



POPULATION GROWTH AND STATUS OF JOB SECURITY IN HAWASSA CITY, ETHIOPIA

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Abstract: In developing countries like Ethiopia, population growth has posed a challenge to urban employment security, which has been exacerbated by rural-to-urban migration. The goal of this study was to discuss the consequences of population growth on job security in Hawassa, Ethiopia. Depending on the nature of the study, a mixed method approach was used to achieve the study's goal. Primary and secondary data were obtained utilizing multistage sampling methods and associated data collection tools. 384 sample sizes were determined by using Yememis (1967) formula. SPSS version 23 was used to describe numerical data, while qualitative data was coded, categorized, formed themes, and triangulated with quantitative results. Finally, the study area's major challenges were identified as insufficient permanent jobs, informal work, temporary jobs, and poor living conditions. In short, the study area has been threatened by a lack of suitable job access as a result of rapid population growth.

Index Terms: Growth, Job, Population, Security, Urban.

1. INTRODUCTION

The fast urbanization that has occurred in emerging countries due to rapid rural-urban migration has delayed speed of development (Delango, 2019). Basic human development index indicators such as income, health and education (Canton & Planning, 2009), have been threatened by population pressure in Ethiopia. Consequently, the country is unable to effectively offer social amenities such as health care, schooling, and decent employment to its rapidly increasing populations. According to CSA, 1998 summary reports, in 1994, 44.7 percent of the urban residents in Ethiopia were migrants (Bimerew, 2015a). The figures were higher (50.6 percent) for some cities such as Hawassa (Eshetu & Beshir, 2017). Rapid urbanization in a country's major cities creates obstacles to long-term development (Terfa, Chen, Liu, Zhang, & Niyogi, 2019). As a result of that, life in Ethiopia's cities is endangered due to lack of decent job access. Therefore, the purpose of this study is to discuss the consequences of rapid population growth on job security in the study area. In order to obtain the required outcome, mixed method was employed. Both primary and secondary data were collected by using structured and unstructured data collection tools. To do so, 384 sampled residents were selected as participants. Finally, lack of decent job, unemployment and large size of temporary job were found as the major findings of the study. In short, the result of the study shows that rapid population growth has been challenging job security in the study area.

2. Statement of the problem

Hawassa is the capital and center of administration of the Southern Nations and Nationalities Peoples Regional State and Sidama National Regional State. Consequently, both regional states have made the city their primary socioeconomic and political hub. Furthermore, because of its placement on the major route, it attracts a large number of in-migrants. As a result, the number of migrants of Hawassa city has grown from 11,325 people in 1994 (Bimerew, 2015) to 110,834 in 2007 (Melesse & Nachimuthu, 2017). The wave of migration to the Hawassa city is consistently higher than the capacity of the city to accommodate migrants and meet their demands. Despite the fact that urban areas have better facilities than rural areas, the rate of urbanization exacerbated by rural "push" factors is consistently faster than the capacity of new job openings. Consequently, it has been causing wide spread urban unemployment, informal and unsecured temporary job activities.

3. Objectives

3.1 To describe the status of job access in the study area.

3.2 To discuss the challenges of population growth on job security in the study area.

4. Methodology

4.1 Research Design

Since determining the suitable research paradigm for a scientific investigation is critical, positivism and interpretivist philosophical assumptions were applied depending on the nature of the investigation. Thereafter, a mixed method was used. Sample size was determined by using Yamane's (1967) formula, and 384 participants from the target population were selected. The study's nature necessitated the use of a multistage sampling procedure. Since both qualitative and quantitative data were required, structured and unstructured questionnaires' were developed to collect survey data. Besides, qualitative data was collected by using interview from key informants, FGD and observation.

4.2 Target population

Productive age residents whose age from 18 to 45 were selected as target population.

4.3 Data Sources

Data for this study was obtained from both primary and secondary sources.

4.4 Sampling Technique

Hawassa city, Sub-cities and Kebeles (lower local administration structure) were selected purposively. Participants were selected by using simple random sampling approach.

4.5 Data Analysis

Quantitative data was analyzed by using SPSS version 23. Whereas, qualitative data which was collected independently by using interview, FGD and observation were analyzed by using qualitative data analysis procedures such as; coding, categorizing and grouping into themes. Then qualitatively analyzed data was triangulated with quantitative output.

5. Theoretical Frame Work

Ethiopia is one of the least urbanized countries of the world where 18 percent of its population lives in urban areas. However, its rate of urbanization is one of the highest in the world which account 4.1 percent (Bimerew, 2015). The consequences of rural-urban migration have been a key source of fast urban population increase in many developing countries, notably in Ethiopia (Kassegn & Endris, 2020). Since 1950, developing nations have been rapidly urbanizing (Jedwab, Christiaensen, & Gindelsky, 2017). As a result, developing-country's urban areas are under threat. According to CSA, 1998 summary reports, in 1994, 44.7 percent of the urban residents in Ethiopia were migrants (Bimerew, 2015a). The figures were higher (50.6 percent) for some cities such as Hawassa (Eshetu & Beshir, 2017). Rapid urbanization in a country's major cities creates obstacles to long-term development (Terfa, Chen, Liu, Zhang, & Niyogi, 2019). According to the same study, Addis Ababa and Adama's urbanization processes were similar. The city of Hawassa, on the other hand, strayed from the expectations of diffusion and coalescence theory. In other words, the situation is out of the normal, and urbanization is rapidly expanding.

It is obvious that, without educational background and skill, getting job opportunity in urban areas is not as easy as that of rural areas. Even though job access is less in rural areas, there is no need to perform rural job activities. On the other hand, urban areas are characterized by high competition for jobs, where the wealthy tend to work in formal employment while poor citizens work in more insecure and very low paying informal sector activities. As a result of their educational backgrounds, most migrants come upon limited opportunities in urban areas and are engaged in less secured job. These kinds of jobs are provided by local government for its citizen temporarily and it can be pursued by workers themselves from their living areas. Regarding to the nature of job, it can be specified as self-employment, flexible working hours job and informal sectors job (Kjetil, Alhassan, & Alhassan, 2017). Actually, unstable, low-paid jobs in the informal sector are common among urban poor, but the situation is often worsen for recent migrants who lack skills, education and especially the social networks to gain access to better employment (Kjetil et al., 2017). In fact, since there is lack of job access due to population pressure which can be aggravated by rural urban migration, living quality life could not be achieved. Consequently, both native and new migrants have been facing poor living condition in host area (Tacoli, McGranahan, & Satterthwaite, 2014).

According to Etana & Å (2017), Ethiopia is working to alleviate poverty and enhance people's living situations. As a way to improve food security and combat unemployment, the government has developed a number of food security and job creation initiatives. Over the last few years, these efforts have shown promising results. However, achieving national and international development goals necessitates measures that lift the poor out of poverty. The impoverished, on the other hand, are less likely to use their labor to meet their consumption needs since they are unable to invest in their human capital development. Increased youth labor force, rising internal migration, literacy rate, average to middling macroeconomic performance, low job creation, and low aggregate demand in the economy are some of the potential causes of unemployment in urban Ethiopia (Town & Zone, 2019). Unemployment among young people is one of the most concerning aspects of the economic crisis today. More than half of young people under the age of 25 who want to work are unable to find job, and nearly a third of those who are unemployed have been unemployed for more than a year. With nearly two-thirds of the population under the age of 25, particularly youth unemployment is a major concern in Ethiopia. The labor force is predicted to double in the next 25 years as a result of rapid population growth (Mehari & Belay, 2017).

In general, rapidly growing urban population has been challenging job access in developing countries particularly in Ethiopia.

6. Results and discussions

6.1 results

Table 1: Educational background of the Respondent

		Frequency	Percent
Valid	Illiterate	77	20.1
	Primary school complete	133	34.6
	Secondary	120	31.3
	Diploma	28	7.3
	Degree and above	26	6.8
	Total	384	100.0

The above table shows that majority of the respondents educational background was primary school. It was followed by secondary school which account 120 (31.3 %). Moreover, 77 respondents (20.1%) were illiterate. Only 7.3(28 %) and 26 (6.8 %) were diploma and above degree respectively.

Table 2: Job access in the study area

Job access in the study area						
		Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Yes	285	74.2	74.2		74.2
	No	99	25.8	25.8		100.0
	Total	384	100.0	100.0		

According to the above table 2, 285 respondents (74.2%) have access to employment, while 99 respondents (25.8%) do not. In the other words, majority respondents have job access in the study area.

Table 3: Job types of the Respondents

Job types of the Respondents		Frequency	Percent
Valid	Government	53	13.8
	Private sectors	42	10.9
	Self-employed	133	34.6
	Casual work	156	40.6
	Total	384	100.0

The table above indicates that majority of the respondents 156(40.6%) engaged in casual work. It was followed by self-employed, which accounts 133(34.6%). The only 53 (13.8%) and 42 (10.9%) respondents involved in government and private sectors respectively.

6.2 Discussion

6.2.1 Casual work

Casual work is a word used by employers to describe employees who perform a variety of services on a temporary or part-time basis. This type of business was run by 156 (40.6 percent) of respondents, according to table 3. This is the most common employment type in which the majority of people work. Due to the rapid rate of population growth in the study area, finding a quality job was not going to be easy. Therefore, those who migrated from surrounding rural areas to the city could not get job access easily. Because of that, they get involved in informal income-generation activities. Besides that, as it was stated by experts from the job opportunity creation department of the Hawassa city administration, there was an absence of a legally determined wage rate and there is lack of job security. Thus, those who engaged in casual work could not get adequate payment for their service. Furthermore, as indicated by local elders who were chosen as key informants in the study area, begging is now viewed as a job opportunity, and many migrant children and teen-agers engage in the activity. Despite the fact that the practice was considered a forbidden activity within the local community for a long period of time, it is going to be a common scenario in the study area due to a lack of adequate job opportunities.

6.2.2 Self-employment

As it was stated by participants of the study, self-employment is one of the employment accesses from which income can be earned. Regarding its scope, large numbers of people engage in it. According to the data in the table 3, 133 (34.6 percent) of the participants were self-employed. This is the second area of job access in which residents are participating, next to casual work. To specify some types of self-employment; street vending, shoe polishing, selling prepared coffee in erected plastic, and other related activities were observed by the researcher during field work. Furthermore, the key informants explained that the challenge which was associated with self-employment was that it demands initial capital to begin the business. In addition to that, the environment in which business can be operated should be well equipped with basic facilities such as roads, electricity, water, telecommunication and related facilities. However, since the area in which most low-income people were living was an informal settlement where basic facilities were not addressed. Indeed it was not conducive to operating businesses. As a result, those who engaged in self-employment businesses in informal areas could not meet their financial interests. The other point which was focused by the respondents was that they had marketing site problems at the location where they wanted to display their commodities to get market access. Besides, the other area of explanation by FGD participants about self-employment was commercial sex, which was done by those girls who were from poor families or migrant families who arrived in the city from

surrounding rural areas. As the clarification of the FGD members, those girls who involved in such kinds of business are forced to be engaged in order to generate income without searching for initial capital to start a business. This shows that, the absence of adequate job access in the study area was affecting the norms and culture of local communities. In other words, it has a negative impact on social values in the study area.

6.2.3 Government Job

A government job in which 53 participants (13.8%) engaged is one of the permanent jobs from which income can be earned every month. However, according to the key informants from the department of public service in the Hawassa city administration, government job access was limited and recently it is going to be fully occupied. Besides that, better salary positions require educational status to be engaged in. However, in the case of this study, due to the high rate of illiteracy, only an insignificant number of educated people can engage in better positions. On the other hand, government employee experts who were working in different institutions stated that they were not getting enough income from their positions to meet their basic needs, like clothes, shelter, and food. Since the quality of life can be measured by the quantity and quality of services like quality education, health, satisfactory income to cover living costs, freedom from points of view of financial decision making, and political inclusiveness, those who cannot get adequate income to afford vital facilities in their living area cannot enjoy a quality life. Due to the incompleteness of the above-mentioned facilities, there were significant negative impacts on the living standards of residents of the study area. Consequently, as it was stated by FGD members, living expenses, particularly house rent, purchasing food items, and getting quality education and health service were some of the major areas of challenges.

6.2.4 Employment opportunity in private sectors

The increasing urban population due to migration and natural population growth has resulted in unemployment and insecurity in most of the urban centers in Ethiopia. Consequently, the government has taken steps to alleviate the problems (Abagissa, 2006). Out of those interventions, creating job opportunities in different sectors through collaboration of investors, designing appropriate policies through which jobs could be created, and involving qualified people who are adequate to create job opportunities and able to provide skill training for young people are some of the strategies which were designed by local government in the Ethiopia. The country approved a layered policy support in which MSEs (Micro Small Enterprises) are categorized into three different stages, namely, startups, growing, and mature (Abagissa, 2006). Since private sectors are considered as a source of job access, they have been taken as an appropriate sector to examine the status of livelihood in the study area. Some of the employee residents in the private sectors and key informants from sampled institutions stated that there were different sectors in which residents could be engaged. Out of those sectors, hotels, super markets, private health institutions, and schools are some of the major sectors which serve as sources of job opportunities. Moreover, as it was stated by respondents, health institutions, schools, and hotels can pay adequate salaries for employed residents who have a better educational background. Whereas, low-level local service-providing sectors like low-class hotels, shop keeping and the like could not pay satisfactory salaries for workers who engaged in. Since the majority of residents in the study area have low educational status, they could not be employed in those institutions which can pay a relatively better salary depending on educational background. Besides, the researcher identified that, due to the high flow rate of rural urban migration, getting better job access was not an easy task in the study area. On the other hand, according to the collected data from representative key informants, compared to population size, there were only insignificant working positions from which a sufficient amount of salary could be earned.

From expansion areas like Dato and Cheffe, those people who had been displaced as a result of urban expansion, were forced to be employed in sectors where insufficient salaries were being paid. For example, out of other jobs, being a security guard in private sectors was the major area of employment in which native people were employed. Furthermore, as it was observed by the researcher, the majority of residents who were employed as security guards were native people who sold their land to newcomers (migrants) from surrounding areas. As a result of their displacement from their land, native people could not provide learning materials and could not take care of all the things that required money to be handled. In comparison, many of the workers who came to the city from nearby rural areas were not working in a satisfactory payment. Moreover, as it was explained by human resource heads from different institutions, the reason for doing so was that there was no fixed wage rate in the study area. Since there was no legal fixed wage rate, workers who engaged in different job activities could not get adequate payment for their occupation. In addition to that, under 15-year-old teenagers who are unable to be engaged in the labor force were participating in different informal job activities in private institutions.

6.2.5 Government job opportunity creation practice

The Ethiopian government has designed micro-and small enterprises at the national level. In particular, the creation of job opportunities and the elimination of poverty are major activities which are being practiced in the study area. There were two major types of job opportunities, such as permanent and temporary jobs in which citizens could be engaged. The job opportunity creation office head who was selected as a key informant stated that both permanent and temporary job access has been designed by the Ethiopian government in order to provide job opportunities for urban residents.

6.2.5.1 Permanent job opportunity

The key informants who were selected from the Hawassa city administration's job opportunity creation department explained that, the country has implemented a tiered policy of assistance in which MSEs are classified into three distinct phases, including start-ups, development, and maturity. Start-up businesses refer to such schemes which have been established at the point of their creation and contain a community of independent entrepreneurs requiring different funding to make their undertakings viable (Abagissa, 2006). In the extended explanation of the professionals, there were five major types of permanent job packages, such as: manufacturing, construction, service, agriculture, and trade. Due to its challenging nature, the majority of young people do not want to engage in manufacturing package. As the explanation of participants, manufacturing sectors need capital, skills, and processing sites. Besides that, its return could not be immediate like that of other temporary jobs. In other words, profit can be obtained only after a long time. Consequently, only insignificant numbers of young people prefer to engage in manufacturing sectors.

Construction was the second type of permanent job found in the research area. A slightly higher proportion of young people prefer to participate in this employment access than in manufacturing industries. However, construction work, like manufacturing, requires cash, skill, and market access. As a result, generating an instant return was a difficult task. However, according to the researcher's observations, when young people work in the construction industry, they may make a decent wage. For example, they could pay their house rent, able to buy food, and own whatever they want. Nevertheless, in order to be effective, one should obtain initial capital, a processing site, a display site, and market linkage, all of which are expected to be provided by the job opportunity creation department which was established under the Ethiopian government's job opportunity creation sector. Furthermore, the research reveals that not only construction jobs, but also other occupations created by local governments to alleviate unemployment pressure, had a good influence on reducing unemployment. Even while the potential for construction job access was greater than for other occupations, there were only a few young people who could afford the initial money to start the firm and who possessed the necessary skills to run the business. Moreover, as experts from the department of job creation indicated, due to significant population growth arise from rapid rural urban migration, the government was unable to offer land for the purpose of processing and selling products. Furthermore, due to a lack of market linkage, many youth who borrowed money via microfinance were unable to repay their loan to the city administration. As a result of that, as per the city administration micro finance officers' explanation, the performance of loan repayment of the city administration was declining. Likewise, according to the beneficiaries' comments, the majority of the youth had financial constraints that prevented them from affording the business's initial capital. Besides, loan providers' microfinance requires a 20% deposit in order to grant a loan. As previously stated, the majority of people were unable to save the minimum 20% as a requirement for loan provider microfinance.

The third job opportunity which could be provided by the job opportunity creation department of the city administration was urban agriculture. The study, which was done in Hawassa city, indicated that urban agriculture has a very positive role in changing the livelihoods of the urban poor for the better. According to the results of the study on the area, 76% of respondents were willing to gain extra money from agriculture, while providing 51.4% of the food supply and generating job opportunities for 29% (Debela, Studies, Mohammed, & Studies, 2020). However, as it was stated by key informants and members of the association that was formed under the urban agriculture job opportunity sector, due to the shortage of land which was partitioned by newcomers from surrounding rural areas, urban agriculture cannot be optimized. In other words, due to poor access to agricultural land in the study area, the demand for agricultural products which existed within urban residents could not be produced and supplied accordingly. Only insignificant numbers of associations' members around periphery areas engaged in and were running agricultural activities. On the other hand, those who engaged in the business without adequate land and other required facilities were being challenged. Only a few associations are benefiting from urban agriculture in the study area.

The service sector, in which residents were involved was the fourth permanent job opportunity created by the Ethiopian government. In this package, large numbers of youths are working to generate income. Preparing coffee in a cafeteria and in an erected plastic bag are just a few examples of jobs type. Because of the cheap cost of starting a business under this package, native parents of unemployed youth and migrants themselves may afford the initial capital of the firm. Migrant youth, in particular, were earning money from temporary employment in order to generate initial capital to start a permanent career. Since service-based businesses do not require a huge amount of money for operation, one who is engaged in a temporary job and could save some money can operate a service-based business. However, similar to other business types in service package, land access was identified as a big issue for the business. Since land access was taken as the most challenging factor of the city administration due to rapid population growth, it was identified as a threat of associations that were formed under the service package.

The last permanent job opportunity which was identified by the Ethiopian government micro enterprise department was trade. Trade can be defined as the exchange of commodities between suppliers and purchasers. Significant numbers of young people are engaged in trade business. Since the trade process suppliers provide goods for those who demand and can afford them, it was seen that there was better market access compared to other job opportunity packages, particularly points of views of manufacturing and construction packages. As it was observed by the researcher from the study area, most of the association members who were involved in different trade activities could sell their goods and services at different corners of the city administration. In other words, fixed sites were not taken as mandatory to sell goods. Besides that, there is no need for intensive training to begin a business. In other words, after getting a basic business orientation, this type of business could be operated.

6.2.5.2 Temporary Job

In the study area, out of the job opportunities that were created by the local government, temporary jobs are ones in which urban residents; particularly young people are engaged for only a short period of time. As it was observed in the study area during data collection, most people who could not find a permanent job were participating in temporary jobs from which adequate income could not be earned. Since it does not require initial capital and training to begin the business, migrants who have financial constraints and are uneducated are involved in temporary jobs. However, as the beneficiaries' explanation, due to its being a short-time opportunity, they could not earn a regular base income. As a result, they were forced to endure food insecurity, a lack of housing, insufficient health care service and limited access to high-quality education. Consequently, temporary job beneficiaries could not be confident regarding the expenditure that needs to be secured to live a quality life. According to the secondary data which was collected from the finance and economy department of the Hawassa city administration, out of the total registered unemployed youth, majority were engaged in temporary jobs.

6.2.5.2.1 Temporary Job and Human Health

Due to the inadequate amount of money that could be generated from temporary jobs, people are unable to obtain adequate health care services. Aside from that, residents were unable to purchase food which was becoming increasingly scarce as the world's population grew rapidly. Due to fast population growth, most temporary employees who reside in informal settlement areas cannot get adequate health care service. Moreover, moving to the inner city to get adequate services needs transport costs and a sufficient amount of money to get better treatment from well-equipped private health institutions. Likewise, those government health service provider institutions such as hospitals and health centers which have been located in the inner part of the city were crowded due to population size which was aggravated by rural urban migration. Consequently, those who are involved in temporary jobs cannot get adequate income to afford health services and associated costs.

Table 4: Secondary data on job opportunity

No	Year	Population	Number of registered/youth unemployed			Number of employed					
						Permanent			Temporary		
			M	F	T	M	F	T	M	F	T
1	2008	259,803	1,940	2,224	4,164	2,411	3,044	5,455			
2	2009	270,258		-	-	-	-	-			
3	2010	281,158	1,970	1,550	3,120	1,970	1,150	3,120			
4	2011	292,533	2,000	793	2,793	2,000	793	2,793			
5	2012	304,479	5,293	3,111	8,404	5,293	3,111	8,404			
6	2013	316,842	6,854	4,630	11,484	3,998	2,083	6,081	17,694	9,529	27,223
7	2014	329,734	7,865	7,958	15,823	10,337	6,239	16,576	18,023	9,439	27,462
8	2015	343,175	10,978	11,273	22,251	11,952	10,554	22,506	20,121	11,549	31,670
9	2016	357,196	13,379	8,765	22,144	12,470	8,558	21,028	15,992	9,480	25,472
10	2017	371,826	18,844	28,093	46,537	8,053	18,307	26,360	3,203	2,908	6,111
11	2018	387,087	17,165	117,958	35,1213	13,966	12,609	26,575	5,813	3,412	9,225
12	2019	402,087	14,048	15,953	30,001	7,222	5,547	12,769	5,384	8,997	14,381
Total			100,336	101,908	201,844	79,672	71,995	151,667	86,230	55,314	141,544

Source: Hawassa City Administration Job Opportunity Creation and Enterprise Department

As shown in Table 4 Job opportunities declined as population growth rose. In 2008, when the population was 259,803, there were 4,164 registered youths for job access. However, 5455 young people were employed in permanent jobs. According to the aforementioned findings, the reason why employed young people outnumbered registered young people was because, due to the continuous migration of individuals from rural to urban areas, determining the actual number of jobless youths within a given timeframe in the study area was difficult. As a result, although 4164 youths were identified, 5455 were employed. In other words, the disparity between registered and working young people was due to population growth. Those that arrived in the city early during the registration period might not be counted. They might then participate in a job that was available in the study area. In contrast, the population rose to 402,087 in 2019 after ten years, and the number of registered youths increased to 30,001. Only 12,769 were employed on a permanent basis, while 14,381 were employed on a temporary basis. The remaining 2,851 people may not have had any employment opportunities in the study area. Aside from that, individuals who work on a temporary basis are unable to enjoy their lives due to the nature of their employment. Furthermore, the trend of employment access over the period of each year demonstrates that, as the population grows, jobs become an issue. As a result, the majority of individuals who were classified as jobless were forced to work part-time jobs from which they could not earn enough money to meet their basic needs. In general, population expansion has been a source of concern for young people who are relocating to cities in search of better employment opportunities. On this premise, it may be concluded that as the population rises, employment opportunities will become more constrained.

Table 5: Data on loan and repayment

No	Years	Loan	Expected repayment	Repayment	Delayed repayment	Difference
1	2008	11,366,002	2,854,168	5,493,507	-	-
2	2009				-	-
3	2010	5,380,668	2,800,000	4,637,208	1,837,208	1,837,208
4	2011	5,929,725	6,400,000	6,618,163	-	-
5	2012	4,016,525	34,882,548	20,186,353	14,696,195	14,696,195
6	2013	7,232,916	29,372,928	11,827,056	17,545,872	17,545,872
7	2014	17,423,160	20,433,600	9,161,206	11,272,394	11,272,394
8	2015	60,189,369	29,700,000	21,885,604	7,814,396	7,814,396
9	2016	48,566,566	26,795,160	31,827,264	5,032,104	5,032,104
10	2017	77,425,179	33,080,308	36,335,960	-	-
11	2018	101,398,002	44,155,216	43,976,953	178,263	178,263
12	2019	87,724,429	70,373,269	43,304,633	27,068,635	44,419,795
<i>Total</i>		<i>426,652,541</i>	<i>300,847,197</i>	<i>235,253,907</i>	<i>85,445,067</i>	<i>102,796,227</i>

Source: Hawassa City Administration Finance and Economy Development Department

Table 5 reveals that, in 2008, when the population was 259,803, the total amount of loans provided to young people who engaged in various work activities was 11,366,002. In 2019, the population rose to 402,087, with a total loan amount of 87,724,429 birr (Ethiopian currency). This indicates that, as the population grew, so did the amount of money provided. On the other hand, during a ten-year period, repayment performance deteriorated (from 2008 to 2019). For example, microfinance's of the city administration performance report reveals that, in 2008, when the population was 259,803, **5,493,507** loans were repaid out of 11,366,002 total loans. When the population grew to 402,087 in 2019, repayment fell, thus only 43,304,633 of the 87,724,429 distributed loans were repaid. Furthermore, as indicated in the table above, the nature of job has shifted from permanent to temporary. For example, in 2008, when the population was 259,803 and the number of registered jobless youth was 4,164, there were 5,455 youth working in permanent employment and no single person working in temporary jobs. However, just 12,769 youth were employed permanently in 2019, out of a total population of 402,087 and 30,001 were listed as jobless. In contrast, 14,381 youth in temporary jobs and 2,851 identified jobless youth were unable to find employment. As a result, the repayment performance of 2019 is worse than that of 2008. Furthermore, as previously indicated, the majority (14,381) of documented jobless youth in 2019 were employed in temporary jobs that could not provide an adequate amount of income. As a result, people who worked part-time and borrowed money from Micro Finance Institution have been unable to repay their loans. Consequently, the city administration's repayment performance deteriorated.

7. Conclusion

Rapid population growth which has been aggravated by rural urban migration has been challenging urban residents of the Hawassa city. Even though the city administration was trying to provide favorable condition through provision of satisfactory job opportunities, the rate of population growth has risen dramatically and the demand of the residents could not be achieved. As a result, people have been forced to work in temporary jobs due to a shortage of suitable jobs and presence of unemployment. Consequently, job security has been identified as a major threat to the local administration as a result of rapid population growth.

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