

**Urban women livelihood strategies and challenges:  
the Case of Female Headed Households in Jimma  
Town**

A thesis submitted to the department of management for  
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management.

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## DECLARATION

I declare that the urban women livelihood strategies and challenges of female headed households: the case of Jimma town is my own work, and has not been presented for MA degree to any university and that all source of material used for this proposal has been duly acknowledged.

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## Abstract

*The purpose of this study was to assess the urban women livelihood strategies and challenges in Jimma town. Descriptive design was used to frame the study. The study employed mixed approach. In the context of rapid urbanization, understanding the urban livelihood strategies plays paramount role for the policy and development arena. Accordingly, this study was conducted to understand urban livelihood strategies of female-headed households and their challenges. The study employed both random and purposive sampling technique. Random sampling (lottery method) used to select 121 sample female headed households in the four purposively selected kebeles. The Primary data were collected from purposively selected households using household survey, and using six questions as a theme in the extended livelihood framework for analysis too. The collected data were analyzed using descriptive statistics to analyze the quantitative and qualitative data. The finding of the survey result indicates most of the female-headed households in the town were engaged in petty trade, socioeconomic factors such as access to different resources that includes social (social networks) and natural capital play certain roles in the livelihoods of female households and financial problem, food security, unemployment and domestic workload were among the major challenges of female headed households. On the basis of the findings it is recommended that institutional support, financial and human capital should be given priority to enhance the livelihood of the female headed households and stakeholders like kebele municipality, leaders, town administrations, small and medium enterprise experts , female affairs should work collaboratively in order to help female headed households to maximize their income, employment, awareness, and how they create their own business.*

**Key words:** *Livelihood, Urban, challenges, SME, and livelihood strategy*



## **Acronyms**

ADLI	Agricultural Development Led Industrialization
MOFED	Ministry of Finance and Economic Development
NGO	Non-governmental organization
CSA	Centrals Statics Agency
FHH	Female Headed Household
UN	United Nation
WID	Women in Development
GAD	Gender and Development
WCED	World Commission on Environment and Development
PIPs	Policies Institution and Processes
SME	Small Medium Enterprise
SPSS	Statistical Package for Social Sciences

## **CHAPTER ONE:**

This chapter deals with the background of the study, statement of the problem, objectives of the study, conceptual framework of the study, significance of the study, delimitation of the study, limitation of the study, operational definition of key terms, and organization of the studies are included on this chapter.

### **1.1. Background of the study**

Poverty is a global concern. Even though it has been especially a major social and economic concern of most developing countries, poverty continues to be a major impediment to human development and economic progress of these countries. An increasing number of people in these countries face unemployment, famine, illiteracy, inadequate shelter, illness and other forms of deprivation, which are the various dimensions of poverty. The burden of poverty is unevenly spread among the regions of the developing world, among countries within those regions, and among the localities and groups of the society within those countries. In Africa, the problem is severe. Various reports show not only the large extent of poverty but also that this problem increased markedly during the 1980's and 1990's both absolutely and relatively as compared to other developing countries, hence leading to "Africanization of global poverty" (White and Kellick, 2001 cited in Meron Assefa, 2003).

The different economic, social and demographic indicators can express these manifestations of poverty in the continent. One of the indications of this in African context is that even though the proportion of the world's people living in extreme poverty fell from 29% in 1990 to 23% in 1999, the number of people in absolute poverty in Sub-Saharan Africa (SSA) rose from 242 million to 300 million (UNDP: 2002).

In this case, the gender of the household head not only shapes access to particular livelihood opportunities but also the way in which social norms are expressed materially (Verma, 2001; Pratt, 2006). For example, local conceptions of gender rights and roles will structure the possibilities for engaging in any number of economic undertakings. As a result, the potential to exploit a particular asset or capitalize on a livelihood option is as much governed by the social meanings attached to particular tasks (men plough, women plant) and modes of income generation (men's tradable crops, women's domestic crops) as to the individual bearer of gender. Hence, identifying the nature of gender relations not only provides a clearer picture of household head obligations and exchanges, but also shows us how livelihood activities of a

given households are negotiated, structured and legitimated through broader social processes (Verma, 2001; Kumar and Quisumbing, 2010).

FHHs mean that women are the main household providers, regardless of the presence of a male partner. Men being the decision makers of the household, women were seen as subordinate. Due to various factors, such as divorce and widowhood, family structures are changing and women are heading households in Ethiopia, particularly in urban areas. With the number of women and children living in the Jimma town, the question is how they can survive and make a living under such poor conditions. Therefore, the study assessed the livelihood activities, engaged in by female-headed households; find out the factors promoting female-headed households; ascertained the constraints to effective leadership in female-headed household; ascertained the problems associated with female-headed households; and explore the leadership style adopted in the female-headed household.

### **1.1. Statement of the problem**

Female headed households are involved in casual, informal and unregulated labor income generating activities such as processing local beverages, selling fire wood, and handicraft, due to lack of resources (land, labor and oxen) and services (credit).Female-headed households in Ethiopia were reported at 25.4 % in 2016, according to the World Bank collection of development indicators, compiled from officially recognized sources. Ethiopia - Female headed household's actual values, historical data, forecasts and projections were sourced from the World Bank on June of 2020.

The Ministry of Finance and Economic Development (2006) reported that the poverty gap between the urban and rural Ethiopia is narrowing. The reason is not because the poverty in the rural Ethiopia is reducing to poverty levels in the urban areas, but it is because of the rise in the number of urban people below the poverty line (based on the country's standard) over time. The report also emphasized the unsatisfactory nation's urban development policies as major reasons for rise in the urban poverty.

According to Jimma education office (2008E.C), most of female headed households are not educated and the standard of living in urban area is poor, with lack of quality basic social services to the inhabitants. It is important, therefore, to examine how a woman, as the head of a household, meets these livelihood needs on her own. This concern with vulnerability brings me to question how FHHs manage to survive in their daily lives especially with mounting expenses and the lack of support from a male partner since they have partner. The triple

burden of having to generate an income, of childcare and also look after the entire household seems to rest on one person who is the female head of household (Nalule, 2015). This burden sometimes exerts a lot of pressure that even two people such as husband and wife.

Study conducted by Sara and Muluneh (2013) on livelihood strategies of rural women with emphasis on income diversification and demographic adjustment in Central Ethiopia: the case revealed that women have involved in casual and unregulated labor of income generating activities. Further Kebede et al., (2014) studied on livelihood diversification strategies among men and women rural households: Evidence from two watersheds of Northern Ethiopia and their findings had shown that gender affects diversification options, the choice of income-generating activities due to culturally defined roles, social mobility limitations and differential ownership of working capital and access to assets. On the top of this, Tizita Mulugeta (2013) conducted study on female headed households and their livelihood in Bati Woreda, South Wollo: practices and resistance. The findings indicate that even though female headed households utilize a number of livelihood activities including farming activities, non-farm activities, in these rural contexts due to lack of education and training, lack of control over productive resources, and absence of access to credit, land, and other employment opportunities they are not as such productive. To the researcher best of knowledge, no study has found specifically examined female headed household's livelihood strategies in urban areas. The nature of urban livelihood varies significantly from rural as rural livelihood is high associated with agriculture. Therefore, this study tried to investigate and create knowledge on the livelihoods strategies and challenges of female headed households in the Jimma town from their own perspective and lived experiences.

To address the research problem the study designed the following basic research questions

1. What are the livelihood strategies of female headed households in Jimma town?
2. What are the livelihood challenges of female headed households in Jimma town?

### **1.3.1. General objective of the study**

The general objective of this study was to assess the urban women livelihood strategies and challenges in Jimma town.

### **1.3.2. Specific objectives of the study**

1. To identify livelihood strategies of female headed households in the study area.
2. To examine factors affecting livelihood strategies of female headed in the study area

#### **1.4 Significance of the study**

The main purpose of undertaking this study in Jimma town is to assess urban women livelihood strategies and challenges of the study area. In Ethiopia, as in many other developing countries, there is a need to address the issue of poverty and to incorporate poverty alleviation program into the development strategy of the country.

Although poverty in the country is not limited to female-headed households, the extent of the problem to this group compared to their male counterparts, suggest that these households should be given due attention in the effort of poverty alleviation. To that extent, studies that test the validity of the concern that FHHs are poorer than MHHs, assess their vulnerability to poverty and identify the major determinants for the causes of the problem would have relevant policy implication for the efforts of poverty reduction programs.

Moreover, this study will provide this solution to policy makers, donors, and address useful information for the Jimma town offices. It enables the subsequent students of the college to conduct an in-depth study on the same topic to come up with different solution. This study provides the basis for nearly all government policies in women livelihood strategy.

The study more focused on the women existed on the Jimma town and explore the strategies and challenges of there. Moreover, will create opportunities for Women's' that are living in challenge in the urban by finding solution regarding on the strategies. In addition, government offices of the town will benefit from the study based on the research outcomes. The result of this study will benefit future researchers, policy makers' governments to take the action by revealing the existing situation in the women household livelihood problem.

#### **1.5 Delimitation/ Scope of the Study**

Conceptually the study was delimited to urban women household, livelihood on female-headed household strategies and challenges and geographically was confined FHH livelihood strategies and challenges of in Jimma town. The required data for the study were collected from February 1 /2020 to April 30, 2020 and the study employed mixed research approach.

This study was conducted with the aim of examining urban women lively hood strategies and challenges. However, in the process of collecting data, the researcher was constrained by inability to acquire necessary data on time because of the reluctance some respondents due to the pandemic COVID 19.

## 1.6 Definition of key terms

**Livelihood strategies:** These are the planned activities that men and women undertake to build their livelihoods. They usually include a range of activities designed to build asset bases and access to goods and services for consumption. Livelihood strategies include coping strategies designed to respond to shocks in the short term, and adaptive strategies designed to improve circumstances in the long term. The assets and opportunities available to men and women (which are in turn affected by PIPs and changes in the vulnerability context) determine livelihood strategies as well as by the choices and preferences of men and women.

**Female Headed Household:** - mean that women are the main household providers, regardless of the presence of a male partner.

**Livelihood outcomes:** These are the results of women and men's livelihood strategies and feedback into the vulnerability context and asset bases, with successful strategies allowing them to build asset bases as a buffer against shocks and stresses, as opposed to poor livelihood outcomes, which deplete asset bases, thereby increasing vulnerability. Livelihood outcomes may therefore lead into either virtuous or vicious cycles.

**Vulnerability:** This means 'the insecurity or wellbeing of individuals or communities in the face of changing environments (ecological/social/economic/political) in the form of sudden shocks, long term trends or seasonal cycles' (Moser, 1996). The extent of vulnerability relates both to the level of external threats to a household's, individual or community's welfare and to their resilience resisting and recovering from these external threats (UNDP, 1997).

**Assets:** These are the resources on which people draw in order to carry out their livelihood strategies. These resources include a broad range of financial, human, social, physical, natural and political capital. The men and women who use them in their livelihood strategies do not always own assets—rather, they may have varying extents of access to and control over these assets.

**Policies institution and processes:** These refer to Policies, Institutions and Processes. PIPs cover a broad range of social, political, economic and environmental factors that determine people's choices and so help to shape livelihoods, such as institutions (established ways of doing things, such as social norms and belief systems), organizations, policies or legislation. They are relevant at all levels, from households to global processes. They are key in determining *access* to the various types of capital asset that women and men use in pursuing

their livelihood strategies either through acting as conduits to make assets available to them, or as barriers to their access.

### **1.7. Organization of the study**

This proposal proposes for the study contains three chapters. The first chapter deal with the introduction, statement of the problem, objective of the study that include both general and specific objective of this study, basic research questions, delimitation and organization of the study. Chapter two involves the review of literature, and the last chapter of the proposal is about methodology of the study, which contain about design, sources of data, data collection tools, sample and sampling techniques, population of the study and data analysis and interpretation of the study.

## CHAPTER TWO

### 2. REVIEW OF RELATED LITERATURE

#### Introduction

In this chapter, review of related literature regarding urban women livelihood strategy and its challenges would be stated in deep. Theory is crucial in building the thinking of all involved in processes of development, as individuals, as communities, organizations, social movements, donors and researchers. Following that argument, the central objective of this chapter is to discuss a theoretical framework providing basis and assumption for this study. The emphasis is on review of literature on women livelihood in, Ethiopia. The literature sources include information from administrative document, development agencies reports, previous studies, official economic development records, books and journals. Review of related literature in this chapter is categorized as theoretical, empirical literatures and conceptual framework.

#### 2.1 The Concept of livelihood

A person's livelihood refers to their "means of securing the basic necessities -food, water, shelter and clothing- of life". Livelihood is defined as a set of activities, involving securing water, food, fodder, medicine, shelter, clothing and the capacity to acquire above necessities working either individually or as a group by using endowments (both human and material) for meeting the requirements of the self and his/her household on a sustainable basis with dignity. The activities are usually carried out repeatedly. For instance, a fisherman's livelihood depends on the availability and accessibility of fish. King *et al.* (2008)

The concept of Sustainable Livelihood (SL) is an attempt to go beyond the conventional definitions and approaches to poverty eradication. These had been found to be too narrow because they focused only on certain aspects or manifestations of poverty, such as low income, or did not consider other vital aspects of poverty such as vulnerability and social exclusion. It is now recognized that more attention must be paid to the various factors and processes which either constrain or enhance poor people's ability to make a living in an economically, ecologically, and socially sustainable. (Ellis, 2000)



## **2.2. Theoretical Basis for Understanding Economic Activities and Empowerment**

These bodies of literature highlight different aspects of the relationships between communities and community development organizations and structural platforms under which community development take place. Asset based community development model explain that in community development approaches one should view community as a resource and also endowed with many un exploited potential that requires some body to trigger exploitation. The implication is that there is no community that is absolutely powerless or resource less. The opposite approach is deficit model suggesting that a community is needy and victim of problems whose solution can only come from outside. These two contrasting approaches have triggered interest among researchers and development agencies by leaving them asking question on what would be the right approach and whether development organizations are adopting assets of deficit models (Syarifuddin and Nildawati, 2017)

System theory explain that development does not take place in isolation but in a complex , interrelated and integrated environment, social change theory though almost similar to social capital illustrate the processes of changes undertaken by the society; Sustainable development literature illustrates the inherent tensions and trade-offs that are associated with the investment versus consumption of physical and human resources. Civil society and social capital literature provide insights into the dynamics of building trust among individuals and institutions, which lead to citizen action. Organizational literature addresses the internal versus external pressures and trade-offs that are frequently encountered in designing and implementing a capacity-building strategy (huilia and sapphire, 2017).

### **2.2.1. Social Change Theory**

Members of a community live in a dynamic living social system and a theory of social change emphasis the need to observe and understand the changes and their processes existing and ongoing in living social system (Ahmed et al. 2011). A theory of social change is proposed through this paper as one small contribution to a larger body of theorizing. It can be seen as an observational map to help practitioners, whether field practitioners or donors, including the people they are attempting to assist, to read and thus navigate processes of social change. Theories of social change form the basis of thinking in the formulation of this study. This theory is crucial in building the thinking of all involved in processes of development, as individuals, as communities, organizations, social movements, donors and researchers.

The theory of social change forms one of the theoretical bases for this study because of its underlying assumption based on the role of project management as a vehicle for change. Considering this theory, it is found that project approaches to change bring their own inbuilt or implicit theory of social change to the development sector, premised on an orientation of simple cause and impact relationship logic (Wellard et al., 2013a).

Considering project approach as an implicit theory of social change to the development sector, we find basic assumption that project interventions lead to systematic change stimulus, Problems and needs are discernable or visible upfront out of cause and impact analysis, participatory processes in the planning phase can get all stakeholders onboard, paving the way for ownership and sustainability and desired outcomes, impacts or results are predictable and visible in long-term thus planned change. In the beginning of the discussion of social change theory, I have indicated that one requires understanding the existing changes in the community. However, before establishing a project as vehicle, there is a need to establish whether the change is emerging, transformational or project actable. Community capacity and empowerment in development project management is one of the factors of change that requires investigation before designing a project and therefore this study finds theory of social change relevant.

### **2.2.2. Sustainability Theory**

Sustainable development is a development that meets the needs of the present generation without compromising the ability of future generations to meet their own needs (Yeasmin 2012). The need for sustainable development has become an issue in any part of the world. However, in order for one to know what is a sustainable development, knowledge of what is important for the viability of the systems and how that contributes to sustainable development is necessary. When assessing the community capacity in managing projects understanding sustainability issues is important. That is to say any capacity building strategies need to examine the interconnected nature of both the local and larger networks.

The sustainable livelihoods (SL) approach to development and poverty reduction tries to take all these concerns into account. It aims to promote development that is sustainable not just ecologically, but also institutionally, socially and economically and to produce genuinely positive livelihood outcomes (rather than concerning themselves with narrow project outcomes, with resources or with output).

‘A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base’ (Carney, 1998) cited in (Ashley and Hussein 2000).

The theory of sustainable development indicates that the concern of Sustainable development is management of the process of change, not on setting an end goal with fixed outcomes. It recognizes that uncertainties exist, necessitating flexible and ongoing processes. It also supports diversity and differences within the local setting. Inherent in this concept is consideration of the social, political, economic, and cultural relationships fundamental to development agenda. In this theory, sustainable development requires a broad picture view-global thinking and local action of communities, while constantly thinking critically about and fine-tuning the small intricacies of the relationships that ultimately shape these communities.

Looking at the focus of this study, sustainable development theorist informs us that in order to identify community needs and set priorities, there is a need to determine community preferences and balance competing interests. In this argument, people and their social institutions must be included in the community planning process to increase the probability of achieving a successful outcome because lasting change generally comes from local involvement.

Many good programs fail because the proponents have never stopped to assess community capacity and empowerment status before rolling out the programs. Carol et al 1999 cited in (Yeasmin, 2012), in explaining sustainable theory point out those long-term goals of the sustainable development should seek to empower people, increase community participation, foster social cohesion, enhance cultural identity, strengthen institutional development, promote equity and fairness.

Sustainable development theory suggests that human and social capital should be treated much like natural resources. Efficient and effective use of these resources provides long-term, sustainable benefit to local communities. The investigation in this study borrows from sustainable development theorist emphasis that capacity and empowerment assessment is crucial foundation for community participation in development projects if their outcomes are expected to bring about sustainable livelihood.

### **2.2.3. Social development/ change theory**

(Jacobs & Cleveland, 1999) Social development is a process where human energies are organized in higher levels in order to achieve greater results; it focuses on putting people first and stands for bottom up approaches. This approach involves two processes which are interactive; namely learning process and application of that learning to respond to the output of that interaction of human beings and their material world, social relations and intellectual environment. Due to external threats, pressure of physical and social conditions, mysteries of physical nature and complexities of human behavior, humanity have been prompted to experiment, create, innovate and develop better ways to fulfill its aspirations and develop organizational mechanisms to express that knowledge to achieve its social and economic goals, a process of discovery which expands human consciousness and its application enhances social organization.

Jacob & Cleveland (1999) argue that absence of valid social development theory has led to trial and error experimentation, with a high failure rate and very uneven progress. This is evident in the high preference of social challenges facing societies such as widening gap between the rich and the poor, environmental depletion, crime and violence, a fact that humanity is vigorously pursuing a process without the full knowledge needed to guide and govern it effectively (Jacobs & Cleveland, 1999)

Social development should be about promotion of inclusion, cohesion, resilience, citizen security and accountability as the operational principles that define socially sustainable development. It should include the poor and excluded in the development process and translates the complex relationships between societies, states and communities into operations. Pro-poor development approaches should be able to mainstreaming social sustainability by looking in to those issues touching on social aspects, risks associated, and the impacts caused to ensure social sustainability (WORLD BANK, 2014).

### **2.2.4. The empowerment theory**

The empowerment theory was used to examine the factors that empower and/or disempowers FHHs in the Jimma town. Different scholars have described the theory of empowerment in different ways. According to Kabeer (2005), “Empowerment refers to the process by which those who have been denied the ability to make choices acquire such ability.” In her definition of empowerment, Kabeer (2005) states that alternatives must be seen to exist in society so that individuals can make choices. There have been other

scholars like Khader (2011) who have criticized Kabeer for placing undue emphasis on choice as a yardstick for empowerment. Khader (2011), states that not every choice is empowering as sometimes, people make bad choices which go against their basic self-interest. She terms such choices as inappropriately adaptive preferences (IAP). She suggests that the state of being empowered happens when the IAPs have been removed. Additionally, she seems to state that empowerment should not be imposed on people but they can only achieve it on their own through self-realization and self-entitlements (Khader, 2011)

While discussing empowerment, Mosedale (2005) advances that empowerment has been widely used by development agencies such as the World Bank. However, not many of the agencies show to what extent they have succeeded in their empowerment processes in relation to their programs with people.

Mosedale advances that empowerment of women should be linked to four steps. Firstly, in order to be empowered one must be disempowered and this is in line with Kabeer's understanding of empowerment. Secondly, while the role of development agencies is important in facilitating empowerment, it is ultimately upon individuals to achieve empowerment. Thirdly, empowerment should include a sense of decision-making by people on very important issues in their lives and the ability to act upon them. Fourth, empowerment is not an end within itself or a final product, but an ongoing process (Khader, 2011)

Overall, according to Mosedale (2005), empowerment should look at the lived experiences of women to bring about change in their lives and they should be the ones to spearhead their own empowerment and it should not be forced on to them. Empowerment should not be seen as an end process but as a continuous one so as to bring about change in the lives of individuals.

Kabeer (2005) explains the notion of empowerment through the concepts of agency, resources and achievements; which she argues are integral in the process of gaining empowerment. Though several authors have written on the theory of empowerment, this study mostly used concepts in Kabeer's theory of empowerment.

### **2.3 Household (headship): A general & overview**

It is necessary to have an overview on the concept of household headship while reviewing literature on FHHs; and to understand the gender dynamics of the heads of households. According to Budlender (2003), headship of households is usually affiliated to the oldest

male in traditional African societies who often economically provides for the household. For instance, Posel (2001) states that headship of households in South Africa is usually taken up by the oldest and highest-income earner in the household. Furthermore, the head of the household is a key decision maker and is usually the final decision maker. While Budlender (2003) and Posel (2001) note that the oldest male who is providing the financial resources a household needs becomes its head, Posel (2001) adds that having higher income than one's household members is not the final determinant to household headship. This is because in households where men have less income than women, men may still take up headship. This is despite the fact that women may be contributing more economically to the welfare of the household (Posel, 2001).

In an article, Kibreab (2003) states that household headship is not homogeneous but varies contextually. For example, in Eritrea, in spite of the fact that some women contribute economically to their households, their higher economic status does not bestow on them the headship of households. Thus, when a male partner is missing in the Eritrean household, the oldest son may take up its headship, leaving out the woman who may be the one economically providing for the same household (Kibreab, 2003). Similarly, a study by Handa (1994), observes that even though some women in Ghana work hard to support their households economically, headship of their households is conferred onto the men. The studies quoted here to some extent relate to a study done in Uganda by Ntozi and Zirimenya (1999). Ntozi and Zirimenya (1999) note that men in Uganda are considered and regarded as default heads of households. This is because they are considered as the ones more capable in terms of gender with the ability to make household decisions. They are also thought to have control over resources. This is largely because of the socially constructed ideas and cultures that subordinate women and seem to empower men over women.

Extant literature indicates that the percentage of men heading households in Africa is higher than that of the women. However, it is no longer disputable that women are also heads of households in specific contexts. Valley (1996), for instance, argued that female headed households challenge the standardized notion of males as heads of households. This is because FHHs have become dominant phenomena in literature, especially in fields such as development and planning. Oginni and Ukwuije (2013) further say that though households are mostly headed by men in Africa, FHHs are steadily increasing and from 2003 to 2008, the percentage of FHHs had increased from 17 per cent to 19 per cent in Nigeria.

Budlender (2003) advances the view that FHHs are a global phenomenon. Their increase has raised global concern since they are overall considered as vulnerable and poor. Bongaarts (2001), like Budlender (2003), says the proportion of FHHs has increased in the different regions of the world with “13 per cent in the Near East/North Africa, 16 per cent in Asia, 22 per cent in sub-Saharan Africa, and 24 per cent in Latin America.” Tanzima (2010) indicated that FHHs have increased even in countries with strong patriarchal systems that seem to subordinate women. Tanzima’s (2010) study revealed that women are now heading households in Bangladesh. The studies mentioned posit ideas on the concept of headship of households as mostly a male domain. However, this may not be the case in all contexts. Thus, my study takes up on an exploration of households headed by women in the Jimma town of Ethiopia.

### **2.3.1 Definition of household"**

According to UBOS (2014), a household is “a group of persons who normally LIVE and EAT together.” In this study, a household is understood as a group of people living together or even far away from each other. When the head of the household and/or breadwinner is a female, it is called an FHH. In this study, women run the economic affairs and decision-making of the households. These women include single mothers, widows, separated women and some married women who head their households. The female heads of households (FHoHs) get no support from their male partner even when it comes to those who still live with them in their households.

### **2.3.2. The phenomenon of female headed households: A global overview"**

Chant (2003) states that there are two major categories of female-headed households. First is the de jure category, which includes single, widowed, divorced or separated women. The second is the de facto category, which comprises of wives of male migrants, or women who play the dominant role even with the presence of a male partner in their lives. Buvinic and Gupta (1997) say that the concept of female headship seems problematic, transitional and not neutral. This is because headship is backed by traditional norms and internal conflicts. Buvinic and Gupta (1997) argue that the other factors that make one a household head include one’s economic status.

FHHs consist of various categories including female-maintained, female-led, mother centered, single parent, or male-absent rather than only "female-headed households (Buvinic& Gupta, 1997). The concept of FHHs should take into consideration the features of female-maintained households that are residential units and female-headed households

that are part of kinship units because often the latter belongs to a larger unit headed by a male. Varley (1996) also says that studies on the concept of FHHs should be all-round, and not only look at single mothers with high levels of dependent children in their households. Female-maintained, female-led, mother-centered and male absent households should also be considered in studies on FHHs. This is to avoid the a rigid approach towards the category of FHHs (Varley1996)

### **2.3.3 Causes of FHHs**

Mullings (1995) says that wars, migration and increasing unemployment highly accelerated the phenomenon of FHHs and women raising children by themselves. FHHs were evidenced in both industrialized and developing countries such as Iraq and South Africa. The scholar further states that while female headship of households is a global phenomenon, different groups of people from different parts of the world and / or with different ethnic backgrounds have different experiences in relation to FHHs among them than others. For instance, the high rates of unemployment among the African; American men lead them into taking up criminal-related work. This increases their incarceration rates, contributing to a lack of eligible African-American men for marriage.

As a result, some African-American women end up as heads of households. Among the Euro-Americans, an increase in feminism and employment of Euro-American women has highly contributed to their economic independence and a change in their attitudes towards marriage. They choose to become independent of men and take charge of their own households after probably divorce or separation. Likewise, a study by Lokshin, Harris, and Popkin (2000) found that the growing incidence of single mothers in Russia was mostly as a result of the high rate of divorces in the country.

Chant (2007) found that domestic violence is one of the factors causing FHHs in countries such as Costa Rica. In order for women to protect them and their children from abusive men, they turn to single motherhood and run their households. Ruwanpura(2003) asserts that FHHs are a result of conflicts that cause death of husbands. Extramarital affairs by men also make wives leave husbands and end up as heads of households. And the girls born in FHHs are more predisposed to heading their own households as adults (Ruwanpura, 2003).

### **2.3.4. Challenges of FHHs**

According to Chant (2003), FHHs are assumed to be the poorest households. Women have been marginalized and their access to resources such as land is limited. Their low levels of



employment and heavy work burden with low salaries also contribute to why they may be assumed as poor (Chant, 2003). Single mothers and women in FHHs in some cultures have actually been termed as the “new poverty paradigm.” Chant (2003) further argues that unlike developed countries, some developing countries have not yet established schemes that can help support FHHs such as giving those benefits from the state. With such a lack of support, FHHs are challenged (Chant, 2003)

Differing from Chant (2003), Fuwa (2000) says that FHHs are not a homogeneous group. He adds that poverty levels faced by FHHs are contextual and vary among the different categories of de jure and de facto FHHs. Using examples of Panama, he further says that in spite of urban areas having more and better economic opportunities than the rural areas, there is evidence that FHHs in urban areas are more unemployed and deprived than those in the rural areas. The analysis of FHHs contextually is very important in order to rule out any undue form of biases on the different categories of de facto and de jure households: “In some parts of the world, such as in South Asia, widows have long been recognized as being particularly disadvantaged and poor; in Panama, however, there is no indication that widows are disadvantaged in terms of consumption in non-indigenous rural areas” (Fuwa, 2000)

Buvinic and Gupta (1997) say that FHHs seem poor and challenged in their livelihoods because they have low incomes with many dependents. This makes the FHHs vulnerable and targets for anti-poverty schemes. FHoHs are faced with the burden of domestic work and discrimination in the employment sector due to their low levels of education, which may lead to the existence of poverty among their children and future generations (Buvinic and Gupta, 1997).

In addition, Lokshinet al., (2000) posit that unemployment among single mothers in Russia is slightly higher than the rest of the population. This is because they usually have low levels of education such as only a high school certificate. Yet in Russia earning income is related to the levels of education. This in the end poses as a challenge to the single mothers in Russia especially those with low or no education (Lokshin et al. 2000).

### **2.3.5. Livelihood and/ or survival strategies of FHHs**

A study by Lokshin et al., (2000) mention that as a survival strategy for single mothers in Russia, women chooses the option of co-residing with their relatives. Through this, single mothers share household duties and caretaking roles of their children with relatives while

they also get support from the government. Lokshin et al. (2000) further say that single mothers who get support from the government and choose to stay alone still find it hard to survive because their income is not enough. Relatedly, Ruwanpura (2003) says FHHs in Sri Lanka (as a strategy for survival) get help from their relatives, for example when it comes to looking after their children when they go to work.

Withers (2011) advocate the analysis of FHHs against the backdrop of their cultures and contexts. This kind of analysis is against assumptions of essentialism and homogenization of FHHs that seem to suggest that all FHHs are marginalized, poor and lone mothers. He reveals that in Samoa, mothers are never alone and always have support from their extended families. The category of “woman” is not homogeneous and neither is the category of FHHs. Therefore, a study of the experiences of FHHs should be contextualized and analyzed within specific local conditions.

Like Withers et al., (2008), who did a study in Mexico, found that FHHs are not as poor as some scholars tend to assume. This is because they have social networks on which they rely for social and economic support. In addition, some FHHs also receive income remittances from relatives abroad for their livelihoods. However, in this study it is revealed that women in Mexico do not just become heads of households. The women consider their economic status in such a way that only women who are economically independent choose to head their households. Those who are not financially able move in with their parents as a strategy for survival and a way of seeking support from their parents (Villarreal and Shin, 2008).

A study by Edin and Lein (1997) in the United States of America, in the cities of Boston, Chicago, Charleston and San Antonio, revealed that many single mothers had extra part time jobs for the survival of their families. Single mothers on welfare, for instance, were involved in both reported and unreported work; formal and informal employment. Unreported work involved cash-based work such as underground work which involves selling drugs and stolen goods as well as sex to generate income (Edin and Lein, 1997). Some mothers who headed households received cash-based support from community networks, such as local charities and churches as well as from their children’s fathers. However, this support was mainly in the form of child support, decided by the government through a court of law

These perspectives about FHHs from the global point of view are intriguing. The question, however, is what is the situation of FHHs an urban in Jimma?

## **2.4. Studies from Africa**

### **2.4.1 Causes of FHHs**

A study by Horrell and Krishnan (2007) revealed that in Jimma town, female headship is associated with migration; when men migrate, they leave their wives behind as the heads of households. Poverty mainly influences men to migrate to the cities and to neighboring countries such as South Africa in search of work especially in mines and farms.

O'laughlin (1998) observes that FHHs in Southern Africa became prominent in literature in the 1970s. According to O'laughlin (1998), FHHs were mainly attributed to the increase in migration of men in search for work. For example, in Botswana, men migrated to South Africa in search of employment, leaving women behind as the heads of households. O'laughlin(1998) found that even with the growth of industries in Botswana, which can create employment, and the reduction of employment opportunities for migrants in South Africa, men from Botswana still migrated to South Africa. O'laughlin (1998) says that much as women also migrate in big numbers to urban areas, the number of men migration from rural areas is still more than that of women in Botswana.

Horrell and Krishnan (2007) say that due to the HIV/AIDS scourge, household structures changed in Jimma town. Due to HIV/AIDS-related deaths of male partners, many women were left as widows and FHoHs. A study by Schatz, et al (2011)revealed that some households in rural South Africa became female-headed as a result of HIV/AIDS that left women as widows to fend and look after households. The study reveals that both young and old widows faced hardships since they had lost male partners. However, the older widows were more challenged because of the limited ability to work. A study by Mturi, et al. (1999) showed that female headship in Lesotho had increased and this was mainly attributed to deaths of male partners. This study mentioned that over 50 per cent of female heads in Lesotho are widows. However, some women become heads of households even before they got married. A study by Yimam (2014) in Ethiopia revealed that death of a husband contributes to the prevalence of FHHs and also pointed out that in-laws may blame widows for the death of their spouse and label them as unfortunate. Thus widows may choose to isolate themselves from the community.

Dungumaro (2008) says the age at which females start heading households is higher than that of the males. In South Africa, women mostly become household heads at the age of 60. Divorce and separation are causes of FHHs as stated by Dungumaro (2008); however, widowhood and women who have never been married before seem to make up higher portion of FHHs. A study by Abeya et al., (2011) in western Ethiopia showed that intimate partner violence affects household structures. These scholars argue that women in FHHs have higher chances of escaping sexual, psychological and physical violence in their lives; thus, leaving a man and heading their own households may be a way of escaping violence.

#### **2.4.2 Challenges of FHHs: African Perspectives**

Mason et al., (2014), who carried out a study in Tanzania, say that lack of access and ownership to resources greatly constrains and poses a challenge to the FHHs. FHHs are vulnerable as compared to male-headed households (MHHs) because of the lack of access, control and ownership of resources such as land. This limits their food production and consumption. Similarly, study done by Horrell and Krishnan (2007) revealed that the lack of access to resources such as land and employment of women on farms also affects the livelihoods of their households. However, not all FHHs are faced with the same challenges since they are not a homogeneous category. The de-jure FHHs seem to be more challenged because they lack income and they may be found among the poor households even though the de-jure FHHs may have an asset base similar to MHHs. The de-facto FHHs, however, may have no and /or lack assets; this limits their agricultural production even though they may be educated or have income

In a study by Dungumaro (2008) in South Africa, it is revealed that FHHs may have many dependents in their households which constrains their few resources. This contributes to the deprivation and poverty experienced among the FHHs unlike in the MHHs. Unlike MHHs that can afford to use electricity for instance some FHHs resort to using wood for cooking because they can barely afford electricity for their households. This affects heating up of their houses when the weather is cold. In addition, due to the poverty in FHHs, household members are faced with hunger due to lack of adequate food in the households

A study by Mulugeta (2009) in Ethiopia, reveals that FHoHs, particularly widows, are stigmatized and socially excluded in their communities. Due to stigma and social

exclusion, FHHs may face limited access to resources, negatively affecting their livelihoods and social capital. Furthermore, the study says that children from FHHs seem vulnerable. The marginalization and stigmatization of FHoHs who are widowed and divorced is a challenge some women face in Ethiopia as said by Newton-Levinson, Winskell et al., (2014). FHoHs face hostility and stigma in their community. This is mostly in relation to their sexuality; widows may not be expected to have sexual relations after the death of their partners. Due to this, widows exhibit a fear of the occurrence of unwanted pregnancies in case they engage in sex. This is because widows are not supposed to be sexually active outside marriage after a loss of their husbands. FHoHs may live in fear and even isolate themselves and yet this may negatively affect their social and financial capital in relation to accessing resources for their household livelihoods (ibid).

Furthermore, a study by Akinsola and Popovich (2002) in Botswana showed that the quality of life of FHHs is poor both in urban and rural areas. This is because FHoHs have many dependents inclusive of extended relatives. Consequently, FHHs have low incomes, which contributes to their high levels of deprivation. In addition, FHHs are faced with poor nutrition brought about by the high levels of poverty. Akinsola and Popovich (2002) show that the quality of life of FHHs in Botswana is poor since they are significantly deprived. FHHs seem to live in overcrowded and congested areas, which lack proper services such as latrines.

However, in a study by Frayne (2004) in Namibia, as a result of migration to urban areas, FHHs in urban areas face more livelihood challenges than those in rural areas. This is more so when they have weak social ties and kinship ties in the rural areas. The interrelationships between households in the rural and urban areas are regarded highly. This is because in situations of deprivation, especially of food, relations in the rural areas may send food to those in urban areas. However, when the rural–urban relations are weak, some poor urban FHHs are bound to be vulnerable to hunger (Frayne, 2004).

In a study by Zakari and Song (2014), in southwestern Niger, FHHs were found to be vulnerable, poor and facing higher rates of food insecurity in their households unlike MHHs. Although women contribute a lot to food production in many countries in Africa, it is not enough to make them self-sufficient. The study revealed that FHoHs in Niger are mainly widows and they are faced with high rates of poverty in their households. Poverty affects

FHoHs' purchasing power and ability to buy food for their dependents (Zakari and Song, 2014).

However, as mentioned earlier, there is a need to deconstruct the category of FHHs and understand their challenges contextually and by category; this will help in generating more reliable information about FHHs and their experiences. For example, in a study by Van de Walle (2013) in Mali, FHHs such as widow-headed households were found to be the most vulnerable, having low living standards compared to other households. This was found in both urban and rural areas. The study mentioned that other categories of FHHs may actually live in better conditions and have better welfare than those headed by widows. This is because widows usually have many dependent children and they have limited support from governments towards their households (Walle 2013).

Similarly, a study by Goebel, Dodson, and Hill (2010), in Pietermaritzburg, South Africa, argued that FHHs are a vulnerable category. They are challenged by their low levels of education, which lead to their discrimination in terms of formal employment. Also, the lack of access to health services and further ill health that is sometimes attributed to old age, especially when the heads of households are very old women. The FHHs in Pietermaritzburg are also affected by some factors in their social context such a poor waste management. This contributes to spread of diseases such as diarrhea. As FHHs generally have low income, they can rarely afford hospitals for treatments and depend on traditional medicines for healing.

#### **2.4.3 Livelihood strategies of FHHs: An African perspective**

A study by Kananga et al. (2009) showed that in addition to farming and growing of crops as strategies for survival in Malawi, FHHs also go into forests in search of resources such as firewood and thatch grass, among other items. The forests are a source of livelihood income for many FHHs in Malawi since most of them lack access to land for agriculture. The forest resources are put to home use to roof their small houses and for sale to generate income.

Mulugeta (2009) says in addition to farming as strategy for survival, FHHs also involve themselves in the informal sector. This involves carrying out activities such as petty trade as livelihood strategies to enhance their income. Mulugeta (2009) indicated women are also involved in prostitution to raise income for their household. In addition to working in the informal sector, Lemke, Vorster, Van Rensburg, and Ziche (2003) say, social ties and networks are significant and enhance the empowerment of women they helping FHoHs to

come out of challenging situations in their household livelihoods. Social ties and networks may include relations with relatives and neighbors, which provide mutual support in times of need. Mulugeta (2009) says households led by single mothers may actually not be as deprived as presumed because of their strong social ties with friends and relatives. For instance, single mothers can find food from their mothers' households and in exchange, they perform other duties in the households such as chores or vices versa. Relatedly, a study by Frayne (2004) showed that social relations are instrumental to the livelihoods of FHHs. FHoHs are considered a vulnerable group of people especially those in urban Namibia, but those with strong ties in the rural areas experience a vast amount of support. This is especially so in situations where FHoHs have limited access to food in their households (Frayne 2004). The mutual reciprocity experienced among the rural and urban households is a survival strategy for those with strong relations (Frayne, 2004)

The literature related to the phenomenon of FHHs from the African perspective is abundant and varied. FHoHs were challenged in their livelihoods; nevertheless, they improvised strategies for survival and for the members of their households. And since FHHs are not homogenous, more knowledge on FHHs in an urban Jimma in Ethiopia is needed. These studies from the global and African contexts posit some important issues, which are examined in this thesis. However, they don't address the question: what are the causes, challenges and livelihood strategies off FHHs in the in Jimma town?

## **2.5 Ethiopian Perspectives**

### **2.5.1 Female Headed Households in Ethiopia: Research Review**

The overall proportion of urban female-headed households in Ethiopia is increasing (Yigremew, 2001; Howard and Smith, 2006). A study by Addis (2000) indicates that the possession of land by de jure and de facto female household head was 20% and 10-15% respectively across Ethiopia in 2000. According to a Wäräda level research in South Wälo, there are more de jure female-headed households in Bati (14%), Legambo (33%), Chachato (16%), Kama (12.5%) and Gerado (23%) (Stone and Mengestu, 2002). In her study of land right of women in Ethiopia, Mebrat (2005) indicated that female headed households in Tigray comprise 45% of the total female headed households of the Region. This is mainly due to the long civil war in Tigray Region. Studies on the growth of female-headed households in Ethiopia also found that one-fourth of all rural households in the country are headed by women (Stone and Mengestu, 2002).

There are several explanations for the proliferation of female-headed households in rural Ethiopia. High rate of male out migration, divorce, military conscription and overall gender bias treatments are among the commonly mentioned factors (Stone, 2001). Other studies also consider the current government policy environment, basically land redistribution, as a contributing factor on the creation of female-headed households (Yigremew, 2006). Stone (2001) also mentioned that the definition and boundaries of female headed households in Ethiopia is considerably more fluid, thus likelihood of remarriage may play significant role for the proliferation of female headed households in the country.

Some studies regarding female-headed household in Ethiopia show that this group of households are highly disadvantaged group in the country. For instance, a study carried out by Fiona in 2004 in southern Tigray asserted that female-headed households that constitute a great percentage of this region's population are among the most destitute. A similar study in Tigray Region also revealed that the chance of being impoverished for female-headed households is 35% whereas it is only 8% for male-headed households. The study by National Coalition for Food Security (2003) also pointed out that women, specifically female headed households, comprise the bigger proportion of the 5 million most chronically food insecure people in the country. The Coalition further noted that a destitution study in northern part of the country has found that 35% of destitute households were female headed. According to the study, this explains overrepresentation of female headed households among people who live in severe poverty situations. Another household study by Fafchamps and Quisumbing (2000) in different regions regarding female headed households' possession of land with full use rights also found that female-headed households possessed nearly half of the holdings of male-headed households. The household survey that was undertaken by the BASIS research program in Ethiopia, in South Wälo and Oromiya zones also pointed out that the sample female-headed households (429 households) do have lower average income than male-headed households (386 birr vs. 507 birr) (Stone, 2002). A similar study also identified that female-headed households own fewer livestock compared to male-headed households. According to this study, at the end of 2001, male-headed households owned 4.37 livestock while female-headed households owned 2, 67. A study by Deverux and others (2006) also pointed out that female-headed households are more prone to food shortage than male-headed households.

Cases related to cultural practices and gender bias institutional treatments are also mentioned as causes of the disadvantaged position of female-headed households. The assessment study



by Devereux et al. (2006) in four regions of Ethiopia concluded that female-headed households make significantly lower income compared with male-headed households with a 69% margin. The study also identified that there is regional variation in terms of amount of income through headship. For instance, the average male headed household in Amhara gets four times as much as a female headed household in SNNPR (Devereux et al., 2006).

Diversifying household income sources was observed as one of the coping strategies for most of female headed households in the country. Female-headed households follow a number of livelihood strategies depending on their dependency ratio, age, the likelihood of remarriage, as well as the overall economic health of their living area. Their economic diversification is branching out from farming to trading, food selling, and migrations (Stone, 2002). According to a study by Sara (2007), female headed households are involved in casual, informal and unregulated labor in income generating activities such as processing local beverages, selling fire wood, and handicraft, due to lack of resources (land, labor and oxen) and services (credit). Stone (2002) pointed out that livelihood diversification of female headed households may help them to create more flexibility to move in and out of a solitary head status than might agriculture or herding does.

In general, researches done on the proliferation of female headed households and participation of female headed households in different agricultural based institutions and provisions tell us the challenges faced by this group of society. The challenges may range from lack of recognition to having minimal participation at different level of rural based institutions. This study therefore tries to see the role of socially constructed gender relation in the livelihood activity of female headed households. It also tries to see factors that give rise to the presence of different forms of female headed households and the mechanisms that these groups of society develop to be beneficiaries of different rural based institutions and agricultural programs.

### **2.5.2. The usefulness of the empowerment approach for this study**

The Jimma town that I chose for this study is faced with various challenges that may disempowered FHHs. The theory of empowerment helped me to examine how the women exercised agency within the context of the challenges they face. The empowerment approach closely links to the livelihood approach in a way that the outcomes and achievements discussed in both approaches relate to how individuals exercise agency to make various choices for their livelihoods. Therefore, the empowerment approach was

important for this study to analyze how the female heads of households survive, access and control resources and the choices they make to obtain sustainable livelihoods for their households in the slum. It was relevant for this study to use the empowerment theory to analyze how the FHHs exercised passive and/or transformative agency in making choices and decisions for their lives and to secure livelihoods. Empowerment theory also helped me to explore the processes that FHHs use to negotiate and address power relations in their community and the decisions they take to achieve their wellbeing, welfare and livelihoods.

The ability of the FHoHs to make choices, access and control resources are very important for the livelihoods of their household and this very much relates to the concept of capital in the SLA.

### **2.5.3. Challenges in urbanization**

If poverty is to be reduced it is important that national governments and international organizations understand the causes and the enormity of the growing urban challenge. Population increases have fuelled the growth of overcrowded and insanitary living conditions for many poor people. The diversity and flexibility of both formal and informal urban labor and land markets are often constrained by inappropriate regulations. Much environmental degradation is both caused by overcrowded living conditions, and at the same time is a symptom of the failure of city managers to provide essential services and allocate land for housing development in these areas.

Continued economic growth, which generates benefit for urban inhabitants (jobs, income, investment opportunities), is dependent on the capacity of cities to provide sufficient infrastructure and services to meet business needs the overall challenge for policy makers is therefore to create the conditions within which poor people can have the space and opportunity to maximize the benefits that urbanization presents, and to reduce the conditions which impede that process. (DFID, 2001)

In crowded urban centers, residents are dependent on the provision of public and private services to mitigate the environmental effects of the conditions within which they live – accumulations of solid waste, human excrement, polluted water sources, high levels of indoor air pollution, and limited access to fuel. They cannot dispose of their rubbish on waste land or down ravines; they cannot find uninhabited areas in which to relieve themselves, and they cannot rely on access to common property resources (forests, pasture land etc.) in order to

meet their basic needs or as supplementary sources of income, energy, medicine, food or indeed water. (DFID, 2001)

Urban poverty is therefore invariably associated with over-crowded, insanitary living conditions within large slum settlements, with limited or no access to basic utilities or services such as water, sanitation, affordable transportation, health care, education, energy and law and order. Furthermore, the paper “Addressing the Water Crisis” in this series highlights that, in many instances, the lack of access to basic utilities forces the poor to pay many more times the unit cost of water and energy than the rich do. These factors combined fuel the conditions within which water and air borne diseases are endemic, exposure to fires and other natural hazards are a constant hazard, and inter and intra-household violence and crime without legal forms of redress, is a factor of everyday life. Infant mortality rates are often higher for the urban poor living in these conditions than for their rural counterparts. World Resources Institute (1997). In addition, the high costs of transportation and the length of time spent getting to and from places of employment increases household expenditure and reduces the time available to engage in productive activities. (DFID, 2001)

#### **2.5.4. Women’s Access to key economic resources**

In Africa, the first shifting cultivation where he was the main tool for plowing the land. The contribution of women was much greater than men. In this system women were the dominant figures of the practice of farming whereas men’s roles were only confined to clearing the land. Women prepare the soil, sowing, weeding, harvesting, threshing and transporting farm products (Boserups, 2004).

Land and property right for women require urgent attention by policy makers and land reform practitioners in Africa during the last three decades (UNDP, 2006). The increased focus on a Global Realization of Women empowerment in Africa generally gets little attention. These situations are also true to Ethiopia. In Ethiopia women’s right on land emerged in 1974 during the Derg Regime. At the time, women were actively involved in the political arena. They had their own mass organization, known as the Revolutionary Ethiopia Women’s Association (REWA). Their rights on land holdings were also recognized in the rural land proclamation promulgation by the dergue regime (Mamo, 2006).

According to Mamo (2006), the rural land proclamation of 1975 has given women accesses to organize themselves in peasant association as head of household if they have independent

residence. The current government regarding to land right in general has similar position to that of Dargue regime. Women have the right to acquire, administer, control, use and transfer property. Women have equal right with men with respect to use, transfer, and control of property. They also receive equal treatment in the inheritance of property right (Walta Information Center, 2007). There are several articles, included in the government constitution and also legal provision that should be exercised and implemented at different levels of government organization, private sector and civil society. However, the ground reality does not match with the blueprint of the policy in the traditionally and culturally blessed society about women's Right

In Ethiopia in general and in S.N.N.P.R. state in particular, the accessibility of women to key Economic resources such as land and other economic and income generating activities remain far behind. Even though, the government tried to empower women by promoting the right of women on owning properties and the right to make decision on the economic and income generating activities equal to men, at local level, social courts and community elders had not been aware to bring the necessary change in attitude towards the reality. Similarly, the local level political leaders and other officials do not have enough information and have less knowledge to implement and interpret laws that have been promulgated by the government. But Women's were not utilizing these opportunities because of their illiteracy and each of exposure to information to resist men's dominance, social bias and traditional norms.

At National level, the government of Ethiopia under the Ministry of Agriculture and development formulated a policy of rural land administration and utilization, with the objective to increase economic growth through increasing of production in order to ensure food Security and poverty reduction. To implement this policy the government launches the program of rural land registration and certification that can treat both men and women equally. But practically the implementation of land registration and certification in the study area is low as the number of women who were registered and certified for ownership of rural land was negligible. Among the total of 45,560 households in the Woreda only 7,000 women were registered and obtained certificate of ownership of land in the district (Halaba District of Agricultural Office, 2011).

## **2.6. Livelihood Conceptual Framework**

Livelihood concept was introduced for the first time in the world Commission on Environment and Development (WCED) introduced forum in 1987. In the report, the definition of livelihood was set with a core concept of sustainable livelihood security. With a modification to the WCED definition, (Chambers & Conway 1992) proposes a definition of livelihood.

According to Chambers & Conway (1992) livelihood combines the central concept of capabilities, equity and sustainability where all are the means and end of livelihood. In the concept of livelihoods approach the approach is people centered where it used the household level is a unit of analysis.

They argue that poverty reduction, or development activities should be focused at as a base at household level and go to micro and macro level. Asset in this approach is divided in to two: the tangible (resources and stores) and intangible (where claims and access which provide material and social means) (Chambers & Conway 1992).

The other definition which is given by Ellis (2000) excludes the concept of capabilities and sustainability. On the other hand, it gives a more emphasis on social relations and also institutions. According to (Ellis 2000) livelihood is defined as follows: “A livelihood comprise the assets (natural, physical, human, financial and social capital) the activities, and the access to these (mediated by institutions and social relations) that together determine the living gained by the individual or household”. It is defined as the process by which rural households construct an increasingly diverse portfolio of activities and assets in order to survive and to improve their standard of living (Ibid).

In both definitions given by Chambers & Conway (1992) and Ellis (2000), the central point is they all trying to be pro- poor and to putting asset as a main factor for people’s livelihoods or development. The definition adopted by Ellis (2000) from Chambers & Conway (1992) definitions gives a more and strong emphasis on access and also considered the importance of social relations and institutions in defining access.

In Ethiopian context Food security is defined as, in its most basic form, as access by all people at all times to the food required for a healthy life. Access to the needed food is necessary, but not a sufficient condition for a healthy life (FAO, 1996). It has three major components: availability, access and utilization (Haddad, 1997; Kifle and Yoseph, 1999).

Food availability refers to the need to produce sufficient food in a way that generates income for small-scale producers while not depleting the natural resource base, and to the need to get this food into the market for sale at prices that consumers can afford (Haddad, 1997). According to Kifle and Yoseph (1999) availability is basically the household's capacity to produce the food it needs. The second component relates to people's ability to get economic access to this food. Economic access is typically constrained by income. If households cannot generate sufficient income to purchase food, they lack an entitlement to the food. The third component concerns an individual's ability to use food consumed for growth, nutrition, and health. In an environment lacking clean water, sanitation, child care, and health facilities, the ability to use food to promote health and nutrition were impaired (Haddad, 1997).

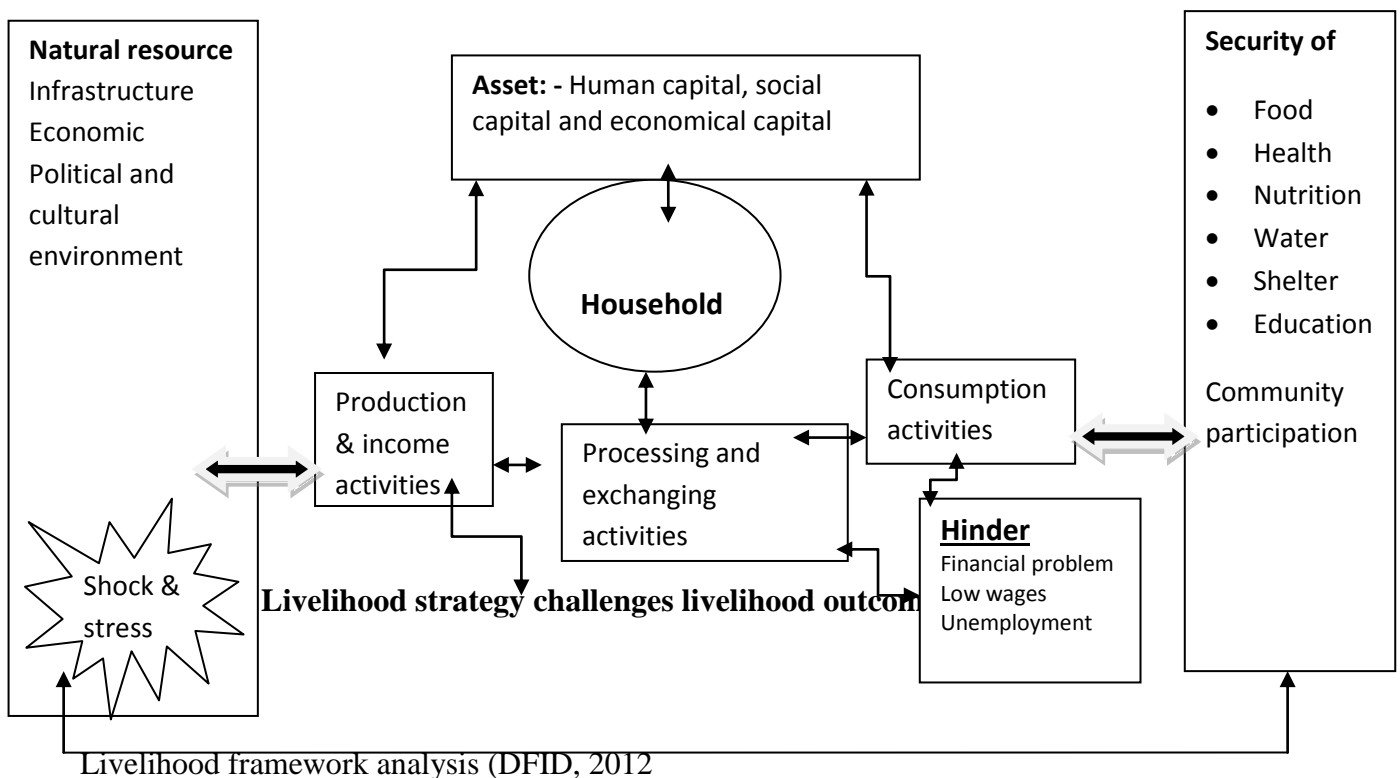
Vulnerability context refers to seasonality, trends, and shocks that affect people's livelihoods. The key attribute of these factors is that they are not susceptible to control by local people themselves. The other crucial component is livelihood assets. Livelihood assets are the resources on which people draw in order to carry out their livelihood strategies (Chambers and Conway, 1992; Ellis and Allison, 2004). The members of a household combine their capabilities, skills and knowledge with the different resources at their disposal to create activities that will enable them to achieve the best possible livelihood for themselves. The livelihood assets are human capital like age, education, gender, health status, household size, dependency ratio and leadership potential (Farrington et al,2002; Bezemer and Lerman, 2002); Physical capital comprises the basic infrastructure and producer goods needed to support livelihoods; Social capital which refers to networks and connectedness, Financial capital like savings, credit, and remittances from family members working outside the home and Natural capital which is the natural resource stock.

The same source stated that livelihood strategies are composed of activities that generate the means of household survival and are the planned activities that men and women undertake to build their livelihoods. The outcomes of livelihood strategies referred to outcomes. Livelihood outcomes are the achievements of livelihood strategies, such as more income, increased well-being, and reduced vulnerability, improved food security and a more sustainable use of natural resources.

The assets that are generally recognized within sustainable livelihoods theory, as summarized by McLeod (2001a), are:

- **Natural (Environmental) Capital:** Natural resources (land, water, wildlife, biodiversity, environmental resources).

- **Physical Capital:** Basic infrastructure (water, sanitation, energy, transport, communications), housing and the means and equipment of production.
- **Human Capital:** Health, knowledge, skills, information, ability to labor.
- **Social Capital:** Social resources (relationships of trust, membership of groups, networks, access to wider institutions).
- **Financial Capital:** financial resources available (regular remittances or pensions, savings, supplies of credit)



Key: H = Human Capital, S = Social Capital, N = Natural Capital, P = Physical Capital, F = Financial Capital

The main elements of the livelihood framework include:

- Livelihood assets or resources: what people have and are entitled to or can access;
- The vulnerability context
- Transforming structures and processes, also referred to as policies, institutions and processes (PIP)
- Livelihood strategies: the activities, decisions, choices people make to generate the means for household survival and long-term well-being.

- Livelihood outcomes or goals: the nature and quality of life resulting from the livelihood strategies pursued

The livelihood framework attempts to explain in a holistic manner the way poor people generate a living. The assumption is that people are endowed with and/or have access to a range of livelihood resources that they draw upon to enable them undertake a variety of activities in the process of livelihood generation. In this process people strive to meet a range of livelihood outcomes (consumption and economic, material and non-material) while at the same time responding to arising opportunities as well as unforeseen challenges and events. The decisions that guide the activities undertaken or strategies used are partly driven by people's own preferences and priorities. They are also influenced by the vulnerability context (shocks, trends, seasonality) within which the people live, which also influences access to resources. In a similar manner, the structures, institutions and processes (PIPs) that are part of the external environment also influence the type of choices individuals make to generate a livelihood (Farrington et al. 1999). The adoption of different livelihood strategies is meant to result in desirable outcomes such as food and income security, the security of incomes, strengthened resource base, improved wellbeing (health, self-esteem, respect, sense of control, and maintenance of cultural assets), reduced vulnerability and sustainable use of natural resources. Outcomes are related to security, including the level and stability of income and degree of risk, and to environmental sustainability, including soil quality and biodiversity (Ellis, 2000).

According to DFID (1999) the term livelihood strategies are defined as the range and combination of activities and choices that people make in order to achieve their livelihood goals, including productive activities, investment strategies, reproductive choices, etc. These choices are reflected in the way that people use their assets and as such are an important part of household behavior, while determining well-being. Livelihood strategies are composed of activities that generate the means of household survival and are the planned activities that men and women undertake to build their livelihoods (Ellis, 2000). Livelihood strategies include: how people combine their income generating activities; the way in which they use their assets; which assets they chose to invest in; and how they manage to preserve existing assets and income (DFID 2001).



Livelihood outcomes are the achievements of livelihood strategies, such as more income, increased well-being, reduced vulnerability, improved food security (e.g. increase in financial capital in order to buy food) and a more sustainable use of natural resources (Scoones, 1998).

## CHAPTER THREE

### 3. RESEARCH DESIGN AND METHODOLOGY

#### 3.1. Research Design

The purpose of this study was to investigate and create knowledge about the livelihoods of FHHs in Jimma Town from their own perspective and lived experiences. Because specific types of research problems call for specific designs (Creswell, 2007). This study descriptive research design to describe the existing state of urban women lively hood strategies and challenges in Jimma town, The study employed mixed research approach since the data that could be collected from some entities are quantifiable and others not. More specifically, the researcher found more vital of using mixed approach because it is important to substantiate one study with another. A survey design provides a quantitative or numeric description of a population by studying a sample of that population and the qualitative one is to have a rich, thoughtful or in-depth insight concerning the issue at hand (Creswell, 2007). Therefore, this study was used both qualitative and quantitative method to investigate and create knowledge about the livelihoods of FHHs in the Jimma Town from their own perspective and lived experiences

#### 3.2. Study Area Description

The main populations of this study were residents, particularly women at Jimma town. Jimma is one of the oldest towns in the southwestern Ethiopia. It is situated 330km far from Addis Ababa at an altitude of 1740m above sea level. The maximum and minimum air temperatures are 20cand 40 c respectively. (CSA,2019). This study covers four Kebeles that are existed on Jima town.

#### 3.3 Target Population

According to Kumar (2011) study population is the population from where the required information to find answers to your research question is obtained. The study on assessment of urban women livelihood strategy and challenges was undertaken in Jimma town. The respondents are women in Jimma town and office of the town is part of the study that participates on the study. The total population of the Jimma town is 128, 330 according to central statics agency in 2007. The total house hold of this study are about (1242), residents of this communities from the four kebeles.

### 3.4. Sampling Technique and Sample Size

Jimma city is surrounded by seventy (17) Kebeles, but the study was focused only on four (4) Kebeles such as “Hermata Mentina”, “Boso Addis ketama”, “GinjoGuduru”, and “Awetu Mendera”. The four kebeles were selected due to large number females headed households existed in the area and the study related problem existed in the kebeles such problems are lack of income, absence of male partner, there is no suitable household strategy and low focused on the government bodies to change their life standard.

This study employed multi-stage sampling, sometimes called multi-stage cluster sampling. This sampling method uses variety sampling method together. This technique can be further refined to take account of the relative size of the sub-groups by adjusting the sample size for each sub-group. As you have selected your sub-areas using different sampling frames, you only need a sampling frame that lists all the members of the population for those sub-groups you finally select. This provides considerable savings in time and money. However, like cluster sampling, you can use it for any discrete groups, including those that are not geographically based (Saunders et.al, 2007). The choice of sampling technique selected depends on the purpose of the study. So, the objective of this study is to assess urban female headed household livelihood strategy and challenges in the case of Jimma town. For such a study research, multi stage sampling is appropriate because it gives more chance of being interviewed for every asked sample household. In the second stage the researcher selected informants from each Kebele to collect reliable data related to the study.

Therefore, for easy administration sample size from the existing four Kebeles, a total of twelve small zones (smallest administrative units in urban Kebeles) were selected randomly as a sample, i.e., one small zone from each kebele, since each Kebele has more or less equal small zones. To select the sample small zone, first the existing Sub-Kebele small zones make sample frame. The researcher employed interview for 6 peoples to obtain in -depth information about the urban women households’ livelihood strategy and challenges. Semi structured interview was designed. Semi-structured interview was conducted in depth information to provide greater autonomy for interviewer in explaining the questions in detail.

This allows the researcher to gather information which enriches the study. The study also used semi-structured interviews, which were helpful in trying to put forward questions in the simplest vocabulary that the respondents would understand in order to break language barriers, especially because English is a second language to many of the respondents. In

addition, the semi-structured interviews helped me gather information beyond the initial scope of study.

Sample households were the main primary data sources of this study. But determining the research sample size is a function of different factors like resource, time, the purpose of the study, characteristics of the population, etc. So, to determine the sample size, the researcher used scientific formula, and a critical component of sample size formulas is the estimation of variance in the primary variables of interest in the study (Cochran, 1977). The study employed both random and purposive sampling technique. Random sampling was used for the female headed households in the kebeles and a purposive sampling technique was employed for the kebele employees. For categorical dependent variable, 5% margin of error is acceptable, and for continuous dependent variable, 3% margin of error is acceptable (Krejcie & Morgan, 1970). The formula that was used for determining sample size is the following formula adopted from Yamane (1992).

$$n = \frac{N}{1 + N(e)^2}$$

Where

n = is sample size

N= is population size

e = is the level of precision (0.05)

N=174

e=0.05

$$n = \frac{174}{1 + 174(0.0025)} = 121$$

n=121

### **3.5. Data types and Source**

In order to attain the objectives of this research, all required data were collected from both primary and secondary data sources. The study was conducted primary data sources from sample households using a pre-tested structured questionnaire by applying face-to-face interview to reduce non-response rate, and incompleteness of data. Secondary data we recollect from published and unpublished materials including websites.

## **3.6. Data collection and Data collection instrument**

### **3.6.1. Questionnaire**

In this study the researcher has distributed 121 questionnaires. Questionnaire was the most evident method of data collection, which is comprised of a set of questions related to the research problem. This method is very convenient in case the data are to be collected from the diverse population. It mainly used the printed set of questions, either open-ended or closed-ended, which the respondents are required to answer because of their knowledge and experience with the issue concerned. It is to be noted that these primary data collection methods can be used to collect both the qualitative and quantitative data and this method of data collection (that is using questionnaire) is quantitative data collection technique. The researcher prepared questionnaire for informants. The questionnaire has contained each variable. The researcher prepared questionnaire only for female headed.

### **3.6.2. Interview**

Qualitative data gathering technique was used to obtain the primary or firsthand information directly from the informants. In the field, the researcher interviewed 4 men Kebele officials and 2 females 1 from SME and the other 1 from female affairs bureau to get more information about urban women livelihood strategies and challenges and ways of improving FHH. The key informants' interview was used to collect reasonable data from the study participants (women and employees existed in kebeles) who have the awareness about strategies and challenges in urban women lively hood. The key informants were households, offices and concerned bodies are participant of the study. Key informants were participating in the interview time, the interview questions were on factors that urban household's livelihood and strategies this all questions rose on during the interview and focus group discussion time.

## **3.7. Methods of Data Analysis**

The primary and secondary data obtained from the respondents analyzed using different statistical techniques such as percentages, frequencies and in text analysis based on the qualitative data were used to adequately address the objectives of this research and come up with critical findings, conclusion and recommendations. To do this SPSS version 22 software was employed. The qualitative data from in-depth interviews were transcribed and translated. To capture opinions and perceptions, and pictures the data were analyzed with the aid of appropriate statistical software.

## **3.8 Validity and Reliability**

### **3.8.1. Validity**

Validity is the extent to which the instrument (questioner) measures what it purports to measure. The validity of a measure refers to the extent to which the research findings accurately represent what the measuring instrument claims to measure. Validity, often called construct validity, refers to the extent to which a measure adequately represents the underlying construct that it is supposed to measure. For this research purpose, validity test was check regarding the questioner content, criteria and construct test by piloting to make more accurate and meaningful results. The researcher checks the validity of the instruments getting the opinions of the experts in the field and getting advisors opinions in order to check the validity of the instruments. The researcher also validates the instruments through changing the English version to local language for common understanding among the participants of the study.

### **3.8.2. Reliability**

Reliability is concerned with the findings of the research and refers to the consistency of a measuring instrument (questionnaire). Reliability is internal consistency used to measure consistency between different items of the same construct. Reliability refers to whether or not you get the same answer by using an instrument to measure something more than once. ‘Instruments’ can be things as if machines so (apparatuses), scales, or they can be questions that you

Whether the questionnaire suits to the respondents’ level of understanding or not? It was piloted in Jimma town with respondents which were not part of the sample respondents the study. Then, the internal consistency of the questionnaire was checked by calculating Cronbach alpha value and the results were found to be acceptable which is above (0.7). The main advantage of this procedure is that it does not suffer from the problem of recall found in the questionnaire procedure. In addition, a time lapse between the two tests is not required (Kumar, 2011).

### **3.10. Ethical consideration of the study**

In order to reach at common understanding, the researcher considers the following ethical issues. Formal letter was necessary to written from Jimma University department of management to Jimma town and the selected kebele. Consent from Jimma town and Kebele administrator Office was obtained before data collection period. There were explanations of the purpose and objective of the study for common understanding among the selected participants of the study.

## CHAPTE FOUR

### DATA PRESENTATION, ANALYSIS AND DISCUSSION

#### **Introduction**

This chapter presents data analysis and interpretations of the findings of the study on the livelihood strategies of female headed households in Jimma Town. The discussion is presented in sections, first, the demographic information of the female heads, and second, livelihood strategies and thirdly challenges and coping strategy will be discussed parallel with the opinions extracted from the participant interviews. The data presented was collected through questionnaire and interviews from 121 female headed households and interviewees from Jimma town.

#### **4.1. General Demographic, Socio-Economic and Institutional Characteristics**

The study engaged 121 female headed households in the sample. The semi-structured questionnaires were distributed to female headed households that were found on the purposive selection. Also, the 4 kebeles of Jimma town were selected through stratified random sampling techniques. There was 96.5 % response rate. Few questionnaires were filled by respondents themselves and majority of questionnaires were also filled by researcher and data collectors.

This section was summarized the demographical variables of female headed households using descriptive statistics presented in tables.



**Table. 4.1 Demographic information of the respondents**

<b>Variable</b>	<b>Classification of variable</b>	<b>Frequency</b>	<b>Percentage</b>
Age	13-20	3	2.5
	21-30	21	14.7
	31-40	39	32.2
	41-50	28	23.1
	51-60	15	12.4
	=>60	12	9.9%
Marital status	Not married	8	6.6
	Married	18	14.8
	Divorced	81	78.6
Religion	Muslim	51	42
	Orthodox	31	26
	Protestant	21	17
	Catholic	11	11
	Others	5	4
Educational level	Illiterate	42	35
	Only read and write	26	21.5
	Grade 1-6	18	14.8
	Grade 7-8	9	7.40
	Grade 9-12	12	11.50
	College	9	7.4
	Above	3	2.4

**Source Own survey data, 2020**

Out of the total female headed households (32.3 %) of them were failed under the age group 31 to 40 years followed by 41 to 50 (23.3), 21 to 30 (17.4 %) years of ages while 9.9 % and 2.5 were found under the age group of above 60 and 13-20 years respectively. This implies that most of the female-headed households were in age group considered to be productive and if they get the sufficient support from concerned body, they can produce more that enable to help their family as well as the community.

The Marital status was another socio-demographic variable to be considered in this study. It can be seen from table, within this, among the FHHs, it has been found that most of the 48(39.6%) the reported female headed households were widowed, 33(27.3 %) were divorced and 18(14.8%) were married followed by separated 14(11.7 %) and not married 8 (6.6%) household heads. This clearly indicates that the majority of women household heads are widowed and divorced. This condition enforces them to shoulder heavy responsibilities including take care of children, earning income to sustain their families and to maintain and develop social networks lonely.

As it was seen in figure 3 above, 33 (27.4. %) of respondents were Orthodox, while 49 (40.5%) were Muslims, 13(10.7) Catholic religion followers, 21(17.3%) were from protestant religion and 5(4.1%) were others. This implies that respondents were from all kinds of religion.

As it can be seen in the above figure 4, about 35 % of the female headed households in study area were illiterate,26(21.5%) were only read and write,18(14.8%) were grade 1-6 ,9(7.4%) grade 7-8, 14(11.5%) grade 9-12, and the rest of 9(7.4%) were college level respectively. This implies most of the women headed households were not educated. This might have a negative effect on the overall life of the female headed households since illiterate people have less likely capable to engage in jobs which require high skill and knowledge rather they often do with causal, unskilled and par time work in low labor market.

## **4.2. Descriptive Analysis**

A liker scale is a type of rating scale was used to measure attitudes or opinions of respondents. With this scale, respondents are asked to rate items on a level of frequency and likelihood in this description analysis measuring instrument used to calculate the urban women livelihood strategies and challenges of female headed households are scaled 1 to 5. 1=very low, 2= low, 3= good, 4= very good and 5= excellent. And for the next questionnaire

a scale from 1 to 5 were used with 1=strongly disagree, 2= disagree, 3= neutral, 4=agree and 5=strongly agree.

**Table.4. 1: Urban female headed households’ livelihood strategies**

No	Urban lively hood strategies	Frequency	Percentage
1	Petty trade (wood & charcoal selling, vegetables and fruits etc.) trade fuel wood	46	38%
2	Service Provider (tea, coffee, food vendor)	38	31.4 %
3	Urban agriculture	5	4.2%
4	Brewing (local alcohol) trade locally brewed alcohol	17	14%
5	Employed (formal and informal)	6	5 %
6	Handcraft (weaving, tailor etc.)	9	7.4%

**Source Own survey data, 2020**

With regard urban female headed households’ livelihood strategies, women in most of the urban areas have identified trade as the major occupation that they are engaged in for a living. The same is true in Jimma town which accounts 38% of the total sample respondents were involved in petty trade as clearly depicted in table 4.1 above. The second most common activity of these urban female headed households was found to be involved in service provision which covers 31.4% of the total. Besides, 14 % of them were engaged in brewing local drinking (alcohol) and the remaining 7.4%, 4.9% and 4.1% were involved in hand craft, urban agriculture and employed in formal and informal sectors respectively. From this it can concluded that trading activities are an important source of income for urban women in the study area. It was practiced more for survival. The survey result is supported by the findings of the interviews conducted with kebele administrator and micro and small business experts confirmed that most of the female headed households are engaged trading to support the livelihood of their families

These finding matches Salah (1985) stated that most of the time women engage in trade and related activities. They engage in informal activities without adequate resources or formal training and their interest is simply in survival and Hossain (2005) argued that a very small proportion of them are also engaged in low paying employment in government or non-

governmental organizations. It also corresponds with Sweetman (1996) claimed that majority of poor women, living in the urban centers of developing countries demand survival through informal work and a study conducted by UN (1996) confirmed that female household heads choose the informal sector, as they often do not fulfill the educational requirements of the formal sector. In addition, flexible working conditions and ease of entry, as well as small initial capital requirements also contribute to their participation in informal activities.

Besides, it concedes with selamawit (1994) stated the major types of activities that women participate in include petty trading, domestic service and daily labor. This is still the case for women in Ethiopia today. Involvement in petty trading includes those women who sell food, beverages, clothes and handicrafts and other immediately needed goods in a local market. On the top of this, study conducted by Nuri (1992) in Ethiopia assured that the majority of women, including those who head households, participate in low status and low paying jobs in the urban informal sector depending on their demographic and socio-economic characteristics. Most of them are not successful as informal sector workers and are often observed diversifying and changing jobs from time to time in search of better income.

### **Livelihood resources/assets**

The livelihood approaches are concerned first and foremost with people. So, an accurate and realistic understanding of people’s strength (the so called “assets” or “capital”) is crucial to analyze how they endeavor to convert their assets into positive livelihood outcomes (Bebbington,1999). People require a range of assets to achieve their self-defined goals, whereas no single capital endowment is sufficient to yield the desired outcomes on its own.

**Table. 4. 2: Financial Capital status of female headed households**

Item	N	Minim	Maximum	Mean	Std.
The Economic position of the household	121	1	3	1.52	.607
Monthly income of the household	121	1	3	1.47	.578
The access to credit service	121	1	3	1.38	.552
Overall mean score				1.456	0.576

**Source Own survey data, 2020**

Financial capital corresponds to financial resources that people use to accomplish their livelihood objectives. It comprises the important availability of funds or equivalent; and it is a multipurpose as it can be converted into other types of capital or it can be used for directly accomplishing a livelihood outcome that allow people to adopt different livelihood strategies. It can also be kept as savings, which can be in the form of cash or other items that can be liquidated into cash at any required time. As it can be seen in table 4.2 descriptive statistics depicts the mean score and standard deviation for each financial capital variables. Based on the results mean score and standard deviation for the Economic position of the households was (M=1.52 and SD= .607). From this one can conclude that majority of the female headed households found in the study are poor.

The table also shows the mean score monthly income of the households was M=1.1.47 and SD =.578, the mean score of access to credit service was M=1.38 and SD =.552 and the overall mean score of the variables was M= 1.456 and SD= .576. This indicates almost all of the participants of the study have low monthly income and they have very limited access to credit services. The shortage of credit service from the formal financial institutions might lead the female headed households' to the informal financial institutions (that is, iqqub, Iddir, private money lenders, and friends and relatives) for their credit requirements. Same question was forwarded to the kebele administrator and SME experts who were involved in the interview confirmed that the kebele works in collaboration with financial institutions particularly micro fiancé institutions to facilitate loan for the low-income group so as to support their livelihood strategies. As the result some female headed households are benefited. But due the imbalance between demand and supply of loan along with restricted rules and regulations of credit associated laws, the financial institutions couldn't accommodate all the female headed households who are interested to attain credit service.

**Table. 4.4 social capital statuses of respondents**

Items	N	Minimum	Maximum	Mean	Std.
The condition of your friendship with your neighbors and relatives	121	1	5	3.80	1.339
The religious groups and other networks are good for your household	121	1	5	4.07	1.066
Non-Government organization' and do you receive any sort of help that contributes to your livelihood from any of the organization	121	1	5	3.47	1.245
The perception of the community about your household and effect	121	1	5	3.42	1.283
Overall mean score				3.69	1.233

**Source Own survey data, 2020**

Social capital is social assets such as networks, social relations, associations. It comprises membership cooperative and women association. This capital has important contribution to the wellbeing of the study community too. In addition to the contribution of this capital in pursuance of livelihood strategies and reciprocity among kinship and neighbors, it plays an important role as means of survival at the time of shortage (emergency). In line with this fact, the survey result indicates the overall mean value of social capital was 3.69 and SD 1.233. Specifically the mean value of “The condition of your friendship with your neighbors and relatives” was M=3.80 and SD 1.339; “The religious groups and other networks are good for your household” was M= 4.07 and SD = 1.066. From this one can deduce that female headed households have strong social tie with their neighbors and relatives. This smooth relationship has valuable contribution on the lively hood of FHH in the study area since it facilitates collaboration when they face certain social, economic and philological problems.

The table also shows female headed households receive support from Non-Government organizations that support their livelihood with the mean score of M =3.47 and SD= 1.245. This finding indicates that Non-Government organizations have considerable contributions in livelihood female headed households in the study area. The kebele micro and small business expert who involved in the interview confirmed that there are two NGO’S named Ethiopian Women Association and Global Fund who engage in the provision of training and financial support for poor women to improve their livelihood strategy in Jimma town even though their accessibility is limited to certain number of women of the selected kebeles.

As per the survey result the mean value for the perception of the community towards female headed household was  $M= 3.42$  and  $SD= 1.233$ . This result reflects the attitude of the community to towards the female headed households and it has positive effect on the livelihood women in the study area. The kebele women association participated in interview also confirmed that the local community has positive attitude towards the female headed households. They encourage their efforts (motivate them). In a nutshell, membership to *Iddir*, religious meetings, self-help groups and cooperatives are found to be the most important social assets in the study area.

**Table. 4. 3: Human Capital status of the respondents**

Item	N	Minim	Maxi	Mean	Std.
Education attainment and the programs for skill development	121	1	3	1.89	.728
Health status of the households	121	1	5	3.69	1.037
Children and other members of the households involved in helping family	121	1	5	2.00	1.049
Overall mean score				2.25	0.938

**Source Own survey data, 2020**

Human capital is crucial productive resource since it serves as the labor house for various activities carried by households. In relation to this, the survey result shows that the mean score value for “Education attainment and the programs for skill development” was  $M= 1.89$  and  $SD = .728$ . From this it can concluded that majority of the female headed households found the study area are illiterate and this might affect negatively their livelihood since illiteracy hinders FHHs engagement in professional tasks, new technology application and the like that help to facilitate their business and hereby their livelihood. This result is consistent with the finding of Tegegn (2001) which confirmed that nonfarm skill training significantly influences income diversification strategies. Households with low educational attainment give more attention for traditional beliefs and has wrong attitude towards handcrafts.

The health condition of members of the households was also important component of household labor. In this regard the mean score value for health status of the female headed households was  $M= 3.69$  and  $SD= 1.037$ . This indicates that most female household heads are found to be in a good health condition and this help to actively engage in production activities that support to improve their livelihood strategy. Besides, the mean score value of

the number of children they have and other members of the households who involve in helping the family was  $M= 2.00$  and  $SD= 1.049$ . From this one deduce that most of the family members are dependent on female headed households and such condition increases burden to female headed households as all family leading responsibilities remains on their shoulder and this may affects women's socially, mentally and physically. The overall mean value of the human capital was  $M= 2.252$  and  $SD = .938$ . This implies that the human capital status of the female headed households in the study area low and it has negative effect on the livelihood of the households.

**Table. 4. 4: Natural capital status of the respondent**

Item	N	Minimu	Maximu	Mean	Std.
Benefit from the environment that you live in	121	1	5	3.93	.941
Illness in your household as a result of the nature of your environment	121	1	5	2.03	1.378
Natural resources that contribute to your livelihood	121	1	5	4.06	1.051
Condition can you best describe the house that you live in	121	1	5	2.30	.937
Overall mean score				3.08	1.076

This resource encompasses a wide spectrum of resources that are fundamental to human beings. Societies particularly living in developing countries are highly dependent on the exploitation of natural resources for the very subsistence of their livelihoods. The same is true for the society in Jimma. As the survey result revealed the overall mean score value of the natural was  $M=3.08$  and  $SD=1.076$ . Specifically, of the four variables of natural capital natural resources contributes to their livelihood has the highest mean  $M= 4.06$  and  $SD = 1.051$  followed by  $3.93$  and  $SD= .94$  mean score and standard deviation of female headed households are benefited from the environment they are living. Furthermore, the mean score of Illness in your household as a result of the nature of your environment was  $M=2.03$  and  $SD = 1.378$ . However, the mean value for the condition best describe the house that they live in  $M=2.30$  and  $SD=.973$ . This implies that majority of the respondents replied the natural capital the study area has its own positive contribution up on the livelihood strategy of the female headed households except the house used to live since the area is endowed with Enormous natural resource even though there are problems in utilization and management of it.



**Table. 4.5: Role of Institutions (Community and Governmental bodies)**

Item	N	Minimu	Maximu	Mean	Std.
The role in the community contribute to your livelihood	121	1	5	3.63	1.283
The government body gives training for women	121	1	5	2.52	1.119
The women associations and clubs contribute to your livelihood	121	1	5	2.76	1.117
The government authorities enhance your livelihood strategies	121	1	5	2.34	1.115
Over all mean				3.07	1.1585

**Source Own survey data, 2020**

As indicated on the above table 4.7 the overall mean score value for role of government and community institutions is  $M= 3.07$  and  $SD = 1.1585$ . Specifically, the role in the community contribute to your livelihood value has a mean score value of  $M= 3.63$  and  $SD 1.283$ . From this one can conclude that community has significant contribution on the lively hood female headed households in the study area. This might stem from the Ethiopian culture of collaboration and integration. Here again, the survey result is supported by the findings of the interviews conducted with the kebele administrator confirmed that the local community has well developed culture of collaboration among each other particularly for the group of people who need help in the time emergency or hardship. As it is known to all, currently there is an economic problem due to the wide spread of pandemic (COVID 19)disease. In response to this the local community in collaboration with other stakeholders has been helping for those who need support particularly women to mitigate the challenges.

Pertaining to the role of women association and clubs contribution the livelihood of the female headed households the mean score value is mean score value of  $M = 3.56$  and  $SD =1.117$ . From this finding one can infer that female headed households didn't get sufficient aid from their association. The survey result contradicts with the women association who stated that the association has been undertaking various activities to support urban women to improve their livelihood. Moreover, the mean score for government body gives training for women and government authorities enhance their livelihood strategies was  $M= 2.52$  and  $SD = 1.119$  and  $M=2.34$  and  $SD= 1.115$  respectively. This implies that the government bodies' contribution for the improvement of the livelihood of female headed households in the study

area is not as such significant as stated by the large number of participants. The survey result is consistent with Khan (2003) argued that formal institutions, both governmental and non-governmental, tend to neglect the poor. However, it is only a few women household heads that access these services. This seems true in the study area as replied by majority of respondents.

**Table 4. 6: Respondents response on the challenges to their livelihood activities**

No	Item	Rank			
		Mean	Standard. D	Min	Max
1	Unemployment	4.13	1.139	1	5
2	Large household size	3.93	1.212	1	5
3	Lack of house	4.11	.984	1	5
4	Irregularity of jobs	4.3	.898	1	5
5	Food security	4.36	1.552	1	5
6	Higher house rent	3.92	1.061	1	5
7	Low wages	4.07	1.053	1	5
8	Low return livelihood strategies	3.42	1.124	1	5
9	Financial problem	4.51	.951	1	5
10	Domestic workload	4.21	1.094	1	5
11	Patriarchal pressure	2.33	1.471	1	5
12	Educational level of household head	4.03	1.452	1	5
Aggregate results mean		3.85	1.157	1	5

**Source Own survey data, 2020**

As it can be seen in table 4.6, to assess the challenges female headed households livelihood 13 characteristics were ranked. From these "Financial problem" was ranked first with the mean score of 4.51; "Food security" was ranked second with the mean score 4.36; "Irregularity of jobs" was ranked third with the mean score of 4.3; "domestic work load" was ranked fourth with mean score 4.23; "Unemployment" were ranked fifth with mean score 4.13; "lack of house" was ranked sixth with mean score 4.11 and "low wage" was ranked seventh with mean score 4.07 while "Patriarchal pressure" was ranked last with mean score 2.33 which below average. From this one can conclude that financial problem, food security and irregularity of jobs and unemployment become the major factors which affect the female headed households in the study area. However, male domination has the least effect on their livelihood efforts since most of them are widowed and divorced. The respondents further asked to list if there are challenges which were not mentioned in aforementioned table.

Accordingly, they said that there is discrimination among women in the supports provided to strengthen urban women livelihood.

The same question was asked to kebele SME expert and he stated that the existing rules and regulations associated to credit service are not flexible since it has full of various preconditions in which the participants couldn't fulfill easy. This finding is consistent with (Selamawit, 2011) argued that urban areas of Ethiopia are characterized by high rate of unemployment, food insecurity, urban population growth, and dependence on the informal sector are some of the factors that contribute to such poor living condition of the urban dwellers.

### **Copying strategy**

Coping strategies are designed to respond to shocks in the short period of time and adaptive strategies designed to improve circumstances in the long term. Female headed households use different mechanisms in order to cope with the daily challenge of meeting basic needs. Study findings revealed that female households faced dire financial constraints and had limited access to credit. They stated that they do not have access to loans or any other financial assistance from financial lending organizations, NGO's or the government. Hence, to cope these difficulties and improve their livelihood households seeking financial and non-financial help from friends, relatives and neighbors, reduce expenditure, engaging in multiple income generating activities to increase the income of the households and utilizing available assets. However, the choices of strategy differ among female headed households. This may in fact be due to the variation in skill, asset ownership, available options and personal decisions of males and female heads. This finding concedes with Metasebia (2009) said that shortage of financial capital, which is commonly faced by all female household heads, forces women to diversify their livelihood activities in order to increase their income. Hossain (2005) also attempted to explain the mechanisms used by female household heads to cope with financial shortages; he stated that the poor restrict their expenses to cover the basic needs of food and shelter. Accordingly, their expenditure tends to be very low on clothing, medicine, education and other items that they think of as luxurious. Even for food and shelter, they rely on cheap food stuff from retail shops in their neighborhoods.

## CHAPTER FIVE

### MAJOR FINDINGS, CONCLUSION AND RECOMMENDATION

#### 5.1. The Summary of the Major findings

The main objective of the study was to assess the urban women livelihood strategies and challenges in Jimma town with specific focus on female headed households. The research was guided by the three research questions: What are the livelihood strategies of female headed in Jimma town? What are the livelihood challenges of female headed in Jimma town? And what mechanisms should be employed to minimize those challenges? Descriptive research design was employed and data were collected from 121 female headed households using simple random sampling. The data collected were analyzed by using descriptive statistics and the findings were presented through use of tables and charts. The results are presented inconsistent with research objectives and research questions

Based on the data analyzed using SPSS the following findings were summarized, conclusions were drawn and recommendations forwarded.

- The findings revealed petty trade is the most common livelihood activity practiced by the majority of female household heads in Jimma town followed by service and locally brewed alcohols.
- The result of descriptive statistics with respect livelihood asset indicates that socioeconomic factors such as access to different resources that includes social (social networks) and natural capital play certain roles in the livelihoods of female household heads while the financial and human capital are not as such since they have limited access to credit, skill development and low education level of the households
- The study found to be that institutional factors that include non-governmental organizations and community-based institutions have valuable contribution for livelihood strategies of female headed households
- Social networks with neighbors and friends and kinship are also important factors in the livelihood strategy of female household heads.
- According to the study on identifying major challenges of urban women livelihood strategy, the finding indicated that financial problem, food security, irregularity of

job, domestic work load, unemployment and lack of house are the major constraints of livelihood for female headed households in the study area.

- This result further displayed that seeking financial and non-financial help from friends, relatives and neighbors, reducing expenditure, engaging in multiple income generating activities and utilizing available assets are the most frequently practiced coping strategies.

## **5.2. Conclusion**

Based on summary of the findings of this study, the researcher derived the following conclusions in order to address the three-research question that this study sought to answer

The finding revealed that petty trade is a common livelihood activity of female headed households in the study area. It can be concluded that majority of urban women are engaged in the low growth informal sector which generates small income which may not exceed beyond survival in the course of struggle for life.

Socioeconomic factors such as access to different resources that comprises of social and natural capital which play considerable role in the livelihoods of female household heads. Social networks with neighbors and friends and communities play certain roles helping in the livelihood strategy of female household heads. Besides, institutional factors that include governmental and community-based institutions make significant contribution in the livelihood of female headed households in study area.

The results gained from the study pointed out that there are several challenges that hinder urban female headed households' livelihood. Among these, financial problem, unemployment, irregularity of jobs and insufficient infrastructure major problem that hinder female headed households in the study area. This implies the government and other stakeholders' effort to improve the life urban women is not up to the expectation. This might stem from low commitment top management and limited resource to mitigate these obstacles.

### 5.3. Recommendation

Based on the findings, conclusion of the present study the following recommendations are made:

The town administration in collaboration with non-governmental organization should design diversified livelihood strategies that encourage income generating activities, increasing access to credit and creating awareness and improving saving culture of the community which are vital to improve their livelihood.

The strategies used among the poor as has been indicated are less likely to solve their problems. Therefore, a strong support system through governmental and non-governmental organizations which facilitates trainings and access to credit services to start the business would have a tremendous impact.

In times of economic hardship, the poor tend to turn to its community ties, which facilitate different assistance. Hence, community institutions should by strengthening social institutions like '*Idir*' and '*Mahiber*' by increasing contribution, would be a good support system in the community

Stakeholders like kebele municipality, leaders, town administrations, SME, female affairs should work collaboration with community and private sector to generate income and devise projects that can create opportunity for employment, start their own business in order to help female headed households

Lastly, the task of livelihood strategy cannot be handled by the government alone. Hence, several stakeholders like the government, NGOs, micro and small enterprises, and the community needs to join hands together in the mission to reduce poverty.

#### **Policy recommendations**

Currently, FHH is the issues of discussions among scholars. Policy needs to be equity to capacitate urban female-headed households with diversification training so that they may be able to diversify their livelihoods. So, the following points rose as policy recommendations.

- Development interventions need to pay attention to pro-poor urban policy that would promote gender sensitive opportunities and remove gender bias and discrimination

within urban communities. Policies that work towards promoting the availability of financial services by encouraging savings should be considered.

- A comprehensive financial system should aim towards improving urban FHHs. Wider interventions should focus on providing adequate infrastructure to the urban communities and promoting education.
- Removing the bottleneck associated with credit access should be considered

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# APPENDIX I

## JIMMA UNIVERSITY

### COLLEGE OF BUSINESS AND ECONOMICS

#### DEPARTMENT OF MANAGEMENT

### QUESTIONNAIRE FOR FEMALE HEADED HOUSEHOLD

#### DEAR RESPONDENTS

The main objective of this study is to assess the urban women livelihood strategies and challenges in Jimma town, particularly on some selected kebele. Therefore, you are kindly requested to give your genuine response on the following questions.

#### Remark

- ❖ Your name is not needed
- ❖ All questions have to be answered
- ❖ Please tick (√) in one box only for choosing answers

#### I. Socio-economic profile of respondents

1. Age-----

2. Religion

A. Muslim

B. Orthodox

C. Catholic

D. Protestant

Other-----

3. Marital status

A. Never married

B. Married

C. Widowed

D. Divorced

4. House hold size total \_\_\_\_\_

A. Female \_\_\_\_\_ B. Male -----

## II. Educational background of the respondents

- A. Illiterate
- B. Only Read and write,
- C. Grade 1-4
- D. Grade 5-8
- E. Grade 9-12
- F. College
- G. Above

1. What kind of livelihood strategies do you use to improve your livelihood?

- a. Food vending
- b. Fruit and vegetable selling
- c. Fuel wood and charcoal selling
- d. selling locally brewed alcohol
- e. Hand craft
- f. Urban agriculture
- g. Employed
- h. Other, specify \_\_\_\_\_

Part: I please rate each of the following statements by encircling the appropriate number with respect to your level of agreement/disagreement against each question. (Where, 1 = “Very Low”; 2= “low”; 3= “Good”; 4= “very good” and 5= “excellent”).

No	Statement	Scale				
		5	4	3	2	1
	<b>Financial capital</b>					
	The economic position of the household					
	Monthly income of the households					
	The access they have to credit					
	<b>Social Capital</b>					
	The condition of your friendship with your neighbors and relatives					
	The religious groups and other networks are good for your household					
	Non-Government organizations’ and do you receive any sort of help that contributes to your livelihood from any of the organizations’					
	the perception of the community about your household and effect					
	<b>Human Capital</b>					
	Educational attainment and the programs for skill development					
	Health status of households					
	children & other members of the households involved in helping family					
	<b>Natural capital</b>					
	Benefit from the environment that you live in					
	Illnesses in your household as a result of the environment					
	Natural resources that contribute to your livelihood					
	Condition can you best describe the house that you live in					
	<b>Role of institutions</b>					
	The role in the community contribute to your livelihood					
	The government body contribute for the livelihood of women					
	The women associations and clubs contribute to your livelihood					

	The authorities limit and enhance your livelihood strategies					
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**PART III: QUESTIONNAIRE FOR FHH**

**Challenges on FFH livelihood**

Which of the following challenges hinder the FHH livelihood?

Please rate each of the following statements by encircling the appropriate number with respect to your level of agreement/disagreement against each question. (Where, 1 = “Strongly Disagree”; 2= “Disagree”; 3= “Neutral”; 4= “Agree” and 5= “Strongly Agree”).

Which are the main challenges to your livelihood activities?					
Items	5	4	3	2	1
1. Unemployment					
2. Large household size					
3. Lack of house					
4. Irregularity of jobs					
5. Income and expenditure					
6. Food security					
7. Higher house rent					
8. Low wages					
9. Low return livelihood strategies					
10. Financial problem					
11. Domestic workload					
12. Patriarchal pressure					
13. Educational level of household head					

1. What are the challenges you face, as a female family head providing for the family? \_\_\_\_\_

\_\_\_\_\_

- 
- 
2. What are your coping strategies that you employ in order to survive?
- 
- 

## **APPENDIX II**

### **JIMMA UNIVERSITY**

#### **COLLEGE OF BUSINESS AND ECONOMICS**

#### **DEPARTMENT OF PUBLIC MANAGEMENT**

#### **IN-DEPTH –INTERVIEW OFFICES**

#### **DEAR RESPONDENTS**

The main objective of this study is to assess the FHH livelihood strategies and challenges in Jimma town, particularly. Therefore, you are kindly requested to give your guanine response on the following questions.

#### **Part IV: Interview for kebele**

1. What types of strategy used in the town to generate FHH income?
2. What types of strategy mechanism apply to support FHH in the kebele?
3. What are the dominant livelihood strategies of female headed household in the kebele?
4. What type of livelihood strategies you are pursuing?
5. What is the contribution of kebele to reduce the problem?
6. How do you pursuit FHH existed on the kebele?
7. Do you think that there is a discrimination against females in the provision of different

Thank you for participation!!

### **Part V: Interview for Female affairs officials**

1. How do you see the livelihood strategy of female and male-headed households?
2. Do you think that women are beneficiaries of their labor, especially female headed households?
3. What are the most known problems that female-headed households face?
4. What is the reason behind the proliferation of female-headed households? In addition, how are they defined?
5. What is your contribution to reduce female headed household problem?

Thank you for participation!

### **Part VI: Interview for SME**

1. What the contribution of small micro enterprise to change livelihood of FHH?
2. How facilitate materials to support FHH on the side of their business?
3. What are the strategies of small micro enterprise to reduce problem related FHH?
4. How your organizations support FHH to get credit, like loan, aid and other finance to support their life?

Thank you for participation!!!

