out of this business. It is not as good as one would dream but coming from a background that I was jobless without anything to do, it is the greatest achievement of my life. I should mention that this is a lean period, so my business is really slow but making some progress. However, during the harvesting period, the business makes good money. At first, I was repairing people's phones free of charge. As such issues of trust were not an issue. I spread the message that anyone with a non-working phone should bring it for repairing. Eventually I had hundreds of phones which I repaired. Though I said I was repairing for free, some people still gave me money. Thereafter it's when I moved to rent a shop. At that time, I was confident and competent. There is a future... A bright future for that matter. You know these days' technology is going too far. This is one of the most viable businesses of all times and all ages. All I need is to attend another capacity building training to increase my skills. I want to start repairing the new and sophisticated phones that require computer software. In addition, my dream is to start repairing computers and other complicated gadgets. As such, I need a computer

and a training in basic computer operations repairing. My only challenge at the moment is that am not very competent with these complicated phones that require computer software. [So] I want to go back to the skills development school to upgrade my skills. I should be fixing laptops, TV screens, radios and many more. In fact, I want to go as far as electric wiring in people homes. Some customers have been coming inviting me to assist with their electricity issues or do wiring for their houses. However, I have only learnt how to fix phones and DVDs, I lose out an opportunity which translates to a loss in income. In addition, I need a laptop for complicated phones
(Young woman in Kil, Mulanje, Malawi)

This example demonstrates some of the complexity facing women who create their own business. While skills training can provide a good starting point, a successful business is also dependent on a variety of factors ranging from business skills such as marketing, administration and finances, as well as managing external factors such as seasonality, the economy's dependence on agriculture, changes in demand and technological development. Many businesses also require some form of capital, and findings related to this are presented in the following section.

ACCESS TO FINANCIAL RESOURCES: POWER OVER

One dimension of women's economic empowerment is often linked to women's access to and control over financial and other resources (known as power over). The study revealed differences between the three countries in terms of access to financial resources. For example, in Nepal, young women described the ability of some women having access to financial resources such as saving cooperatives.

“ [Women] save money mostly in saving cooperatives established in the villages, some save in banks as well. In case of emergency, they either withdraw their savings or get a loan from the saving coops or borrow from relatives or money lenders. Taking a loan from money lenders, however, is on an interest rate as high as 60%, whereas it is between 12-16 percent while borrowing from saving coops.

(Women in FGD, Kalikot, Nepal)

Additionally, it was further explained that, in Nepal, the Government Bank or Agriculture Development Bank would give loans against property collateral. However, it was clarified that many projects have come to the area that promote and support saving cooperatives. Here the bank will give loans, but whoever is asking for the loan has to be a member of that cooperative from which they would take a certain amount from the funds they have borrowed. These loans are given without any collateral, but they have to pay EMI (Equated Monthly Instalment) each month. Also, in Nepal, people may borrow money from their relatives or saving cooperatives, but if the amount is large, they need to take a loan from banks for which they need to have collateral. Furthermore, in rural Nepal, one of the main reasons for not starting any business among young women are a lack of market or customers, as there are limited people in the villages and mobility between villages can be immensely challenging due to poor roads and transportation options, so any business is likely to not have enough customers. In one focus group with young women in Nepal, it was explained that,

“ There are few buyers in the villages and since there are no public vehicles, we cannot take our products to the markets such as district HQ or city centres. As there are not many sales it is very difficult to pay the EMI (monthly instalment) on time for which many of them need support from their family members.

(Women in FGD, Kalikot, Nepal)

Notably, the study revealed that young women in rural areas in Malawi have limited access to financial resources, adequate training, and support. For example, one woman in Malawi shared how increased access for financial resources could potentially help women become more financially independent,

“ We need capital to start businesses. If we can be supported financially to start our own businesses, we can perform wonders. We also need more training on skill development because this time around it is difficult to be employed but at least we can do business

(Young woman in FGD, Mulanje, Malawi)

While another highlighted that many financial services only benefit certain groups.

“ If you are really in business, there are several financial services. However, most of these services can easily be accessed if you are in groups. The challenge is that these group loans are mostly small loans that cannot not make a difference in someone's business. The types of loans that can make a difference in life are individual loans. However, it is not possible to access these individual loans. They need serious surety, and they demand a lot of things like an active and consistent bank account, business certificate and many more. Such things cannot be possessed by the youths. This is the reason most youths are unable to have individual loans. Women and youths are in the same predicament. Mostly they don't possess anything that can be used as surety as such they don't access sufficient amount of loans for their business. It is like the system is trying to make the rich richer and poor to become poorer.

(Young woman in KII, Mzimba, Malawi)

It emerged that loans are not accessible for young rural women in these contexts, making it difficult for them to take advantage of the financial services that exist in these settings. Furthermore, in Nepal, it was revealed that some young women had received trainings in areas such as tailoring and noodle making but lacked further support which is needed to start their own businesses. Participants in the Plan International SOYEE project were provided loans by the saving cooperatives with completion of the training. While taking loans from cooperatives, the young women were asked to take shares of the cooperatives worth NPR 5,000 (USD 35). Smaller loans were reported as accessible through local savings cooperatives by most of the young women participants, however larger sums require bank loans and collateral.

In Ethiopia, the lack of access to financial resources and land was heavily emphasised. While there are options for taking out loans from institutions and private lenders, these are not considered available to young women for a number of reasons. Stakeholders including local business owners and advisers with government and an organisation promoting employment, parents, and young women all described how requirements now include collateral, which young women often are not able to provide.

Although some stakeholders claim that there are options for accessing funding which does not require collateral, this was not the perception of most. As one stakeholder explains,

“ Everyone has equal access to credit. The issue is, if you want to get a loan you need to have a collateral or guarantor which is difficult for most people. Also, most people do not have a positive attitude towards taking a loan. They see very few people being successful. Even if they get the finance, they are worried that they cannot get the inputs to the markets to sell their products. Moreover, many of them have no idea how to run a business thus they lose the business before it even gets started. To get a loan they have to provide collateral which is usually title deeds/ownership certificates for land/house, vehicles, etc. Thus the young people and even their families are afraid to lose their property which they will provide as collateral if the business fails.

(Stakeholder in KII, SNNP, Ethiopia)

As this excerpt also illustrates, when the options for accessing financial resources are available to young women, they are generally considered to come with undue risk attached. One focus group with young women discussed the challenges related to accessing start-up funding,

“ Credit is not good: The credit is provided in a group. If not all of the group members are equally committed, the burden falls on very few people who will be committed. If one of the members disappears taking the loan, the microfinance won't have mercy for the rest of us. (...) I have not seen anyone who has become successful taking loans. This area is not economically developed. Thus it is difficult to earn profit covering repayment of the loan and business expenses.

(Young women in FGD, SNNP, Ethiopia)

The examples also illustrate another aspect highlighted by several participants, that the overall economic situation is described as difficult, further exacerbating the risks. One participant shared her experience,

“ I had started a business where I would sell eggs from chickens I would raise. I borrowed 3200 birr [the currency in Ethiopia] from an individual and bought 14 chickens with it, I bought 45 days' worth of supplies yet still the expenses were 3200 birr and I had to resell them to break even and pay back the loan.

(Young woman in KII, SNNP, Ethiopia)

Some stakeholders posited that the risks are considered less acceptable by women, even if they could benefit if willing to take it, describing,

“ They are getting credit from the savings and credit association. Women are afraid to take a loan. They are afraid that they might incur loss. But once they took the credit, they are honest and reliable to repay it. On the other hand, males are not afraid to get credit. They work hard travelling from place to place and can become more successful than females. Yet, if their business is not performing well, they are not afraid to disappear (move to other locations).

(Stakeholder in KII, SNNP, Ethiopia)

Land and/or space to set up a business is also a challenge for young women wishing to create their own jobs, as one young woman describes,

“ Lack of money and space. Even if they could find the money, the lack of space is detrimental to venturing out in new entrepreneurial paths. But this is not to say they could get the money easily, if they could find someone to fund them, they could mobilise and start working on different things around here. They only need a push and someone to follow up on them.

(Young woman in KII, SNNP, Ethiopia)

However, despite the challenges and while the attitude towards taking out loans overall was hesitant, many of the young women participating expressed a wish to establish their own business. The way this was described ranges from it being the only potential pathway some participants regard as a means to earning a living, to a more entrepreneurial mindset where owning your own business comes with increased independence. One participant says,

“ If women can have cash, it is better to do their own business. It is better than being employed. If you have a family that can support you, it is always preferable to start your own business. There are many challenges when you are employed. You will always be a slave to the employers. They make you work long hours. They do not give you food on time. They withhold your payment for small reasons.

(Young woman in FGD, SNNP, Ethiopia)

Overall, while the demand is high across all three countries, the access to credit and financial resources seems to be limited. With some exceptions, mainly in rural Nepal, the available options are either not open to young women or come with too high risk or cost to be viable as a means to self-employment. The combination of skills training and loan schemes seems to be the most accessible programme intervention, however, this is also highly dependent on the overall economic situation to be a successful pathway to sustainable income.

BARRIERS AND CHALLENGES TO ACCESS AND RETENTION IN LABOUR MARKETS AND SELF-EMPLOYMENT

Young women in rural Malawi, Nepal, and Ethiopia shared a number of wide-ranging barriers or challenges to income generation which included land ownership, poverty, lack of access to financial resources, qualifications and skills, cultural beliefs, and gender roles. As one participant in Malawi explained,

“ Young women do not have the required qualification to get employed. They don't have capital to venture into business. In addition, they lack skills that can make them relevant in the community. That is designed by the society. At the time small boys are playing around with each other learning skills from their peers, girls are in the kitchen washing plates and cooking. That's how they miss on skills. At the same time, boys are given a lot of time to go to school with less household chores at home while girls are burdened with household chores alongside schoolwork making them tired and difficult to concentrate on school.

(Young woman in KII, Mulanje, Malawi)

SOCIAL NORMS, GENDER ROLES, AND THEIR CONSEQUENCES

Across all three countries, participants describe the various ways in which cultural beliefs about gender have practical implications on women's opportunities. Women in Malawi described patriarchal family structures and cultural beliefs which promote female subordination and enforce or maintain gender roles in each context. For example, young women participants in Malawi described how community perceptions of women, view young women as small children with nothing to offer to the society or with a lot of weaknesses and vulnerabilities that needs guidance and support (young woman in KII, Mulanje, Malawi). Furthermore, there were several societal assumptions about the nature of women, gender, or about the differences between men and women which were conveyed throughout focus group discussions and key informant interviews. For example, in a FGD in Malawi with young women, one participant shared “there is a [difference]. Look at me, can I manage to work on an acre? Even if someone would give me work, how long would it take me to finish?” While another shared, “One thing I want to add is that men have more strength than women. In addition, men are wiser than women. Men are very creative when it comes to searching for money.” However, others disagreed by saying, “but you are fighting for gender equality? And here you are confessing that the gender equality thing is a scam.” (Young women in FGD, Mzimba, Malawi)

Another young woman in Malawi described the differences between how men and women earn money,

“ Women struggle more to find money than men. You know men can do any work while women are limited. That's why God made men as breadwinners because it was an obvious thing that men are more capable to earn money than women. Men can do even the dirtiest types of jobs that can never be done with women just to earn money. In addition, men support each other a lot. You know, men can travel to Mozambique to work which women cannot do, men can carry a 150kg load on a bicycle for a 30 km distance selling door by door which women cannot do. Men can even risk doing criminal things like stealing while a woman can never think of them. Men are also more supportive towards each other than women. Men are able to share business and job opportunities more freely to each other than women. Men have no problem giving money to each other, not women. That's why men will always share beer or tobacco even without asking. However, the same men would only share information or a business opportunity to a woman in exchange for sex.

(Young woman in KII, Mulanje, Malawi)

This excerpt highlights some pervasive challenges and oppressive social norms that limit the economic opportunities for young women in this context. Here, it is suggested that women struggle to access economic opportunities compared to men due to social and cultural barriers that restrict their mobility, limit their skills development or education, and reinforce traditional gender roles and/or gendered stereotypes. Furthermore, it is indicated that men are more willing to support each other in business which may lead to discriminatory and exploitative expectations or practices.

In Nepal, it was revealed that gender roles also influenced the types of jobs which were considered acceptable. For example, it was said that there are certain jobs or areas of study that are deemed acceptable by the society for women, such as nurses. Furthermore, community members and parents consistently define what a woman should do and what she should not do, including that women cannot follow their interest or passion and many other restrictions. Economic stakeholders reflected on gender roles when saying,

“ Both community and family prefer women to work within the households, prepare food, take care of children, work in the farm or kitchen garden. Very few allow women to work outside or get involved in business.

(Stakeholder in KII, Kalikot, Nepal)

In Nepal, it also emerged that family members, relatives and society enforce gender roles which restrict women from going outside the village to work.



Youths receiving tailoring training in Bardiya-Dinesh Chaudhary in Nepal ©Plan International

According to young women in Nepal, gender roles and norms dictate that women should take care of their houses and farms whereas men work and earn money. It was shared that women, however, have to work more than men as they need to take care of cooking, washing, children, and animals. Furthermore, women are mostly not allowed to make financial decisions.

Another woman in Malawi described how gender roles contribute to gender inequality.

“ Women are very hard workers, determined and focused. However, the challenge comes with the male dominance in the society. The society expects that men should be the ones working and earning a living. A society that is rooted in victimising women. This is what causes women to lose jobs easier than men. Women are taken as objects as such they are raped, used, and dumped. Because most women are not good at explaining things and defending themselves, they usually fall victims of any problem. Guess why the women are not good at expressing themselves, it's because they were trained to be submissive and meek so that they can survive married life.

(Young woman in KII, Mzimba, Malawi)

Participants in Ethiopia somewhat disagreed on whether the same opportunities are available to men and women. However, many gave examples of why it was more difficult to find work for women, for example,

“ It is tough for women. Because men can participate in many areas, such as harvesting, cutting trees, making charcoal. But no one wants to be hired for these activities. It is even difficult for us to be employed as domestic workers.

(Young women in FGD, Amhara, Ethiopia)

And one stakeholder explained further differences between how women and men are treated,

“ [Men] are chosen for manual work that requires strength and muscle, e.g., cutting trees, building houses. Likewise, if there is a wedding and a cook is required, women will be hired. But there are occasions where males and females work together. When building houses, the male will do the tasks that require strength, and the females will help and assist. There is also a payment difference. When the male gets 250 birr a day the female gets 150 for the same work done.

(Stakeholder in FGD, SNNP, Ethiopia)

While another stakeholder elaborated how these gender roles impact young women in particular,

“The young women are considered as having no or limited role in contributing to household income. Young boys on the other hand can go out and start working at the age of 16 or 17 as assistants in garage, wood and metal workshops or in daily labour work. Young girls are not allowed to do the same as the boys. In addition, the options women have to generate income are limited.

(Local business owner in KII, Ahmara region, Ethiopia)

Social restrictions also impact women's ability to move freely and access to information. One parent explained,

“Women do not get jobs as easily as men. Men move around, they go to the woreda towns [local administrative centres], and they have a better chance of seeing job advertisements. They register for the job opening on the spot. The women, in most cases hear such information after it is too late and, in most cases, miss the deadline.

(Parent in FGD, SNNP, Ethiopia)

In Malawi, participants described various social norms relating to land ownership that presented challenges to women's economic empowerment and resilience, as land is a key resource for economic activities pertaining to agriculture. It was explained that in Malawi, women are often not allowed to own or inherit land which limits their ability to not only generate income from the land but can also prevent them from accessing credit which can be largely based on land ownership. In a FGD with young women in Malawi, one woman shared,

“The truth of the matter is that it is more difficult for women to earn money than men. I will start in this way, most of the times, women have no land for their own. They rely on either their husband's land or brother's land. As such it is difficult for a woman to do agriculture alone. The challenge is that the owner of the land can snatch it at any moment. This makes women unable to plan and participate fully in agriculture.

(Young woman in FGD, Mzimba, Malawi)

The same participant goes on to highlight another challenge relating to gender roles and the unpaid labour of caring for children, elderly relatives, and household chores also known as the care burden. Here the participant describes how the care burden has a limiting effect on women's participation in the labour force, since social norms and gender roles dictate that women must prioritise domestic and caregiving duties. She explains,

“The second thing is on time. Most of the time women are at home looking after kids. On the other hand, men have all the time to engage in economic activities. In this case, even if women were willing to take up paid jobs, childcare roles prevent them from doing so.

(Young woman in FGD, Mzimba, Malawi)

Another participant in Malawi also echoed these sentiments regarding social norms when she shared,

“The society expects young women to be working in the kitchen in preparation to be good wives. At the same time the same society is busy preparing boys to be strong and be breadwinners. Girls are restricted in the kitchen while boys are free to acquire knowledge, move around, motivate each other and share information, business ideas and business skills. The other challenge is that the society wants to see women being married. Once a woman is not married, she is treated as an outcast. As such women are trained to persevere so that they maintain the marriage. This makes women opt for marriage instead of business or employment or skills. Giving the society [including] women [a choice] between marriage and employment, they will choose marriage. This is what all women have been groomed to be. To be someone's wife and attaining that is a big achievement and a milestone. The other challenge for women to be financially independent is the pregnancy and childcare related things. Women naturally remain behind in whatever they venture into because of these pregnancies related issues. Issues to do with childbearing, childcare and the like drain a lot of time, resources and energy for the young women.

(Young woman in KII, Mzimba, Malawi)

This excerpt reveals how these social norms and gender roles assign value to marriage rather than financial independence which further exacerbates the gap between men and women and contributes to women being left behind in terms of matters of economic development and/or autonomy. For example, in Nepal, rural settings were described as having few job opportunities since patriarchal social norms dictate that women are not allowed to go out to district centres or other cities, which can present a barrier in terms of seeking employment. Nonetheless, it was shared that some married women accompany their husbands to India and work as housemaids. For example, young women described these social norms and gender roles,

“As the society says so, family members do not send their daughters to work outside the village. If one is married and her husband accompanies then she is allowed to work outside, other city

centres or India. Young girls are not allowed to accompany even their family member(s). It is only males; those are allowed to work outside. Women can make income through farming, rearing small ruminants, selling vegetables and fruits, working as labourers. In most cases financial decision is made by male members of the household.

(Young women in FGD, Kalikot, Nepal)

This is echoed by participants in Malawi, who describe gender roles which characterise women as caregivers and good wives,

“ Job is to be a baby maker: I have never worked and am not sure how people perceive the role of women. However, in the community like where I am, I feel like all they need are children. In fact, my sons have more voice here than me. I can't beat them neither reproach them. If the wife is not giving birth, they make sure their son marries a second wife to ensure that the much-needed children are there

(Young woman in KII, Mzimba, Malawi)

Furthermore, it was reported by young women in Nepal that women have to rely on their parents or husbands (if married) for money in most cases, even if they run their own businesses (the money stays with parents or family elders). Therefore, it emerged that family support is a barrier to women's economic empowerment and resilience in Nepal as young women participants reported that they have faced many challenges in convincing their family members to let them enrol in skills training, for various reasons including gender roles and fear of social stigma/loss of status. On the other hand, women do not have money to start a business, they need to get approvals from their parents or husband/in-laws which in many cases is denied. One woman in Nepal also reported receiving project funds to support her business but clarified that the family now has control and that she has no decision-making power. This demonstrates how although access to financial resources may initially help women to start a business, ultimately it is often the family that will have decision-making power and/or control. Furthermore, young women expressed how family and community members generally want women to do all household chores, demonstrating that the care burden is also prevalent in this context. For example, according to a parent in Nepal,

“ [It is] very challenging for women to maintain their business. If they have other women members (mother, mother-in-law, sisters-in-law, grown daughters) in the family who can take care of household chores and children then they can well maintain their business, if not they have to complete all household chores and only then can

run their business. Not aware of jobs but even running own business is difficult during pregnancy and breastfeeding. We have to complete all household chores, carry the infants to work and run the business and after returning home in the evening do cooking, cleaning, etc.

(Parent in KII, Kalikot, Nepal)

The same beliefs emerged from participants in Ethiopia. One woman business owner describes the society's expectations of women and their roles,

“ Cooking, cleaning, rearing and raising children. Men don't want their wives to have a job or a source of income, I know this because I was in the same situation, and I had to convince my husband that I could help out with the financial situation we were in.

(Stakeholder in KII, SNNP, Ethiopia)

Other stereotypes or assumptions about women were shared in a focus group discussion with young women in Malawi where women discussed that employers perceive young women as 'their objects' ('the moment they see a woman; they start thinking about sex'), of little value ('men don't value women'), incompetent ('at any given point in time, men would like to show that women are incompetent and failures'), and untrustworthy. One participant shared,

“ The bigger problem is trust. The communities have trust issues with us. In their assumption, they see nothing good from a girl child. This is a reason we are not fully involved in their decisions. Communities feels we are inferior to the boys

(Young woman in FGD, Mulanje, Malawi)

This was echoed by a young woman who said,

“ Parents are very protective when it comes to young women. They cannot allow them to do anything. They associate everything to bad behaviours. Parents feel like one will associate with bad things. These days there are more girls engaged in selling sex, so every parent is very protective fearing that their children can also begin selling sex

(Young woman in KII, Mzimba, Malawi)

Social norms were also cited as a barrier for women to start and grow businesses. An example is given by one stakeholder, who explains how women are not able to access the same arenas as men,

“ Females can lose their job or business easily because they are not as sociable as males. You should not sit and wait for the business to come. The men go out to meet people for tea and coffee. You have to build and use your network both to get a job and establish and grow your business.

Elema, 18, and Diramu, 63, with two of their remaining cattle in Ethiopia ©Plan International



(...) It won't be perceived as good manners for the women to hang around tea and coffee shops, bars or hotels. It is considered indecent. It is a small town where everybody knows everyone. They will be labelled negatively. Thus she would rather lose a job than be named and labelled negatively. We are not used to seeing females eating in a hotel by themselves.

(Stakeholder in KII, Amhara, Ethiopia)

This excerpt also reinforces findings from Malawi, as to why some of the few available options for formal employment are challenged by these social norms and gender roles. Women are often preferred for positions in the hospitality sector, and particularly in customer-facing roles. Breaking with such social norms and gender roles can have negative consequences for the women and their families. Many participants shared how women working as for example waitresses suffer stigmatisation in their community, as well as harassment and even violence. One parent shared her concerns,

“ Personally, I do not approve of young girls and women working as waitresses in hotels and restaurants. This is because they face a lot of challenges and risks. Although the opportunities are very limited, we prefer it if they get employment in government offices.

(Parents in FGD, Amhara, Ethiopia)

A stakeholder in Ethiopia, also explains more about the challenges women in the hospitality sector face, including having to work in a different town,

“ Most people (mainly young women) get hired in service-giving companies (hotel, restaurant, cafes) as a last resort, exhausting all job opportunities. Being hired as a waiter is not considered as a job opportunity. Since people have to make a living, they work in such institutions. Most of the waitresses come from other locations. The young women from this are travelling to other towns. This is because there is an attitude that women who are working in a hotel are also engaged in commercial sex work. These young people want to work in a community that does not know them.

(Stakeholder in FGD, SNNP, Ethiopia)

And another one elaborates,

“ Our female workers came from other places, Kembata, Sodo, etc. They do not want to work within the community they know. This is because being a waiter is not a respected job. No parent wants to see their girls engaged as waiters as it believed that the girls might be engaged in other activities “flirting with guys or in commercial sex work”. Similarly the girls in this locality do not get hired here but they travel to other towns (Kembata, Sodo, etc) where there is no one who knows

them or their relatives. The girls in this area go to Kembata, Sodo.

(Stakeholder in KII, SNNP, Ethiopia)

Some women also shared some gender stereotypes that often derive from social norms and gender norms. These social norms prevent women from owning land or engaging in agricultural activities. One woman in Malawi explained,

“ Women are lazy. Others, they don't value farming as a livelihood. The major contributing factor is that most young women do not have land under their control so it's difficult. The other reason is that women feel farming is a dirty business and for old people. Most young women prefer easy money that comes with selling sex.

(Young woman in KII, Mulanje, Malawi)

However, in Ethiopia, some participants highlighted that a main gender barrier was perceived as women's lack of confidence and initiative, as one stakeholder (a male business owner) described,

“ Women are capable and trustworthy if they are trained. I have two women who are working with me. One is engaged in finishing activities since it does not require heavy lifting. But in the other areas, working with machines that require strength, it will be challenging for women. The main challenge in general is that women do not come forward and ask if there is a job. They can get engaged in tasks that they can do. They can learn working on machines little by little. When men get experience, they leave immediately. But women do not do this.

(Stakeholder in KII, SNNP, Ethiopia)

In addition to social beliefs and norms that present challenges for rural young women's access to and retention in labour markets and self-employment, young women also described certain physical challenges or gender norms in all three countries. In Nepal, young women described movement restrictions in terms of travel, that they were not permitted to go outside their villages to search for jobs. As shown above, young women described needing to get permission from their parents or family members to engage in income-generating activities (and all activities in general) and that they were not allowed to go outside their house to work (whereas men or even young boys do not have such restrictions) and the same restrictions would apply in their in-law's house as well. In a focus group with young women in Nepal, it was explained that,

“ Parents or family members will not send us outside the village even if we get any jobs outside. As there are no good roads and public transport, we need to

walk to go to other villages or district centres.

(Young women in FGD, Kalikot, Nepal)

Other young women in Nepal expressed,

“ In general, we cannot follow our interest but instead follow what our parents or husband tell us to do. It is mostly the patriarchal concept that hinders in us from not doing what we wish to do.

(Young women in FGD, Kalikot, Nepal)

The lack of economic opportunities in rural areas drives some young people to move to urban areas in search of jobs. However, finding employment in the city is not easy either. As another parent explains,

“ We have a lot of young population here in our community. The young boys and girls who complete 10th grade are doing nothing here with their parents. Most recently there was a job vacancy for one cleaner in one of the financial institutions in Addis Kedam. There were more than 900 applicants and there is no chance that they will get the position. The number of people needed is small whereas the number of applicants is very large.

(Parents in FGD, Amhara, Ethiopia)

Other focus group discussions in Malawi also focused on how men have more advantages in terms of having the ability to travel to Mozambique to look for employment opportunities, perceptions that men are more capable of doing manual work, and more knowledgeable due to familial support to keep them in school. While in Nepal, it was explained that men had more opportunities to find work because of their perceived mobility. It was suggested in focus group discussions with young women in Nepal, that generally men go to India to earn money whereas women stay at home to take care of family and household chores and that the main source of income for most rural households is money sent by male members. Young women in Nepal explained that,

“ Young men either go to cities in Nepal or abroad such as Gulf countries, Malaysia, and India for jobs. However, women are not allowed to go outside their villages for jobs. Most of the village are now accessible by road but these are dirt roads and vehicle do not ply during monsoon season.

(Young women in FGD, Kalikot, Nepal)

One participant shared how she wished to study hotel management and start a business for which she had to travel to Kathmandu but was not allowed by her family. One parent in Nepal explained,

“ Most of the family members and community people want women to do household chores and take care of children. Besides this, they expect women to



Poonam, 21, with her mother and sister at their home in Banke district in Nepal ©Plan International

rear small ruminants or cattle or water buffalos and grow vegetables or fruits to sell and get money. In most cases they don't want women to go outside of the house and work. Major financial decisions are made by men with or without getting women's suggestions.

(Parent in KII, Kalikot, Nepal)

These restrictive norms were echoed in Malawi, where one woman shared,

“ *Previously before becoming a tailor, I was selling powdered soap. I was buying powdered soap at wholesale and selling it at retail prices in the communities. I was buying from Blantyre. So it's like I would buy from Blantyre in bulk and pack it into small plastic bags and sell. For the soap business, the problem was travelling to Blantyre. Men in the same business could use either a motorcycle or could use a lorry as a means of transport. Both the motorcycle and a lorry are relatively cheaper means of transport. As for me being a woman I only used a minibus which is expensive. In addition, when in Blantyre I had to take a taxi to move around the shops. Men walked by foot to all the shops. After purchasing the goods. I needed a casual labourer to help transfer my goods to the taxi depot. Men carry the goods themselves to the bus depot. By the end of the day, my expenses were higher just because I am*

a woman with less vigour. In the tailoring job, the problems are completely different.

(Young woman in KII, Mulanje, Malawi)

In addition to the potentially restrictive social norms, young women in Nepal also explained that the physical remoteness of living in a rural area was a major challenge. It was shared,

“ *Now-a-days there are roads up to the villages, but they are not tarred and there are no public vehicles plying on these roads so people either travel in motorcycles (who own one) or hire jeeps (in cases of emergencies). People in the villages do not travel for work.*

(Young women in FGD, Kalikot, Nepal).

While in another focus group discussion with young women it was explained,

“ *There are tarred roads and vehicles ply to commute. Earlier there was no bridge on the river so it was difficult to cross the river during monsoon season.*

(Young women in FGD, Bardiya, Nepal).

This barrier is even more significant for young women with disabilities, whom stakeholders reported have physical limitations that make it difficult to travel, so the chances of getting jobs are lower for this group. For

young women in Malawi, age was another common form of discrimination that was reported. For example, one participant explains,

“Mostly what matters is qualification. However, what happens is that most of the times older people are more educated and with more adequate experience than the youths. In some cases, they also have additional competences that they have acquired over the years. This gives them an added advantage (Young woman in KII, Mzimba, Malawi)

In this context, discrimination based on age also had consequences in terms of pay, when one participant indicated that she was paid less than her counterparts because of her age.

“I was paid relatively less compared to other people who were also working there. I was told that I didn't do a good job, but they were lying. I feel like I was underpaid because I am a child while others were much older. (Young woman in KII, Mulanje, Malawi)

This was also confirmed in Nepal, where young women and parents reported that employers do not prefer elderly or very young people for hard jobs such as labourers and that women are paid less money compared to men for the same work. However, some participants in Nepal disagreed, sharing that,

“In our community there is no difficulty in finding a job except families do not send their girl child to work far away. There is no disparity between men and women's wages. If one does lighter work, they are paid less but if one has skills, they are paid a good amount. (Community Member in KII, Kalikot, Nepal)

Although it emerged that discrimination on the basis of gender was common throughout, discrimination was also reportedly amplified or doubled according to individuals who belong to vulnerable or disadvantaged groups, such as people with disabilities or people living with chronic illnesses. For example, one participant in Malawi who is HIV positive described additional challenges that she faces,

“The people who are HIV positive are unable to contribute to the economy of the country because they are mostly sick. Even deaths are caused by HIV and AIDS. Like my parents were working in Kasungu but they both died. We have ended up living with our grandmother who is very old and hopeless. What I can say is that people who are HIV positive spend more money on medication thereby affecting their total income. (Young woman in KII, Mzimba, Malawi)

One stakeholder in Ethiopia explained,

“It is really hard for disabled people. They are fully dependent on others, and they can't exactly go out and look for and find job opportunities like other fully abled individuals. They don't have a lot of information about things either. Another thing is they don't understand that disabled people can make a living for themselves, and they haven't seen it happen either. I know a disabled 10-year-old boy that lives around here that doesn't go to school with his peers and stays home and misses out on an education. I recently also saw an 11- or 12-year-old child that begs on the streets with his father. I asked the father once why he was out here using his child to beg, and he told me that he was out of options and could think of only this to keep himself and his child from starving. Nothing around here is accessible for disabled people and it is really hard for them. (Stakeholder in KII, Amhara, Ethiopia)

Barriers to economic empowerment in Malawi also included some intergenerational perceptions, where parents and family members expressed negative views and distrust of youth,

“The other challenge they have is our perception towards them. If a youth would come today selling a piece of land, everyone would say she can't have land. Even if she would come driving a car, we will all say she has stolen the car or she has earned it through selling or exchanging sex. The problem is that we have blacklisted them. The youths themselves knows that, as such they don't care. (Parents in FGD, Mulanje, Malawi)

These examples describe challenges faced by young women in rural contexts which is related to negative perceptions and stereotypes that show an indication of generational distrust and power dynamics at the intrapersonal and community levels.

CARE/DOMESTIC BURDEN

Even when it is considered acceptable for women to have jobs, gender roles and expectations of women (care/domestic burden) make it more difficult for women to be financially independent. As one young woman shared,

“Women have more challenges to overcome than men. She wakes up early and cooks, cleans and feeds the cattle, then she packs lunch for the both of them and they spend all day working in the field, she comes home and works at home till midnight, and this is the cycle she is in. She has no free time to even consider working another job or starting her own business at that. (Young woman in FGD, Amhara, Ethiopia)

Chali, 35, and Aliya, 30, prepare potatoes at mothers' group in Ethiopia
©Plan International



In Malawi, one participant who was formerly a tea plucker explained why she had to leave the job,

“**The job was too tiresome. We were supposed to report for duties at 6.45am. This is the time we were lining-up for rollcall before being assigned to different duty stations. I was working as a tea plucker as such I was supposed to carry a heavy bag on my back as I move round my assigned area plucking tea. We were given targets to complete on a daily basis. I was working from 7.00am to lunch hour. Thereafter we had a one hour thirty minutes break. We were reporting back for duties at 1.30 and we were knocking off at 4.00pm. When knocking off, I was extremely exhausted. In addition, we were supposed to contribute for lunch and identify a person amongst ourselves to cook. Being the youngest and a woman I was the one cooking most of the times. After knocking off, I was supposed to fetch water at home and prepare supper. The following day I was supposed to do all the household chores before I report for duties at 6.45am. For the five months that I worked, I lost a lot of weight, as if I was sick. I was so stressed that if I continued, I could have become depressed. The other challenge I had was that three quarters of the**

money I was receiving as a salary was used at my aunt's place where I was staying. By the end of the day, I wasn't benefiting anything from my job.

(Young woman in FGD, Mulanje, Malawi)

This quote demonstrates the impact of household or domestic responsibilities and how women often lack control of much of the income they generate. Challenges relating to gender roles were also identified in relation to pregnancy and childbirth. In Malawi, one woman shared,

“**There was a time I travelled to Lunzu to look for employment. You know I did a short course in computer majoring in Microsoft Word, Excel and Publisher. When I heard that they were looking for someone with basic computer knowledge, I decided to go and try my luck. At that time, I was pregnant. I arrived at the interview place and conducted the interviews and got a job. I was informed to go and report for duties the following week. When I reported for duties and the moment they realised I was pregnant, everything changed. The boss called me aside and asked if I indeed was pregnant which I accepted. Then I was told to go and wait at home and that they will communicate**

back to me. From that time, I have never heard from them again. I know for sure I was turned back because of my pregnancy

(Young woman in FGD, Mulanje, Malawi)

Here it is apparent that this participant was discriminated against by her employer which ultimately affected her ability to remain employed. Other participants also described how women are perceived as less desirable candidates by employers based on their reproductive capacity, gender roles, and widespread assumptions that pregnant women or women with children are less productive or reliable

(gender discrimination). This also emerged in Nepal, where young women participants explained that,

“ [There are] difficulties in even getting work as farm labour or construction worker if a woman is pregnant or has a child. One has to take care of one’s child and there are no such facilities in informal jobs such as labourers.

(Young women in FGD, Kalikot, Nepal)

It was further emphasised in another focus group with young women which described,

“ Factory employers do not keep pregnant ladies or those with infants. There are no facilities for childcare at the workplace, so they leave their jobs. My friend was removed as a factory worker once her belly was noticed after she became pregnant.

(Young women in FGD, Bardiya, Nepal)

In Ethiopia, young women in a focus group discussion shared how having children prevent them from working in a stone crushing plant,

“ They do not want us if we are going with a child as well. They do not allow us to work carrying a baby. The baby could be crying and when we try to calm down the baby, our pay will be deducted for the amount of time we spend to breastfeed the baby. In addition, the baby might fall off our back in the quarry. To start with, they won’t allow a woman with a child to work in the quarry.

(Young women in FGD in Amhara region)

These attitudes were also reflected by economic stakeholders in Nepal who, despite claiming to prefer to hire women, explained that since women have to bear children, this can restrict them from working. While another expressed that contractors will not hire pregnant women or women with infants as construction labourers.

Also, a lack of enabling environment with proper support systems and legal protections in place for pregnant workers can put them at a disadvantage. One participant in Malawi shared,

“ The negative perception would come if the young person is getting pregnant now and again. So, it’s like being a young woman on its own is not a problem but issues associated with pregnancy and child delivery and childcare are a challenge and that is what pushes women behind men. [Also] the sicknesses associated with pregnancy are the biggest limitation for women. Unless if supported, otherwise there is no way we can work like men during pregnancy. In fact, pregnancy is a sickness on its own. Like in my case, during my first pregnancy I was anaemic. I was weak and sickly. I couldn’t do anything on my own. I lost appetite and I was vomiting up to six months. So if I were working, the truth is that my job would have suffered for six months. Then take delivery for instance, suppose you deliver through Caesarean section, it means you have another two months without substantive work. Then that is joined by childcare issues. Then there are crying babies, then baby sicknesses. With all this package the women of childbearing age cannot compete at a levelled ground with a man unless supported.

(Young woman in Kil, Mzimba, Malawi)

Another participant explained,

“ I stopped working because I became pregnant, and I could not carry on. The job became too demanding with my condition. I wasn’t fired though. However, my boss could not give me any chance to rest. I was not even allowed to go to antenatal clinic. I felt that was not healthy for me and the baby, then I resigned.

(Young woman in FGD, Mulanje, Malawi)

In Nepal, it was perceived by young women that employers generally do not wish to have female employees even as teachers in private schools, as it is assumed that they will depart to get married or take leave once they are pregnant. Although the discrimination of pregnant women was only briefly highlighted in this context, participants described how pregnant women have the same obligations and expectations in terms of the amount of work they are expected to do in their farms or households as women who are not pregnant.

Also in Ethiopia, pregnancy was identified as a reason for an inability to retain employment or sustain income-generating activities, due to both actual and perceived challenges (by employers and customers). One participant explained,

“ When employers find out that the employee is pregnant, they will fire her.

(Young woman in FGD, Amhara, Ethiopia)

Another young woman shared,

“ I was brewing coffee and making a living. I got married to my long-time partner, and when I got pregnant, I had to stop because I couldn't go on and there were fewer customers.

(Young woman in FGD, SNNP, Ethiopia)

While a group of parents explained,

“ A pregnant woman easily gets tired. She won't have the strength to handle tasks that require energy.

(Parents in FGD, SNNP, Ethiopia)

Having children also has a longer-term impact on employment retention, as it adds to the care burden for women, and makes them less flexible. One stakeholder describes the additional challenges women face, saying,

“ I think women lose their jobs easily. In addition to job responsibilities, women have a lot of responsibilities at home. As much as she needs her job to provide for her family, she cannot travel a lot if her work requires her. But for men, they can travel far, and they can stay as long as they need. If a woman is relocated, she wouldn't go. She will quit her job. But a man won't.

(Stakeholder in FGD, SNNP, Ethiopia)

Gender roles, norms and stereotypes significantly impact young women's economic opportunities in rural areas. Cultural beliefs and expectations about women's roles as well as structural and practical implications such as land ownership and care burden represent challenges and barriers, as well as impact enablers to obtaining and retaining employment and self-employment.

VIOLENCE, HARASSMENT AND EXPLOITATION

The gender inequality described above is not only limiting girls and women's opportunities. Throughout the three countries, violations of girls' and women's rights were widely reported. Gender roles and dynamics, as well as poverty, drive a range of harmful behaviours and violence such as harassment and sexual exploitation, and harmful practices such as CEFMU.

In Nepal, it emerged that family members are generally supportive when young women are able to contribute to livelihoods through income-generating activities such as selling vegetables or wild fruits or even as farm labourers, some reported that they still experience other challenges relating to community backlash as some village communities still have the perception that women should not work outside the home.

Other forms of discrimination emerged in both Malawi and Nepal related to community patronage and family support of women-owned businesses. One economic stakeholder in Nepal explained,

“ The community appreciates the women doing business but talks bad behind her if she is not successful. Women prefer tailoring (women's clothes) and beauty parlours operated by women whereas for men's clothing tailoring men are preferred. Labour works are done by both as young men are not available in the communities. People tease if one is doing small business (selling snacks or fruits in carts) and the family also does not support, but to start other businesses many do not have money.

(Stakeholder in KII, Kalikot, Nepal)

However, several women starting their businesses reported that while they had faced many challenges such as harassment by villagers, this did not impact their ability to continue to operate their businesses.

In Ethiopia, several participants described how hotels and restaurants assessed candidates' age, looks, height, and other physical attributes, further emphasising how gender stereotypes lead to discrimination, as well as sexual violence. Two young women discussed how they were treated by employers and customers,

“ There are customers who want to flirt with us while we are serving them. Our employers sometimes hold us without our consent. Once I wanted to quit my job, but the owner held my salary. So I had to work for another month against my will.

(Young women in FGD SNNP, Ethiopia)

They also described how they did not have anyone to report to or talk about such abuse with, saying no one would believe them. If the position was obtained through a broker, they were also not able to quit without a month's notice, including in cases of violence.

Violence and exploitation emerged as common challenges for women trying to generate income. Participants shared several accounts of severe and sexual violence, with examples of how the risk of SGBV impacts young women and restrict their options and choices, as well as participants' own experiences. These include practices of withholding payment, forcing long hours without compensation, demanding bribes, sexual violence from customers

(sometimes because they were assumed to be interested in selling sex), beatings, and being fired for making small mistakes. Some participants described employers or others in a position of power sexually exploiting young women seeking help, demanding sexual favours and examples of rape. One young woman described her experience,

“ I have not applied for a job. But I have applied for

a container to use it as a shade [for my business]. But nobody responded. Either you have to have a relative or you have to do something as a “woman”. If you are principled and do not want to sell yourself, there is no way you can get the working spaces.

(Young woman in FGD, Amhara, Ethiopia)

Similarly, another young woman shared,

“*When I asked to get a container to start my business, the person in charge asked me to spend time going with him in another town. I said no and I did not get the container. I did not tell anyone. I kept quiet. I was afraid that nobody would believe me. Also, if I tell this to anyone it might create another mess or disappointment with people I know.*

(Young woman in FGD, Amhara, Ethiopia)

Other participants shared the exploitative and harmful nature of some of the jobs that are available to women in their area such as,

“*Even in tea estates, their jobs are also very exploitative. Women walk alone in the tea plantations with a bag at the back. The environment is male dominated. Some get raped in the tea fields. The men in the estates also abuse women verbally and emotionally*

(Young women in FGD, Mulanje, Malawi)

Another participant adds,

“*For example, working in people’s houses as a maid. That job can be very risky. And even this one of vending. It is equally risky as well. Girls that work as maids are abused in different forms. Some are starved, others are sexually abused while others are physically abused by their bosses. This is the same with those who are vending. Their customers speak rude things towards them. Some customers even attempt to rape them. My friend was working in Chitakale. Her boss wanted to rape her. Luckily, she escaped and left at once. We also have one girl in this community who came back pregnant from town where she was working as a maid.*

(Young woman in KII, Mulanje, Malawi)

In Malawi and Ethiopia, selling or exchanging sex, and sexual exploitation, was sometimes identified as a way of generating a living for young women. Regardless of the perceived income benefits, any act that includes an exchange of money or goods for sexual purposes amounts to sexual exploitation of children if the girl is under the age of 18.

“*Because there are tourists here who come to see our mountain (Mulanje Mountain). These are the*

people who are the clients for the girls and women who are into selling or exchanging sex. We also have more workers in the tea estates who are also clients for those into selling or exchanging sex

(Participant, Mulanje, Malawi)

This demonstrates how there is a perceived demand for exploitative and harmful income-generating activity for many young rural women. It was also explained that in Malawi, women are generally more likely to experience violence.

“*Young women experience a lot of violence from their parents and husband. Sometimes even from the community members around. The main reason is that young women are considered less human in this society. Especially when you are married and you are from a poor background, then you know for sure you will be a slave in that marriage*

(Young women in FGD, Mulanje, Malawi)

One young woman shared her own experience of rape while employed,

“*As for me I was working in Lilongwe as a maid. Both my bosses were very good. I was treated like one of their children in the house. They were even proposing that I should go back to school and start form 1. However, I had two main problems in this job. The first one was that there was a boy in my boss’s house. He was related to the man. This boy had a girlfriend who was known by everyone at the house. However, this boy could use every opportunity he finds to try to rape me. I reported him to my boss, and they promised to talk to him but there was no change. I was living in fear. What surprised me most was that my bosses seemed not to be concerned with the issue. In fact, they didn’t even look surprised when I was reporting to them. My second problem was that they were giving me very little money. Imagine I was being paid MK18,000 (\$16/month). The money was too small especially the fact that I have travelled all the way from Mulanje. As if that is not enough, this small salary was taking too long to be given to me. It could take two months at times.*

(Young woman in FGD, Mulanje, Malawi)

In Ethiopia, the issue of safety and the threat of both physical and sexual violence was often discussed in connection with having to travel for work or education. In one focus group discussion with young women, a participant shared,

“*Women around here used to make a living by collecting seedlings and making and selling coal, cutting trees. But now that line of work has died out and women have fallen into different harmful situations like early marriage, migrating and*



Halima, 30, with one of the family's few surviving calves in Ethiopia
©Plan International

running away looking for jobs, which opens them up to a lot of different dangerous situations where they suffer the consequences such as unwanted pregnancies and the likes, since they can't find a job here. [For example], when women can't find a job around here, they tend to go further away from home looking for job opportunities. Usually this is arranged for them by brokers and while travelling with the brokers to their new place of work, you never know what the broker could do to them, he may abuse them or attack them. Unless some sort of job opportunity is created for them this cycle will not stop and the girls will even risk more danger by migrating to other countries looking for a better life.

(Young woman, in FGD, Amhara, Ethiopia)

One parent shared,

“ It is tough for girls. They cannot travel far. They cannot spend the night elsewhere, as she will be at risk of being raped or unwanted pregnancy.

(Parent in FGD, Amhara, Ethiopia)

And one young woman explained how girls and women are not able to safely access education,

“ We will have to go to Addis Kedam. If we have the

financial capacity, we can rent a house and live there and come back home over the weekend. But if we do not have money, we will have to travel there every day. But this has a risk as we will have to walk on foot to get to our homes. I know a girl who got raped four years ago when she was going to school. She got pregnant and dropped out of school.

(Young women in FGD, Amhara, Ethiopia)

Protection remains a key concern for the wellbeing as well as economic opportunities for young women in rural contexts. The risk of SGBV is prevalent and may be increased as young women attempt to challenge and break free from gender roles and the expectations of their communities.

CEFMU, ADOLESCENT PREGNANCY, AND SRHR

CEFMU is a prevalent form of SGBV, often linked with adolescent pregnancy, and a lack of education

(all of which were often driven by poverty or economic hardship). Participants across all contexts described how these function as blockages to pathways for access and retention of employment in rural areas. Early marriage and pregnancy are thus both a result of economic hardship, and a barrier for girls and young women to access and retain employment.



Loveness, 15, makes presentation to Champions of Change group members in Malawi
©Plan International

For example, one participant in Malawi described young girls or women who are vulnerable or poor who may be married off. She explains,

“Mostly when girls are married off while young, they are not yet matured mentally and then have a baby while still young. At that time most girls are doing nothing economically. Their main source of livelihood is their husbands who are equally poor. By the end of the day they have children with nothing to feed them. This is a cause for inter-generational poverty. Child marriages are related to child pregnancies. These pregnancies are associated with childcare. All these impede the income generation capacity for the girls. I’ve seen some girls who got married at an early age and are now complaining and miserable.

(Young woman in KII, Mulanje, Malawi)

Here, the participant reveals that economic hardship is both the driver and outcome of child marriage and has lasting consequences in terms of the young girl’s or women’s future access to economic opportunity. The same pattern emerges in Ethiopia, where the lack of economic opportunities locally forces girls to either get married or move to urban areas in search of work. As one parent describes,

“In our community, it is not only young women but males as well who are in difficult situations. The

work they are doing, carrying charcoal, or cutting trees can only support them to cover their daily bread. They do not even have money to pay if they get sick. Parents try to send their girls to schools. However, when they become unable to support the girls, they force them to get married without their consent, dropping out of school. Some of the girls refuse to get married and move to the nearest towns and try to do small business “buna berenda” [selling coffee]. But these are the strong ones. Most of them get hired in cafes as waiters, as domestic workers or babysitters.

(Parent in FGD, Amhara, Ethiopia)

Gender roles are enforced and maintained by parents and can also be used to support or justify child marriage. In a focus group with parents in Malawi, participants explained that,

“Most girls believe that they will get married. This is also our mentality as parents. Parents believe a girl child will get married and move out of our home. We don’t mind what will happen to her later. That will be the responsibility of her husband and parent in-laws. On the other hand, we know for sure the boy child will get married and will have a family to raise. Worse still, they will remain in my compound forever. This forces us to invest more on boys. In fact, this is a reason girls marry faster than boys.

(Parents in FGD, Mzimba, Malawi)

Another says,

“ You know what, dowry is paid in form of cattle here. So most of the times, parents see cattle in form of dowry in their girls. That’s why they don’t resist when the girls are getting married.

(Parent in FGD, Mzimba, Malawi)

Child marriage was identified as a prevalent issue in Nepal with all focus group discussions that young women still get married in their adolescent years. One parent described the main drivers of child marriage in this context as poverty and illiteracy and that in most cases, family elders make marriage decisions. However, there were reports of effective campaigns to curb the practice.

In the Malawian context, it emerged that child marriage often was an outcome of poverty and a lack of educational support.

“ Mostly because of poverty. Lack of educational support. If your parents are not supporting with educational needs as such you are not going to school, then why should you still stay at home? You can then get married. In some cases, there’s no food at home, hence girls getting married. Sometimes girls run away because of the harsh treatments we get from our parents. Parents like ill-treating their girl children. They are treated as objects without feelings. Sometimes they decide themselves running away from harsh treatment. Sometimes from their parents because of poverty. There are some parents who tell their girl children to get married so that the son-in-law may be bringing some support. Sometimes it’s because of pregnancies

(Young woman in KII, Mulanje, Malawi)

This picture is reflected in the data from Ethiopia, where for example two parents explained,

“ When the parents cannot support their girls, they drop out of school. The parents then force them to get married for two reasons: 1) they are afraid that she might get pregnant if she stays home or doing the labour work, and 2) the husband will support her. However, the reality is that when she gives birth she comes back to her parents.

(Parents in FGD, Amhara, Ethiopia)

Some participants argued that while poverty was still the driver, the decision was sometimes taken by the girl herself.

“ They see others who are getting shiny things and when their family is unable to provide, they start dating assuming that their boyfriend or husband will provide.

(Young women in FGD, SNNP, Ethiopia)

In particular, a few participants described having to drop out of school because of pregnancy. Here, pregnancy and childbirth lead to dropping out of school while others described more generally how adolescent pregnancy can lead to enhanced financial pressures or hardships that may drive girls to get married at an early age. Adolescent pregnancy and school retention (dropping out of school) have a complex and interconnected relationship which disproportionately harms young girls and women and thus further entrenches gender gaps in education and thus employment opportunities, which can lead to increased risks of unemployment, poverty, and exploitation. The same picture emerges in Ethiopia, where adolescent pregnancy, CEFMU, school dropout, violence and poverty are all interlinked. One young woman shared,

“ For instance I got married at the age of 16 when I was in grade 8. My father told me that he did not have the financial capacity to support me continuing my education and said to me, “You get married or else you are by yourself”. So, I left school and stayed at home for a year, and I got married. I gave birth when I was 20 years old.

(Young woman in FGD, Amhara, Ethiopia)

And another participant in the same group shared,

“ While I want to finish my education, my parents forced me to get married because they cannot support me. (...) I got married when I was in grade 10. If I had the opportunity to continue my education, I could have been in a better place, but my hopes are cut short.

(Young woman in FGD, Amhara, Ethiopia)

This situation was similarly described in each country’s context. Furthermore, unpaid care and domestic work prevent participation in education as well as income-generating activities for girls and young women. As one participant describes,

“ Young women in our community are perceived as someone who helps the women in the household. Young women generate income mostly to cover their costs such as for school and basic expenses. The young girls who are in school also engage in income-generating activities to earn cash to lift some of the school expense burden from their parents.

(Young woman in FGD, Amhara, Ethiopia)

Despite SRHR services appearing to be widely available and free of charge according to participants in the three countries, participants described challenges in accessing these services. The lack of access further compounds the aforementioned challenges, including the risk for girls marrying early, with fear of adolescent pregnancy as one of the drivers.

Fade, 24, with her youngest child Kali in Ethiopia ©Plan International



“ Despite SRHR services being available at the local health centre and free of charge. The services are available, but most women don’t access them because of the manner in which they are offered. I hear the service providers asks embarrassing questions. The other thing is that when your people know that you are accessing family planning then you will be topic of discussion in the community

(Young woman in KII, Mulanje, Malawi)

The data collection also highlighted how social and cultural norms and pressures around what is considered acceptable behaviour of young people when it comes to sex and relationships impact their access to services. A participant in Malawi shared,

“ I don’t think it is necessary for unmarried youths to access sexual and reproductive health. This is promoting promiscuous. The implication of offering such services to the youths can be disastrous. In fact, God himself cannot be happy

(Young woman in KII, Mzimba, Malawi)

Even where services are available, it is clear that girls and young women face severe challenges to their sexual and reproductive health and rights, and socio-cultural barriers to being able to make free and informed decisions about marriage and pregnancy.

The lack of options to prevent unintended pregnancy, or perceived risks of becoming pregnant outside of marriage is tightly linked with challenges such as poverty and limitations to education, both as a driver and a consequence.

EXTERNAL THREATS AND SHOCKS

Young women in the three countries reported that COVID-19, climate change, the current economic situation, and the wars in Ukraine and northern Ethiopia were external factors that have had a negative impact on women’s economic empowerment and resilience. For example, one participant in Malawi described how COVID-19 has had a significant impact on income-generating activities and access to employment at the local level. She shared,

“ COVID-19 changed the way people earn income. During COVID-19, some people lost jobs and are still jobless. For example, there was a private primary school in the area which was closed during COVID-19. When the schools were re-opened, the school did not open again, and all the teachers became jobless. Most of those teachers are still jobless to date. [Also] COVID-19 made people lose business. Transport was very expensive because motorcycles were carrying only one person

(Young women in FGD, Mulanje, Malawi)

Several participants in Ethiopia described how the combination of COVID-19 and the war in the North has put a lot of pressure on the economy and led to high inflation. Additionally, the war in Ukraine has had a further impact on fuel and transportation costs. One stakeholder described,

“ A lot has changed. COVID has had a very large impact. Ever since the pandemic, life has gotten very difficult for society. It wasn't so bad in the initial days but in progression things have certainly become more difficult. The money supply has decreased significantly and there is also a high rate of inflation. For example, before the pandemic, you could do a lot with 10,000 birr but now even with 50,000 birr you can't do much. You need a lot of money just to milk one cow. (...) Everyday life is similarly impacted by the war in the north of Ethiopia and the pandemic, they are still facing poverty. The war wasn't fought here but the impacts can be seen throughout the society. People have been contributing for resources for soldiers and have not been able to make money because goods and the market have been immobile due to the fighting and these combined have led to the negative changes in the society.

(Stakeholder in KII, Amhara, Ethiopia)

The challenges to distribution of goods were also highlighted in a focus group discussion with young women, where some have their own business,

“ It has been difficult to get money in the past few years because of the increasing cost of living. Life has become expensive; our costs are high, and the profit is small with small capital. There used to be crops (grain) that come from other locations. But now because of the war these crops do not come here. I need alcohol for my business (I run a hair salon), restaurants need cooking oil that comes from the big cities. Because of road closure, inputs and supplies do not come here. Because of the war, maize and other crops are transported to the war affected areas. Even if these items are brought here, the prices are getting very high every time. Thus, it makes our margin very small.

(Young women in FGD, SNNP, Ethiopia)

Participants also described how the crises impeded on people's mobility, which was already a greater challenge for women than men, as described earlier. One stakeholder shared,

“ Another thing is that it has become very difficult to travel and conduct business. It is very hard to go to Addis Ababa and back now. You could have done this very easily before the war but now it has gotten to the point that people would rather stay here claiming they would rather choose to live than

venture too far from the area and die. There are also lots of refugees from Sawula as well as from Oromia, West Wolega region. All these factors have had a lot of impact on the society.

(Stakeholder in KII, Amhara, Ethiopia)

Other participants in Malawi highlighted the negative impacts climate change has on income-generating activities throughout their communities.

“ Previously people were having good harvest that could sustain them for a year. These years, our farm produce is taking us only for three months and thereabout. These circumstances have forced people to survive on begging or remittances.

(Young women in FGD, Mulanje, Malawi)

This demonstrates how climate change has had a negative impact on agricultural production and thus economic opportunity. In Nepal, it was reported that during COVID-19,

“ Some young women after receiving trainings have started their own small business as well. Those who were running small hotels faced challenges during COVID-19 as there were restrictions on movements and people did not come to eat in their hotels.

(Women in FGD, Kalikot, Nepal)

In another focus group discussion with young women in Nepal, it was said that during COVID-19, businesses such as restaurants and shops did not have customers which took a toll, also those who were working abroad returned to their homes.

“ During COVID-19, most of the people working outside returned home as they were laid off from their jobs. Many families (both men and women) working in India had to travel on foot for many days after their employers did not pay them.

(Women in FGD Kalikot, Nepal)

It was also explained by stakeholders in Nepal that since some of the people working in India did not have money to reach home, they were stranded at the Nepal/Indian border for several days. Additionally, other young women in Nepal described how during COVID-19, those who had a small business faced hard times as there were restrictions on movement (even walking) and there were no people around to make purchases. In the villages, mostly people grow grains on their farms but have to buy other kitchen items such as oil, sugar, soap, tea, so they had no choice but to use their savings to buy essential household items during the COVID-19 pandemic. Furthermore, it was reported that the negative consequences of climate change have been further compounded by the war in Ukraine. One participant in Malawi shared,

“Climate change is what has affected people most. It's like anything that affected agricultural production will automatically affect people's livelihood. So climate change has had its effect on rainfall patterns. These days, rainfall is no longer predictable. It comes in January in some years and December in some years and November in other years. There are times we have drought and then heavy rains and flooding the other minute. These years farming has been a problem. Agricultural production has reduced significantly, and people have been pushed below the poverty line. Yes, several of them. Like I said before anything affecting agricultural production has a very big impact on people's livelihood. On this one I will mention the devaluation of kwacha [the currency in Malawi] that resulted into a sharp rise in the cost of living thereby affecting people's livelihood. The issue is that these people are farmers. They depend on rain fed farming meaning they produce only one season to take them the whole year. This has been possible all along that after harvest, they sell part of their produce and buy all their household necessities. However, that is not possible these days because agricultural production is low. The situation is now worse with the increase in prices of commodities due to devaluation. This means farmers have to sell more produce to buy their basic needs. This is what has forced households that were food secured all along to become food insecure, in the process making people poorer than before. The Ukraine conflict has also had a very serious impact on our lives because it has resulted in shortage of fertilizer and wheat-based products. Fertilizer shortage is a disaster for this country being an agro-based country.

(Young woman in KII, Mzimba, Malawi)

Contrastingly in rural Nepal, young women in Kalikot did not believe that small businesses have been affected by climate or other political conflicts. However, prior to the peace treaty with Maoists, due to political unrest, many people had to flee their houses, but it was clarified that there is no such issue now. In Bardiya, young women mentioned that last year's flood had significantly damaged agricultural produce. Furthermore, stakeholders described how small farmers are facing challenges with rain and at times it rains so heavily that there are floods. For example, last year the main road in Karnali (road joining Kalikot to the rest of the country) was washed away in several places which resulted in a supply shortage of goods in the region.

NETWORKS, NEPOTISM AND CORRUPTION

In Ethiopia, one challenge several participants discussed, was nepotism and corruption. Many gave examples of situations where jobs were only given to

those who knew the right people, or job seekers being asked to pay a bribe in order to be employed. As one young woman explained,

“There are girls who have the required education. (graduate from high school or college) but are still unemployed. You see girls with high grades or better qualifications sitting at home while others who are not qualified getting the job just because they know someone or are giving bribes.

(Young women in FGD, Amhara, Ethiopia)

And another one echoed,

“I have friends that have graduated from college about two years ago with a degree, but the hiring manager and HR representatives usually want a bribe or something to hire them. Even if they did pass all the examinations that they had to take for the job position, there would be some sort of corruption going on where the people in charge of hiring employees would simply hire the people they know.

(Young women in FGD, SNNP, Ethiopia)

In Nepal, young women also described the importance of networks. They reported that their household financial situation is weak and communicated an interest in obtaining jobs after they graduate so that they could help their families. However, they fear that one needs strong recommendations to get any job which presents a key barrier to employment in this context, a perception that was echoed by young women in Ethiopia.

ENABLERS

Overall, data revealed gaps in identifying enablers to accessing and retaining employment for diverse young women in each rural context. Rather, given the lived experiences of rural young women, it emerged that the typical challenges, barriers, and external threats were much more well-understood. For example, young women in rural Nepal had no formal employment experience, so few insights pertaining to employment retention were shared. Although as previously noted, in Malawi, participants who were involved in livelihood generating activities were mainly engaged in casual labour or self-employment. One participant described the process for becoming engaged in casual labour when she said,

“I went to people and asked for [casual labour]. I wanted money to buy new shoes, so I started to search for a job until I found it. I was moving from house to house asking for casual labour until I found it.

(Young woman in KII, Mulanje, Malawi)

Furthermore, another participant describe how it is

'very possible' for young women to gain employment,

“ However, young women need more support compared to boys. Women will need allocation of land which is against the cultural norms of this area. Land is only allocated to boys after they have married. Girls are never allocated any land. So there is need for sensitisation to ensure land is assigned to girls as well so that at least they can produce something. On business young women will need support and capital to start the business. In conclusion young women can do almost everything but they need more support compared to boys
(Young woman in KII, Mzimba, Malawi)

Here, this participant outlines some of the enablers to employment or income generation as access to land, support, and capital. Participants in Ethiopia highlighted the role of networks, explaining how many employers require candidates have someone who can recommend them or provide guarantees. One stakeholder said,

“ There are no employers in this locality. If they want to get hired the girls can work as waiters in hotels, or coffee and tea shops. And with this they can be successful if they know people who can recommend them.
(Stakeholder in KII, Amhara, Ethiopia)

In some areas of Ethiopia, there are brokers taking on this role. For example, one participant had success finding employment through a broker, she explained,

“ I went to a broker, and he linked me with a cafeteria in Hawassa.
(Young women in FGD, SNNP, Ethiopia)

Other enablers include skills development and education as well as policy and regulation. However, these are also affected by the same challenges and barriers as described previously, which impacted on the gaps in identifying effective enablers across the studied contexts.

FORMAL EDUCATION

Young women in rural contexts put an emphasis on academic or skills-based qualifications throughout interviews and focus group discussions in all the country contexts. These required qualifications, skills, or trainings and were also often indirectly related to the knowledge, individual capabilities, and self-esteem needed to facilitate participation in income-generating activities (“power within”). For example, one participant in Malawi explained the qualifications needed to gain a job,

“ For one to get a good job, you need to have at least a professional degree or diploma. If you

have a secondary qualification, then you only work as shop attendants and fuel attendants. You cannot get a good job without any professional qualification. On the other hand, skills can enable a person to earn good income. I should also mention that there two types of vocational trainings. There is this formal vocational skills development program where they enrol only those with secondary certificate. This is the one I am doing and the one being offered at this institution. (...) I have a feeling that after attaining a diploma I will be able to get employed or team up with some friends to open a company. [However] I will say yes and no at the same time to whether I got as much education as I would like. You remember, I failed to pursue my dream of becoming a nurse because my father said he has no fees. At that time, I failed to get as much education as I want. However, this time around in this career I can get as much education as I want. In fact, I want to have a diploma.

(Young woman in KII, Mzimba, Malawi)

This participant emphasises the necessity of formal qualifications in the form of a professional degree or a diploma in order to obtain employment. She also describes another enabler to gaining such qualifications which is the ability to pay school or training fees, which was challenging for many girls interviewed and their families. Another participant in Malawi also described how since her father does not have money for school fees and because all of her siblings were not able to earn their certificates, that she cannot see herself going beyond primary school. This demonstrates how this type of scenario can be a common occurrence for young women living in rural areas in Malawi.

In Nepal, similar challenges relating to the attainment of education credentials exist, including descriptions of experiences where young women had to discontinue education due to economic hardships within the family. Especially as most of the women participants did not have higher education and thus did not consider themselves qualified for formal jobs. Although some have tried to apply for jobs within their villages or nearby, none were reportedly successful. Additionally, one young woman participant who is studying B.Ed. is hoping to get a job in the community school, but for that, she has to pass an exam taken by the Education Commission which has tough competition. In a focus group of young women in Nepal, it was explained that

“ There is no qualification required to do dirty, dangerous and difficult jobs, but for any office work, such as office help, one has to at least have passed grade 10. For community mobilizer jobs, one has to have technical education say in

Chancy, 33, is now working as an auxiliary teacher at a primary school in Malawi ©Plan International



agriculture, veterinary, road supervisor, etc and 3 years of education after grade 10. Besides, one of the most crucial criteria in Nepal to get a job is one has to have strong recommendations from either political people or other influential people.

(Young women in FGD, Kalikot, Nepal)

As described earlier, education and child marriage are closely linked. A participant from Malawi shared how lack of money for school fees led to child marriage,

“*If there were resources, I could have still been in school to date because some of my friends are now in secondary schools. I had no one to support me that's why I ended up in this situation. I feel sorry for myself. I got married when I was 15 years old with an older person. I thought he had a lot of money only to find out that he doesn't have money. He later travelled to South Africa leaving me pregnant. I went through a lot of problems with the pregnancy in the absence of my husband. He doesn't send enough money and I find it difficult to survive with my daughter. My parents also support me but it's the same little support that was available from the*

beginning that forced me to get married. My life is now in a mess, and I don't know what to do.

(Young woman in KII, Mulanje, Malawi)

Lack of money causing girls to drop out of school is also a common theme in Ethiopia. One parent shared her own experience,

“*I have two daughters. One is in grade 8 and the other is in grade 10. They dropped out of school and are with me. They make and sell the local alcohol drink called “Gibto”. I have younger children as well. I am the only one supporting the family. Their father is not helping me. Now it has become difficult for me so the younger boys are in grade six, but I could not support them, so they are going to drop out of school.*

(Parents in FGD, Amhara, Ethiopia)

Both primary and secondary education as well as higher education is limited by families' economic situation. One young woman explains,

“*The biggest challenge is poverty. If you have family*

who can support you, you can follow your interest. Otherwise, even if we want to learn and want to attend college, our parents cannot afford to send us to high school let alone to college. Moreover, we have to work to support our parents and cover our expenses. When our parents are unable to support us, they might decide to get us married.

(Young woman in FGD, Amhara, Ethiopia)

This also demonstrates how poverty can disrupt education by children having to contribute to household income. As another parent explained,

“ Our girls travel long distances to carry heavy loads of charcoal just to make money that is only enough to cover their one-day expense. I am relatively better compared to other families. They do this to cover their transport and school expenses and share the burden from their parents. They do not even have time to study and do their homework. They immediately go out to do the labour work to earn money. I do not see any hope where these girls can have a job that can change their life.

(Parent in FGD, Amhara, Ethiopia)

The participants communicate some contradicting perceptions regarding education requirements for obtaining employment. Some describe how it is not necessary to have any skills or qualifications to be hired, however many say that for any position, even those requiring no specific skills or qualifications, employers expect at least 8th grade. One participant describes,

“ To get hired, even as a cleaner, we are required to present at least a grade 8 completion certificate. For other positions we have to take examinations to obtain a Certificate of Competency (CoC) in the field of study. The amount of money paid to take CoC exams increases from time to time. And where can we get that money? Thus, to get hired we have to finish school and pass the CoC exams.

(Young woman in FGD, Amhara, Ethiopia)

When the competition for available jobs increases, the qualification requirements follow. Two parents describe,

“ In the past, it was possible to get a job with a 12th grade completion certificate. But now, they are required to attend TVET or colleges (...) To have a degree, they have to pass grade 12 and then some of them stay for 3 years others 5 or 7 years in a university. In total they spend about 17 to 19 years to get a job. We cover their costs during this time.

(Parents in FGD, SNNP, Ethiopia)

Furthermore, in Malawi, although not all participants had first-hand experience, they had well-established

perceptions of the main pathways to gaining employment. For example, some participants described their lack of qualification as a school dropout which they perceive makes them virtually unemployable.

In all selected rural contexts of the three countries, young women expressed that they were not able to complete as much formal education as they want and that this impacts their access to employment. However, as the data from Ethiopia demonstrates, formal education by itself is not necessarily an enabler for employment, as job scarcity may lead to ever-increasing requirements.

SKILLS AND TRAINING

Although several participants communicated that they have been able to attend skills development training, others have not, which shows limitations with regards to access. One focus group discussion with young women in Nepal also illustrates the importance of educational qualification.

“ The main reason for not getting any job is the qualification. First, we do not have higher education and second, we do not compete with those who have studied in English medium. Now-a-days there is information on jobs that is either shared by friends in social media or we can check the job portals in our mobiles.

(Young women in FGD, Kalikot, Nepal)

Young women participants in both Nepal and Malawi also commented on the quality and usefulness of these trainings. Especially in Nepal, young women participants shared that the trainings they received were not useful in generating income. According to stakeholders, training on cloth weaving (*dhaka* – Nepali hand-woven cloth), tailoring, and handmade paper (*lokta*) for which raw materials are locally available are conducted by government agencies and local NGOs. However, after getting training in tailoring, young women would not get any jobs in the villages or start their own shop as they lacked full skills. While in Malawi, one participant explained,

“ It's like these days, skills development trainings are all over. However, the depth of the trainings and the types of training matters. You cannot say I am training someone to be a mechanic, yet there is not any vehicle or engine around. What type of the training is that going to be? When it comes to vocational training, there is a need for in-depth training, adequate period, qualified trainers and convenient environment. In addition, skills should be those that are viable at that time.

(Young woman in KII, Mzimba, Malawi)

Some of the local business owners in Ethiopia highlighted the usefulness of on-the-job training to ensure the right skills among employees. One local business owner described,

“ There is available work force with the qualifications we need for our business. We provide training when we hire them. We cannot let go of employees immediately. Same with the employees they cannot leave as soon as they want to. They should give us notice period.

(Stakeholder in KII, Amhara, Ethiopia)

This ties in with the requirement from many employers, who emphasise experience over education. Another local business owner shared,

“ We do not require an educational background to work in our workshop. However, we hire someone who is experienced. But, when I opened the company, I recruited boys with no experience since I cannot afford to hire the experienced ones. After a while when they got the skills and experience, they left and opened their own workshop.

(Stakeholder in KII, SNNP, Ethiopia)

As both of these quotes demonstrate, providing training to new and inexperienced employees also entails risk to the employers.

Skills development training, as well as pathways to obtain skills and experience in the workplace, seem to have the potential to be an enabler for young women's employment and self-employment in rural contexts. However, these need to be tailored to each specific context, including the type of skills, the scope of training, as well as a good understanding of the local economic situation. As noted earlier, some young women will need permission from family members to enrol in skills training, and the local context, including gender norms and family dynamics, must be understood for appropriate tailoring of programming.

POLICY AND REGULATION

Policies and regulations can also be enablers for employment. In Ethiopia, both hiring and retention practices for government positions were given as examples of enabling factors for women's employment. One stakeholder says about hiring practices,

“ In a government office, women have a better chance. When evaluating men and women applicants, there is a 3 points bonus for female applicants on their total evaluation score which is evaluated out of 100%.

(Stakeholder in FGD, SNNP, Ethiopia)

And another stakeholder agrees,

“ (...) women and disabled people have a slight advantage in that aspect, especially in government offices. Disabled people are given priority when government offices hire people, and they are allowed to take an examination without having to draw for an opportunity like others. For example, if there are 500 candidates, the disabled person doesn't have to draw a number for a spot in the examination, they are automatically allowed to sit for the exam and they are only required to score 50% to be accepted for the position. And it is the same for women as well, they will have a more favourable treatment as well.

(Stakeholder in KII, Amhara, Ethiopia)

While the same stakeholder also describes how maternity leave in government positions promotes retention of women employees, it is clear that it is not sufficient in itself, as the care burden still presents challenges for mothers. The stakeholder describes,

“ If she is employed in a government office, she won't quit her job. She'll have a mandatory maternity leave of 4 months and will return to work after that. But the problems they face, and we have observed when they do come back to work is the lack of appropriate day care facilities, they usually have to carry their children on their backs and go on about their tasks. I have two secretaries right now that are doing that very same thing. According to the bylaws of the office there should be a full capacity day-care and a person hired to provide care for the children on a contract that should be renewed every six months. But this has not been arranged and if you look in almost all the offices, you'll see women that are having to manage with the added pressure of a baby.

(Stakeholder in KII, Amhara, Ethiopia)

Overall, the data did not include many examples of how policies and regulation impact young women's economic opportunities in rural contexts. While hiring policies and maternity leave can have a positive effect for some, it seems major reforms are needed to address the multitude of challenges young women face to become financially independent in rural areas.

FINANCIAL INDEPENDENCE

Although a vast majority of rural young women in all three countries supported the concept of financial independence, the views among some young women regarding financial independence in rural contexts were mixed. Some viewed the financial independence of women as important while others deemed it less important. One participant in Malawi explained the need for financially independent women when she said,

“ It is necessary because not all girls marry a good husband. Some girls get married to cruel boys



Rupa serves customer in her grocery store in Nepal. ©Plan International

and these are the girls who need employment and a business. And also in case of deaths or divorce, there is a need for the young woman to be financially independent. This world is very unpredictable; you may lose your spouse through accidents or these multiple sicknesses like cholera or malaria. In this case it could be very wise to be financially independent.

(Young woman in KII, Mzimba, Malawi)

And a stakeholder in Ethiopia agreed,

“ I think it is very important. It gives you a strong sense of self and a boost of confidence, you are your own boss, and you don't listen to people's unnecessary opinions on matters concerning you and you wouldn't have to deal with what people say to you if you are not financially independent.

(Stakeholder in KII, Amhara, Ethiopia)

In contrast, others disagreed, indicating that there is no need to have financially independent women. Another woman in Malawi also shared that she did not think it was important for women to be financially independent because women could either rely on their

husbands or engage in selling or exchanging sex.

This is echoed by community members in Malawi, who shared that they were somewhat sceptical whether a young women could be financially independent without engaging in other potentially harmful income-generating activities.

“ You may see a young woman doing her business like selling her products. When she is progressing you may feel like the money is coming from her business, yet it is coming from selling sex. It is difficult to conclude. One thing we know is that we have young women who are self-reliant, but the source of their money in unknown.

(Community members in FGD, Mzimba, Malawi)

And one stakeholder in Ethiopia shared,

“ [Women] do not have any say in making financial decisions since they are not making a contribution to the household income. When women can earn their own income, people will respect her. What people do not like is where she gets the money from.

(Stakeholder in KII, Amhara, Ethiopia)

Another participant in Malawi described how financial independence can only be used to describe women who have formal employment in the government.

“A person who is financially independent is a person who has everything that is required for his or her house. A person who does not survive on casual labour nor depends on borrowing or remittances. A financially independent person lives in his own decent house not a rented house. Such people are food secured and do not straggle with life. These are the people who can be recognised to be financially independent. If this is the understanding of financially independent women, then only those working with the government can be considered financially independent. For example, women who are working in government such as teachers and nurses. Most of the times they are involved in farming thereby increasing their income. Those women can be financially independent. But for women in the villages who only rely on farming, financial independence is difficult. Especially with the current climate change issues and their effects on agriculture, then agriculture being a seasonal activity. Taking into consideration all these things, then very few women are financially independent.

(Young woman in KII, Mulanje, Malawi)

In Nepal, it was emphasised that it is important to be financially independent as young women so that they do not have to ask for money for buying books, dresses, pens/pencils and other education materials. Since there are few paid jobs available in the villages, the women expressed their support and desire to start their own businesses. It was also explained that in rural contexts, young women were often not considered financially independent, however, married women were sometimes able to contribute to financial decisions in the household depending on the scale. In circumstances where major financial decisions need to be made, women would need to consult their husbands, in-laws, relatives, or family elders. This lack of authority or autonomy in financial decision-making meant that some young women expressed that they cannot consider themselves as financially independent. Furthermore, this was highlighted when young women in Nepal differentiated between having money and being financially independent (which they considered having authority over financial decision-making as a critical aspect). For example, it was explained that women who work as labourers, grow vegetables, or collect wild fruits have money with them, but are not considered financially independent. While in Malawi, young women described marital dependency, meaning that women with more financial resources can exert more power within the household. One participant explained,

“It seems young women’s roles and responsibilities change with age and financial status. I will give my example. When I was young with nothing, my parents took me as a nobody. I was just a mere maid in their home. No one ever consulted me on anything. When I became pregnant, I changed from a maid to a slave. I was useless and hopeless. The moment I started to earn my own money through tailoring, I became the favourite child. This time I am at the centre of every decision at home. This is what happens at all levels starting from a family to the community. If you are a nobody, people forget you. If you have something everyone wants you at any cost. This time around not any decision can be taken at home without my approval. I am consulted on almost everything. One thing for sure you don’t consult a person who will not offer any solution. The reason women and youth complain that they are side-lined in many developmental activities is because the community knows they have nothing to offer. Why should you consult a person who will provide nothing? No economic or professional input. So it’s true that the women’s role and responsibility in the community is limited to cooking, feeding people and dancing to entertain the visitors. Nothing beyond this. You see women around community gatherings and you know they will be dancing or cooking. Let’s start with having solutions to the communities’ problems first and the community will be chasing us for our inputs. We need knowledge, monetary and material resources to make a difference.

(Young woman in KII, Mulanje, Malawi)

This demonstrates how (increased) financial independence through work can contribute to changing women’s social status and power. However, this may present some clashes with traditional gender roles which may lead to a male partner attempting to reassert their power or dominance. For example, one participant in Malawi shared,

“There was a young woman who received a sewing machine from the skills development training. Upon arrival at home the husband snatched the machine and sold it just because he didn’t want the wife to be financially independent

(Young woman in FGD, Mulanje, Malawi)

Others described financial independence for women as something that was only suitable for unmarried women, since traditional gender roles make it more challenging for women to exert even minimal forms of independence from their spouse. When discussing financially independent young women, one participant remarked,

“Financial independence? Maybe those who are unmarried. Otherwise for married women, it is

Hannah, 17 from Malawi, wants to be a nurse when she is older ©Plan International



difficult. You are under someone's control, and you are reduced to a property. You only take orders from your husband and your parents-in-laws. I belong to someone. I can no longer do what I want as before. I am answerable to him and his family

(Young woman in KII, Mzimba, Malawi)

In Ethiopia, several participants described how the degree of financial independence and access to decision-making depended on the attitudes and mindsets of their husbands. For example, one stakeholder said,

“ [On making financial decisions:] It depends on her husband; progressive thinkers will accept her ideas and contributions in the decision-making while those set in their ways will completely disregard what she has to say about the financial decisions made in the household.

(Stakeholder in KII, SNNP, Ethiopia)

And two young women discussed in a focus group,

“ Some people produce crops and sell some of it to get cash. If the woman takes part in the production process, she can share from the output. Then she can decide either to use it for household consumption or to sell it and buy other commodities. The family earns money by selling

what they have produced. However, I do not believe that the woman gets equal share of what is produced. The men take the lion's share.

(Young women in FGD, Amhara, Ethiopia)

Women in all three countries also expressed their support for financial independence by means of empowerment. One participant in Malawi described how with the coming of more gender equality, women are able to enhance their self-efficacy and become more empowered. One woman in Malawi explained,

“ I have seen several young women being financially independent. You know what, these days with the coming in of organisations that are supporting women, most women are now economically independent. Women are now on a par with men. Things are changing. Women are now motivated and challenged to stand up for their lives. It is their life, and they have to own it and take control of it. All along, women were a source of their own problems. Women never trusted themselves. Women gave themselves limitations. Women did not have faith in themselves. In fact, women believed that husbands should feed them and give them everything in life. All a woman wanted in life was a husband. As you know, failure actually starts in the mind when you think in a way that I can't have money on my own. It all starts with positive thinking

(Young woman in KII, Mulanje, Malawi)

Sita, 21, and her two sons in front of their fish pond in Nepal ©Plan International



This excerpt also demonstrates how social norms can be transformed and facilitate the development of young women's sense of agency. While another participant in Malawi shared,

“ Young women should earn a living well. They should at least be independent. When young women are independent, they cannot be exploited neither can they be manipulated to do something they don't want out of poverty. It is difficult to earn money in this community. However, it is possible. Young women can earn money as long as they are determined. Just like I will give an example, if a person is HIV positive, he needs to be determined and decide to live alongside with the virus. Failing which, he will die. So only those who are determined to live with the virus make it. Those who waver do not proceed. So this is the science that applies everywhere. In everything you need to be determined and focused. Young women with a good motivation can make their own money. (Young woman in KII, Mzimba, Malawi)

In Nepal, young women shared,

“ Women should work and become support for their families. Now the concept of only men earning has changed. Those who cannot work outside can grow vegetables in the gardens, elderly women or

breastfeeding mothers can weave bead necklaces etc. Jobs are better as one gets salary each month. (Young women in FGD, Bardiya Nepal)

While other young women in Nepal said

“ If we are determined to do some work, no one can stop us from becoming financially independent. (Young women in FGD, Bardiya, Nepal)

In Ethiopia, one young woman remarked,

“ It is important for women to be financially independent. The main thing that is holding women back not to be financially independent is lack of initial capital. In addition, there is a lot of pressure from our family, like we are pressured to get married, not being able to continue their education, etc. (Young women in FGD, Amhara, Ethiopia)

Financial independence can contribute to transform social structures and gender roles and give young women in rural contexts increased power over their own lives as well as in their families and communities. Increased gender equality can be both a driver and an outcome of strengthened economic opportunities and financial independence for rural young women.

5. CONCLUSION AND RECOMMENDATIONS

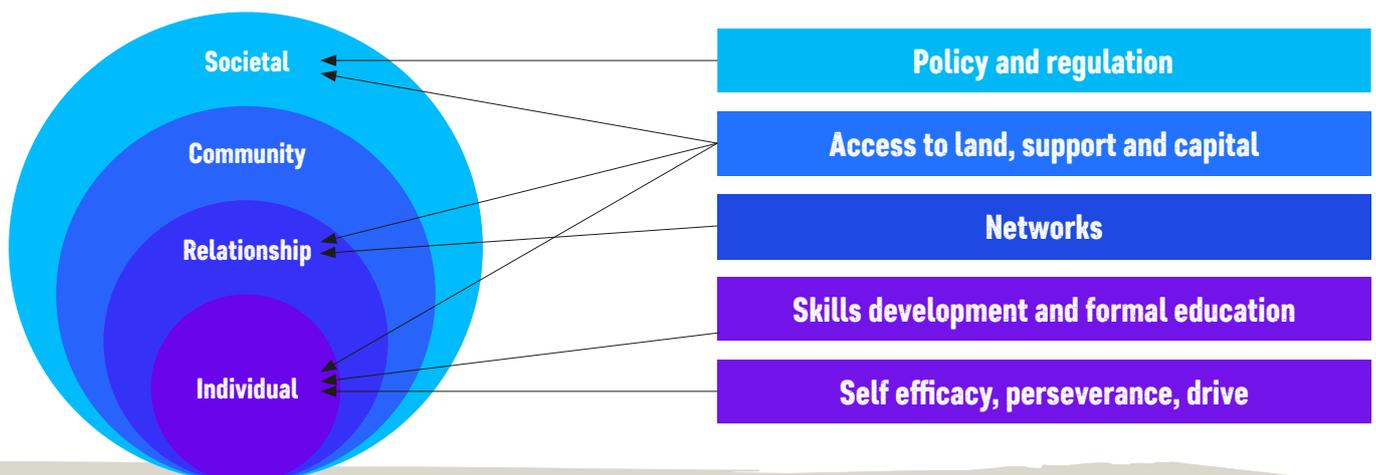
5.1 CONCLUSION

Through the exploration of the personal, social, and economic factors that affect the advancement of rural young women's economic development and enhanced retention in wage or self-employment activities, this study focused on developing an in-depth understanding of young women's perspectives on their capacities, interests and gaps (supply side) in addition to a gendered perspective (using a gender lens) of labour market opportunities (demand side) and the general market environment (e.g. policies, laws and social norms that impact on young women) in rural contexts.

This study shows that there are several different pathways through which diverse young women in rural contexts access and retain employment in labour markets and self-employment (specific objective 1) including enhanced access to education, skills-building, and vocational training; increased access to loans to enable young women to become entrepreneurs; and women's equality and empowerment initiatives that promote gender equity, dismantle norms that enforce and maintain young women's roles as caregivers responsible for domestic work. The literature revealed that across all countries, traditional gender roles and gender inequality continue to prevail, with women remaining highly engaged in non-wage household work and family responsibilities, however, women's economic empowerment and resilience are particularly important for achieving gender equality in rural settings.

Several enablers and barriers to diverse young women's access to and retention in labour markets and self-employment in rural contexts (specific objective 2) were identified through the literature review and qualitative inquiry. Findings show how rural women still face significant barriers to economic empowerment, including limited access to education and training; restricted access to land; limited access to savings, loans and financial inclusion; limited access to sexual and reproductive health services; care/domestic burdens; gender roles, and other social norms and cultural beliefs that are restrictive and thus limit access and retention in economic activities. Barriers and challenges to rural young women's economic empowerment and resilience are multiple and complex, ranging from the overall economic situation, challenges to infrastructure, lack of access to a variety of resources (capital, land, materials, skills, time, etc.) and extending to gender roles and violence, including SGBV and child marriage. For example, the latest Ethiopia Demographic and Health Survey (EDHS) (2016) reports that of all adolescents aged 15–19, only 8% of girls and 10% of boys use a bank account. Additionally, in Ethiopia, high fertility rates in the last decade have resulted in a labour market unable to absorb the country's youngest workers who are disproportionately likely to be unemployed or under-employed. While in Nepal, the average area of land owned by women is almost half (0.4 hectare) that of men (0.7 hectare) (Central Bureau of Statistics, 2014). In Figure 2, various enablers to improving young women's economic development in the rural contexts explored are organised according to the different levels of the socioecological model, below.

Figure 2. Overview of enablers identified through the qualitative component



However, specific challenges can vary between different locations and contexts. Across all the investigated contexts, most available income-generating activities are flexible and short-term, low-skilled and informal, and often related to agriculture. This was further supported by country-related data which reports that the majority of female-headed households in Malawi are involved in agricultural activities, with a higher percentage than male-headed households (88.6% of female-headed households vs. 82.7% of male-headed households) (National Statistical Office, 2020). Similarly, in Ethiopia, a large proportion of rural women depend on agriculture, with 84% of the rural population involved in some form of agricultural activity (Wakitole, 2019).

Another significant barrier to women's income-generating activities is reproductive health and unpaid labour. In particular, pregnancy and motherhood impede women's ability to obtain and/or retain employment and self-employment. This is partly due to reduced time and energy available for productive labour, and partly due to perceptions of women's and mothers' roles in society and the workplace. Young women and girls in Ethiopia have an unemployment rate more than three times that of boys (50% versus 14% for those aged 15-19) and wages one-third to one-half lower due to a gender pay gap (Jones et al., 2019a) while similar age-dimensional challenges are noted in Malawi, where women are more likely to be economically active in their younger youth than older, often due to maternal responsibilities.

Evidence from Nepal also suggests that there is limited access to economic activities, productive resources, social networks and decision-making power which confines women to low-skill, non-market jobs within households, such as care of the family and family enterprise (Paudel Khatiwada et al., 2018). Gender roles and gender inequality have significant impacts across all the themes explored in this study. Furthermore, stereotypes, gender roles, SGBV, power dynamics, and discrimination, explicit as well as implicit, are some of the factors with the greatest impact on women's lives.

Enablers to young women's economic opportunities in rural areas are less understood and were more difficult to identify throughout the study when compared to challenges and barriers, possibly due to participants' limited experience in attaining employment. The findings suggest that single factors have limited potential as enablers for economic resilience without simultaneously addressing related challenges. Nonetheless, enablers largely centred around the access and availability of formal education, skills and training, and policy regulation. However, education alone is not an enabler of employment if the labour market does not provide opportunities. In all countries,

there were indications of 'inflation' of requirements due to job scarcity, with many highly qualified candidates competing for a small number of available positions. For education and training to affect young women's economic opportunities in rural areas, the skills acquired must be directly applicable in each context. While the need for applicable skills and vocational training comes out clearly in the findings, basic education is an important foundation for any further training as well as for jobs with few requirements. Many girls are not able to complete their basic education or to obtain certificates showing they have. Education is closely linked and intersects with poverty, adolescent pregnancy, and child marriage. Therefore, targeted efforts to ensure girls are enabled to complete basic education may have a multiplier effect.

Economic resilience from the perspective of young women in rural contexts (objective 3) was largely understood as relating to financial independence and economic empowerment. Increased financial independence through income-generating activities can contribute to changing women's social status and power, increase their access to decision-making, as well as contribute to changing gender roles and social norms.

Financial independence can also enhance women's self-efficacy and contribute to empowerment, and there is some evidence to indicate that rural women's economic empowerment can reduce the risk of violence. However, changes in power balance can also lead to backlash, and women who manage to become financially independent may be facing increased risks of violence as well as stigmatisation from their communities. The establishment and investment in cultivating support networks can help alleviate the impact of external threats and shocks for young women in rural contexts. The study revealed how the recent COVID-19 pandemic spurred economic challenges among participants.

Additionally, general financial hardship and poverty significantly impede young women's opportunities to build economic resilience in rural contexts. Available income is mainly spent covering daily expenses and is often insufficient to cover more than the most basic needs. If there are opportunities to earn additional income, this can be invested in business opportunities, which are seen by some as a means to increase financial independence and resilience. However, the risk is high and is often not perceived as a viable option. Few of the participants in this study were able to save money, however, some did have savings individually and in groups, which might be used as collateral for credit and loans.

There is limited access to financial resources, and existing options entail too much risk to be seen as

viable (in Ethiopia). Lack of business skills is seen as an exacerbating factor to this risk.

Lastly, there is a gap in existing data and knowledge on the diverse groups of young women in rural areas. Findings reveal that intersecting vulnerabilities are little understood, including disabilities, experiences with SGBV including CEFMU, single-headed households, and more. While these issues were included in the research questions for this study, its broad scope unfortunately did not allow the data collectors sufficient focus to provide in-depth understanding.

Furthermore, while conducting the scoping review, it was observed that there is a lack of literature related to diverse groups of rural young women, such as young women with disabilities, adolescent mothers, single young women heads of households, and those from indigenous groups or minority castes. This indicates that rural women and young women are often perceived as uniform and homogenous groups, and the unique characteristics that make them diverse are not fully understood.

Therefore, it is important to conduct further research to explore the nuances of key populations. Additionally, more emphasis is needed on hard-to-reach populations that have intersecting vulnerabilities. To learn more about intersecting factors and how these affect young women's economic opportunities in rural contexts, more targeted research is needed among other recommendations which are outlined below.

5.2 RECOMMENDATIONS

1 YOUTH TRAINING, EMPLOYMENT, AND ENTREPRENEURSHIP PROGRAMMES

- 1.1 Design interventions for access to relevant vocational skills based on a combination of local needs/opportunities and participants' interests, not according to what is 'easy' to implement or available and conduct market analysis with a gender lens to identify employment and/or enterprise opportunities for young women. This may also include interventions that cultivate agriculture economic activities that focus on enhanced productivity.
- 1.2 Provide business skills along with vocational skills trainings, as well as potential pathways to either find employment (for example through apprenticeship schemes) or business establishment. The latter will also need to be seen in conjunction with access to funding and/or materials for start-ups.
- 1.3 Ensure a holistic approach for programmes, i.e. addressing the broad range of drivers and interlinked factors identified in this study, to improve young women's economic resilience and

financial independence in rural contexts, making thorough assessments and consultations to understand local variations during the programme design phase.

- 1.4 Explore possible models for providing access to financial resources, combined with business skills, both prior to starting businesses and support throughout, for example through mentor schemes, support networks, continuing education, or similar. In addition to exploring partnerships with microfinance institutions that are open to be developmental and gender transformative in their approach to providing financial services to young women in all their diversity.
- 1.5 Explore how third-party actors such as agents or brokers can be leveraged in a structured manner to promote employment.

2 CHILDCARE AND UNPAID WORK

- 2.1 Identify and implement practical solutions, such as access to childcare and/or child friendly workplaces, for programming activities, as well as long-term solutions that may include policy and legal framework advocacy and reforms and community-based childcare centres.
- 2.2 Advocate for normative changes, policies and regulations alongside activities such as training, with a particular focus on effective implementation of policy and legislation.
- 2.3 Establish linkages to youth-led early childhood development initiatives (e.g. SOYEE initiatives which have supported daycare for workers) where SOYEE market analyses suggest demand for childcare exists and there is interest among young people to explore this area, under the umbrella of enterprises with social impact.

3 FORMAL EDUCATION

- 3.1 Address financial barriers for girls to complete their basic education, including costs for school fees, books, equipment, uniforms, transportation, and more, including assessment of existing and potential bursary schemes.
- 3.2 Explore how formal education can be improved with strengthened focus on skills in addition to academic topics.
- 3.3 Provide access to flexible learning options to address barriers for girls and young women based on findings on the burden of care work, in addition to interventions to address gender-based violence in schools and lack of sanitation facilities especially for adolescent girls.

4 GENDER AND DIVERSE GROUPS

- 4.1 Identify key social and gender norms that affect diverse girls' and young women's economic empowerment and conduct targeted actions to transform these norms.
- 4.2 Ensure all programming is based on local gender analyses, including consulting a broad range of community members and stakeholders, to understand how gender might impact or be impacted by interventions.
- 4.3 Involve boys and men when designing and implementing activities and initiatives for young women's economic empowerment, as they may create additional or increased risks for women and increased financial power might lead to backlash and potentially violence.
- 4.4 Explore how support networks based on strong partnerships can help identify and address specific challenges that young women in rural areas face as they arise and ensure that their needs are met.

5 SRHR AND SGBV

- 5.1 Consult and involve women in the development of programming that addresses SGBV and exploitation.
- 5.2 Raise awareness among parents, men, and local leadership on the potential harms of SGBV and exploitation.
- 5.3 Advocate for policies that will enhance access to quality SRHR services and protection from SGBV.

6 POLICIES AND REGULATION

- 6.1 Continue advocacy for effective policy and regulations and/or legal reforms that promote gender equality in land ownership and inheritance, as well as efforts to promote women's access to credit, extension services, and other resources are needed across contexts, and enforcement of labour laws (e.g. Malawi's Growth and Development III Strategy (2017-2022) and Malawi Vision 63; Nepal's National Labour Act 2074, National Employment Policy (2015)⁵, Labour and Employment Policy 2062 National Youth Policy 2072, and Youth Vision 2025; and Ethiopia's National Child Policy and the Youth Strategy and the Growth and Transformation Plan II (GTP II)).
- 6.2 Advocate for effective enforcement of laws that prohibit child marriage and SGBV.
- 6.3 Advocate for laws and mechanisms that make public spaces safer for girls and young women to enhance their mobility and social networks, both of which are important to build confidence and agency, which are foundational to economic empowerment.
- 6.4 Advocate for employment and enterprise generating policies in rural, agricultural contexts.

7 FURTHER RESEARCH

- 7.1 Undertake more targeted research on young women in rural contexts with intersecting vulnerabilities, including disabilities, as the scope of this study was too broad to explore the various nuances. This also underlines the importance of thorough assessments and consultations to understand local variations before implementing new programmes.
- 7.1 Explore further research on the role of innovation, including digital access and opportunities such as digital literacy and skills; digital marketing; mobile banking and finance; and innovative agricultural technologies, which may potentially help advance economic empowerment among young women in rural contexts.

⁵ Following the Labour Act of 1992, the government introduced the Labour Policy in 1999. This policy has been updated twice, first as the National Labour and Employment Policy (NLEP) in 2005 and second as the National Employment Policy (NEP) in 2015. Can be retrieved from: https://www.ilo.org/dyn/natlex/natlex4.detail?p_lang=en&p_isn=102942

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7. ANNEX

INTERVIEW GUIDES

STAKEHOLDERS

KEY INFORMANT INTERVIEW (KII) GUIDE

The interview guide will be further elaborated and updated during data collection to tailor to the different target groups and informed by the literature review.

KEY:

IQ = Interview question

P = Probe

INTERVIEW PLAN:

Small talk to develop rapport with the informant. Describe the general outline of the interview and review confidentiality agreement.

“Thank you for taking the time to talk with me today. I would like to ask you some questions about your perspectives and experiences with rural young women’s, participation in employment and entrepreneurship, particularly those aged 15 to 24. As mentioned in the consent form, all of your responses will remain confidential. I will remove any identifying information that you share, for example any names of people or places, and the way I report your answers back to my team will not allow anyone to link anything you say to your identity. While we’re talking today, if you ever feel uncomfortable with a question or simply do not want to answer it that is completely fine, just let me know. Is it okay for me to record this interview?”

SECTION 1: INTRODUCTION

- 1 What is your position/role in this organization/business/institution?
- 2 Could you please describe your responsibilities in this organization/business/institution?
- 3 How long have you worked in this role?
- 4 What kind of work do you do that relates to adolescents and youth?

SECTION 2: PATHWAYS IN WHICH DIVERSE YOUNG WOMEN (E.G. YOUNG WOMEN WITH DISABILITIES) IN RURAL CONTEXTS ACCESS AND RETAIN EMPLOYMENT IN LABOUR MARKETS AND SELF-EMPLOYMENT.

IQ1 Can you briefly describe the main sectors of employment and income for people in your community?

P: How do people typically earn income?

P: How has the economic situation changed during the cost-of-living crisis/COVID-19 pandemic, and/or since the beginning of the war in Ukraine?

P: What has been the impact of inflation on individuals/households in your community (e.g. prices for basic commodities and utilities/services; cost of staple foods such as bread, rice, cooking oil; drinking water; electricity; gas and petrol prices)

P: Are there other such factors or shocks (for example seasonal weather patterns, or political unrests) that typically impact the economic situation or that are currently impacting the economic situation?

IQ2 What kind of skills or qualifications are generally needed to be employed?

P: If you have a business/organization/institution that employs people, what are the main skills and qualifications you look for?

IQ3 Which kinds of education and training are available to rural young women?

P: Are these available locally, or do they require travel?

P: How many and who are the providers (government, non-governmental, private)?

IQ4 What are some of the threats to job security/income generation in your community?

P: Do women more easily lose their jobs than men? Also, young people, people with disabilities, people with less formal qualifications, others?

IQ5 Is it possible to get financial services or credit for people in your community?

P: Do different ethnic groups of people (women/men, young/old people, people with little education, people with disabilities, people from different ethnic groups/castes, people with little resources, others) have equal access to financial services or credit?

IQ6 Are you aware of financially independent women within your community?

P: If so, what sources of income do they typically have access to?

P: What are the main sectors young women are employed in?

SECTION 3: ENABLERS AND BARRIERS TO ACCESS AND RETAIN EMPLOYMENT FOR DIVERSE YOUNG WOMEN (E.G. YOUNG WOMEN WITH DISABILITIES) IN RURAL CONTEXTS.**IQ7 What are typical challenges for people in your community who are not able to find paid work?**

P: Are there differences between men and women?

P: Does age affect if people are able to find paid work? If so, why?

P: What about challenges related to mobility, access to information about opportunities, and the minimum education level required to enrol in training opportunities?

IQ8 Do you think employers give equal consideration to male and female job candidates?

P: If you have a business, what percentage of the workforce comprises women?

P: If there is a gender imbalance, what factors account for this?

P: What specific barriers do you identify in engaging women within your workforce / in the workforce in general?

P: Do you also engage with women-led businesses or self-employed women, for example as your suppliers?

IQ9 Do women have more problems finding work than men?

P: Do women and men have the same work opportunities

P: What challenges do young people face in finding work or opportunities for business?

P: Are there challenges that are specific to young women? If so, what challenges and why?

IQ10 Are pregnancy and motherhood perceived as barriers to employment (by women / by employers)?

P: If so, in what way and how do pregnant women / women with children adapt to such challenges when seeking / maintaining employment?

IQ11 How do people in your community see young women's roles and responsibilities?

P: In the family?

P: In contributing to household income?

P: In making financial decisions?

IQ12 Do you think there are certain types of jobs / livelihoods that are more appropriate for women as compared to men and vice versa?

P: Do you think young women should try to have paid work or their own businesses?

IQ13 What are some challenges for young women to be financially independent?

P: Do you actively support any initiatives to promote the economic development of young women?

IQ14 Do women here receive job offers that can be exploitative, harmful, or dangerous?

P: Can you give any examples?

P: Are you aware of young women who already engage in harmful, dangerous and exploitative work, and if so, what drives them to do so?

IQ15 Do you have any resources or documentation that you could share that address young women's economic situation in Malawi/Nepal?

Thank you for your time!

PARENTS/COMMUNITY MEMBERS

FOCUS GROUP DISCUSSION

The interview guide will be further elaborated and updated during data collection to tailor to the different target groups and informed by the literature review.

KEY:

IQ = Interview question

P = Probe

INTERVIEW PLAN:

Small talk to develop rapport with the informants. Describe the general outline of the interview or FGD and review confidentiality agreement.

“Thank you for taking the time to talk with us today. We are going to ask you some questions about your perspectives and experiences with rural young women’s participation in employment and entrepreneurship in order to start a discussion among you. We will not be contributing to the discussion but we will moderate it and ensure that it is kept on track while allowing opportunities for discussion for all. Please try to express your opinions and perspectives, but we would appreciate it if you do not interrupt each other. Everyone has the right to contribute to the conversation, so please be respectful of other participants and their opinions, even if they are different from your own. As mentioned in the consent form, all of your responses will remain confidential. I will remove any identifying information that you share, for example any names of people or places, and the way I report your answers back to my team will not allow anyone to link anything you say to your identity. While we’re talking today, if you ever feel uncomfortable with a question or simply do not want to answer it that is completely fine, just let me know. Also, if at any point, you decide that you no longer want to take part, please let one of the facilitators know. You are free to leave at any point. Is it okay for me to record this discussion?”

After having received the oral consent of every participant, please fill the next part, which contains general information that it is not needed to be asked directly to the participants. Please do not ask for any personalised information.

SECTION 1: INTRODUCTION/DEMOGRAPHICS

Date:

Location:

Number of participants
(at beginning):

Number of participants
(at end):

Age of participants:

Gender breakdown:

Focus group facilitator:

Note-taker:

Could you tell me a little bit about your daughter (s), age, occupation, educational background?

SECTION 2: PATHWAYS IN WHICH DIVERSE YOUNG WOMEN (E.G. YOUNG WOMEN WITH DISABILITIES) IN RURAL CONTEXTS ACCESS AND RETAIN EMPLOYMENT IN LABOUR MARKETS AND SELF-EMPLOYMENT.

What are the main ways for people in your community to earn an income/living?

P: What are the different ways men and women earn an income/living?

P: Has this changed during the COVID-19 pandemic?

P: Are there other factors or shocks that typically changes the way people earn an income or a living?

How do you think young women should earn a living?

P: Do you think young women should try to have paid work or their own businesses?

P: How is it possible for young women to earn an income/living in your community?

P: What are the challenges for young women who want to earn their own money?

Are there young women in your community that you would describe as financially independent?

P: If not, how do they have access to income? Could you explain more?

P: Could you tell me about if this situation changed during the COVID 19 pandemic?

P: In your experience, are you able to save money to have in case you lose your job or get sick?

P: Are there other ways you can get money if you lose your job or get sick?

Do you think that women can and should be able to do the same jobs as men?

P: If no, why not?

P: In your opinion what kind of jobs are available here that women should not take?

P: If so, why?

P: Can you give some examples of such jobs?

How do you see young women's roles and responsibilities in the workplace?

P: In your opinion, how do you think people in your community perceive young women's roles and responsibilities?

P: In the family?

P: In providing an income?

P: In making financial decisions?

How do women in your community retain a job?

P: Can you walk me through an example?

Can people get financial services or credit to start a business if they want to?

P: Are different groups of people able to access financial services or credit?

P: Do men and women have the same access to credit for the purpose of starting a business?

P: Are there any (other) reasons why someone cannot start a business if they want to?

SECTION 3: ENABLERS AND BARRIERS TO ACCESS AND RETAIN EMPLOYMENT FOR DIVERSE YOUNG WOMEN (E.G. YOUNG WOMEN WITH DISABILITIES) IN RURAL CONTEXTS.

What are some other challenges for young women in your community?

P: How are young women able to follow their interests and wishes?

P: In your experience, what are some reasons why young women are not able to do what they would like?

P: Which groups of women face the greatest challenges and/or barriers in accessing and/or retaining employment? Why?

What do you think are typical challenges for young people in your community who are not able to find paid work?

P: Are there differences between men and women?

P: Does age affect if people are able to find paid work?

P: What about challenges related to mobility, access to information about opportunities, and the minimum education level required to enrol in training opportunities?

In your opinion, what kind of skills or qualifications are generally needed to get a job?

P: How would one earn these skills/qualifications? What steps would they take?

What are some challenges for young women to be financially independent?

P: Do you think it is important that young women are financially independent?

How do young women keep their jobs or maintain their business?

P: What types of services or support are needed to help young women keep their jobs?

In this community, when do young women typically get married?

P: What are some of the reasons people get married at a young age?

P: Who makes the decision of marriage?

In your experience or opinion, how does being pregnant and having children affect women's ability to have a job?

P: Do they risk losing their job if they become pregnant?

P: Are they able to find childcare to continue working?

P: Do you think women are less likely to find a job if they have children?

Do women here receive job offers that can be exploitative, harmful, or dangerous?

P: Can you give any examples?

P: Could you tell us about any young women who are already engaged in harmful, dangerous and/or exploitative work?

P: How did they become engaged in this type of work?

P: In your opinion, what are some ways that they could change the type of work that they do?

YOUNG WOMEN IN RURAL CONTEXTS

KEY INFORMANT INTERVIEW (KII)/FOCUS GROUP DISCUSSION

The interview guide will be further elaborated and updated during data collection to tailor to the different target groups and informed by the literature review.

KEY:

IQ = Interview question

P = Probe

INTERVIEW PLAN:

Small talk to develop rapport with the informants. Describe the general outline of the interview or FGD and review confidentiality agreement.

KII: “Thank you for taking the time to talk with me today. I would like to ask you some questions about your perspectives and experiences with employment and entrepreneurship. As mentioned in the consent form, all of your responses will remain confidential. I will remove any identifying information that you share, for example any names of people or places, and the way I report your answers back to my team will not allow anyone to link anything you say to your identity. While we’re talking today, if you ever feel uncomfortable with a question or simply do not want to answer it that is completely fine, just let me know. Is it okay for me to record this interview?”

Or

FGD: “Thank you for taking the time to talk with us today. We are going to ask you some questions about your perspectives and experiences with rural young women’s participation in employment and entrepreneurship in order to start a discussion among you. We will not be contributing to the discussion but we will moderate it and ensure that it is kept on track while allowing opportunities for discussion for all. Please try to express your opinions and perspectives, but we would appreciate it if you do not interrupt each other. Everyone has the right to contribute to the conversation, so please be respectful of other participants and their opinions, even if they are different from your own. As mentioned in the consent form, all of your responses will remain confidential. I will remove any identifying information that you share, for example any names of people or places, and the way I report your answers back to my team will not allow anyone to link anything you say to your identity. While we’re talking today, if you ever feel uncomfortable with a question or simply do not want to answer it that is completely fine, just let me know. Also, if at any point, you decide that you no longer want

to take part, please let one of the facilitators know. You are free to leave at any point. Is it okay for me to record this discussion?”

After having received the oral consent of every participant, please fill the next part, which contains general information that it is not needed to be asked directly to the participants. Please do not ask for any personalised information.

SECTION 1: DEMOGRAPHICS

Date:

Location:

Number of participants
(at beginning):

Number of participants
(at end):

Age of participants:

Number of participants with disabilities:

Employment status of each participant:

Focus group facilitator:

Note-taker:

SECTION 2: PATHWAYS IN WHICH DIVERSE YOUNG WOMEN (E.G. YOUNG WOMEN WITH DISABILITIES) IN RURAL CONTEXTS ACCESS AND RETAIN EMPLOYMENT IN LABOUR MARKETS AND SELF-EMPLOYMENT.

In your experience, what are the main ways for people in your community to earn an income or a living?

P: What are the different ways men and women earn money?

P: Has this changed during the COVID-19 pandemic?

P: Has this changed in the past years to changes in the weather or climate?

P: Are there other factors or shocks that typically changes the way people earn money?

Do you think that young women in your community are financially independent?

P: If not, how do they have access to income?

P: Could you tell me about if this situation changed during the COVID 19 pandemic?

P: In your experience, are you able to save money to have in case you lose your job or get sick?

P: Are there other ways you can get money if you lose your job or get sick?

Do you have experience applying for jobs/work/employment?

P: Could you tell me more about this experience? How did it go?

P: In your opinion, how do you think employers perceive young women in the workplace?

Have you ever been employed?

P: Can you walk me through the process (step by step) of how you got the job?

P: What do you think helped you get the job?

In your experience, how do you think young women should provide a living?

P: Do you think young women should try to have paid work or their own businesses?

P: How is it possible for young women to earn money in your community?

P: What are the challenges for young women who want to earn their own money?

How do you see young women's roles and responsibilities in the workplace?

P: In your opinion, how do you think people in your community perceive young women's roles and responsibilities?

P: In the family?

P: In providing an income?

P: In making financial decisions?

How do women in your community retain a job?

P: Can you walk me through an example in your life?

Can you get financial services or credit to start a business if you want to?

P: Are different groups of people able to access financial services or credit?

P: Are there any (other) reasons why you cannot start a business if you want to?

SECTION 3: ENABLERS AND BARRIERS TO ACCESS AND RETAIN EMPLOYMENT FOR DIVERSE YOUNG WOMEN (E.G. YOUNG WOMEN WITH DISABILITIES) IN RURAL CONTEXTS.**What do you think are typical challenges for young people in your community who are not able to find paid work?**

P: Are there differences between men and women?

P: Does age affect if people are able to find paid work?

P: What about challenges related to mobility?

In your opinion, what kind of skills or qualifications are generally needed to get a job?

P: Could you tell me the minimum education level required to enrol in training opportunities that are needed to get a job?

In your opinion, do you feel like you have the skills or qualifications necessary to get a job?

P: If no, why not?

P: Were/are you able to get as much education as you would like? If not, why not?

Have you ever experienced difficulties or challenges in finding employment?

P: Can you talk a little bit about why you felt you did not end up finding employment?

P: What happened?

P: In your opinion, what were the challenges in getting the job?

P: What about challenges related to access to information about opportunities?

Have you ever started your own business?

P: Can you walk me through the process

(step by step) of how you started this business?

P: What do you think helped you to establish a business of your own?

P: What were the challenges you experienced when starting a business?

Do you think there are jobs here that women should not take? If so, why?

P: Can you give some examples of such jobs?

In your experience, what are some challenges for young women to be financially independent?

P: In your opinion, do you think it is important that young women are financially independent?

Loveness, 18, and
Shakira, 17, in Malawi
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What are some other challenges you experience in your community?

P: How are young women able to follow their interests and wishes? Could you tell me about an example from your life?

P: In your experience, what are some reasons why young women are not able to do what they would like?

In this community, when do young women typically get married?

P: What are some of the reasons people get married at a young age?

P: Who makes the decision of marriage?

Do young women in your community have access to sexual and reproductive health services?

P: Where are such services available?

P: Are these services free of charge?

In your experience or opinion, how does being pregnant and having children affect your ability to have a job?

P: Do you risk losing your job if you become pregnant?

P: Are you able to find childcare to continue working?

P: Do you think women are less likely to find a job if they have children?

P: Do you have any experiences this from your life you could tell me about?

Do young women in your community experience violence?

P: Where do they experience violence?

P: Can you provide any examples of the type of abusive practices that women in your community experience?

P: How does such violence and/or abuse affect women's ability to access and retain jobs?

P: Is there anywhere you can get help if you experience violence?

Do you have someone you would feel comfortable to ask for help or support from if you experience any form of harassment or violence at work?

P: Are women in your community supportive towards each other?

P: Are there women and men in your community you trust and can rely on?

Do women here receive job offers that can be exploitative, harmful, or dangerous?

P: Can you give any examples?

P: Are you aware of young women who are already engage in harmful, dangerous and exploitative work, and if so, what drives them to do so?

Thank you for your time!

ABOUT PLAN INTERNATIONAL

We strive to advance children's rights and equality for girls all over the world. We recognise the power and potential of every single child. But this is often suppressed by poverty, violence, exclusion and discrimination. And it's girls who are most affected.

As an independent development and humanitarian organisation, we work alongside children, young people, our supporters and partners to tackle the root causes of the challenges facing girls and all vulnerable children. We support children's rights from birth until they reach adulthood, and enable children to prepare for and respond to crises and adversity.

We drive changes in practice and policy at local, national and global levels using our reach, experience and knowledge. For 85 years, we have been building powerful partnerships for children, and we are active in over 80 countries.

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