

College of Social Sciences and Humanities
Department of Sociology

Female-Headed Households' Livelihood Strategies in Jimma City, Southwest Ethiopia

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June 2017
Jimma, Ethiopia

Jimma University

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City, Southwest Ethiopia**

By:

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**A THESIS SUBMITTED TO JIMMA UNIVERISITY, DEPARTMENT OF
SOCIOLOGY, IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR
THE DEGREE OF MASTER OF ARTS IN SOCIOLOGY AND SOCIAL
POLICY**

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June 2017

Jimma, Ethiopia

Declaration

I, the undersigned, declare that this MA thesis entitled: **“Female Headed Households Livelihood Strategies in Jimma City, Southwest Ethiopia”** submitted to Jimma University in partial fulfillment of the requirements for the degree of Masters of Arts in Sociology and Social Policy is my original work which has not been submitted for any degree at this or another university. All the sources or materials used for this thesis have been duly acknowledged. The comments of my advisors and examiners have also been duly incorporated.

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Acknowledgments

First and foremost, I would like to thank almighty God for his strength and guidance. God has made everything possible for me to complete this work. My heartfelt gratitude goes to my advisor Ato Tariku Ayele for his unreserved advice, constructive comments and guidance. Next, I would like to thank my co-advisor Deribe Mekonnin for her valuable and supportive advices and comments. I would like to express my earnest gratitude to Dereje Tesemma for his never ending assistance. I am also extremely indebted to my families for their continuous encouragement and assistance while I am conducting this research. Then, I would like to thank those who helped me in my work through providing the essential data either written or verbal which were required for the work without which the work would have become valueless and incomplete. My special gratitude also goes to Jimma City Women and Children Affairs office and Mentina and Ginjo Kebele Administrations that provided me with the essential information which was very important to me to complete the work. I would like to express my earnest gratitude to Jimma University for the research fund support it provided me with.

Abbreviations

ADB	African Development Bank
CSA	Central Statistical Authority
DFID	Department for International Development
FGD	Focus Group Discussion
FHHs	Female Headed Households
FSCE	Forum for Street Children
GOE	Government of Ethiopia
HHs	Households
MHHs	Male Headed Households
MOFED	Ministry of Finance and Economic Development
NGOs	Non-governmental Organizations
NPW	National Policy on Women
SLA	Sustainable Livelihood Approach
SLF	Sustainable Livelihood Framework
WADs	Women's Affairs Departments
WAO	Women Affair's Office

Abstract

The purpose of this study was to investigate livelihood strategies of Female Headed Households (FHHs) in Jimma city. It aims to explore how FHHs cope up with changing urban life and identify the livelihood assets used for FHHs in making urban livelihood. Both qualitative and quantitative research methods were used for this research. Structured questionnaire was administered to collect data from one hundred twenty households from two purposively selected kebeles of Jimma city. The study employed simple random sampling technique. Questionnaire and interview guide were employed as data collection instruments. Data were collected from primary and secondary sources. Descriptive data analysis method was used to analyze the gathered quantitative data with the help of SPSS software version 20 and the data was presented in tabular form. Qualitative data was analyzed through thematic analysis method and quantitative data was analyzed using various statistics. Chi square was run to test degree of association between dependent and independent variables. In examining the livelihood of FHHs, the study was guided by sustainable livelihood framework with the liberal theory of feminism.

The study found that FHHs develop various strategies for survival. The main livelihood strategies pursued by the female household heads in the study kebeles include daily labor, making and selling enjera, selling fruits and vegetables, washing clothes, baking and selling ambasha and tea and domestic services. Collecting and selling fire wood, selling charcoal and providing food for work services for the well-off households just to survive are also among the livelihood strategies widely pursued by female household heads in the study kebeles. Lack of access to different resources and opportunities (especially lack of access to education, credit, formal employment, lack of support and no or little asset base among other things) deteriorated the livelihood of FHHs in the study areas. Majority of the livelihood strategies are merely for survival having minimal potential for asset accumulation. Even though FHHs develop various coping mechanisms, they are still far from achieving desirable and sustainable livelihood outcomes. Moreover, FHHs faced several challenges ranging from emotional, social to economic problems that resulted in worsening their livelihood condition. In line with the findings obtained from this study, recommendations to respective governmental, NGOs and concerned bodies have been forwarded.

Glossary (Local Terms)

Ambasha: Bread in a flat form

Areke and Tella : Home- brewed local alcohol for drinking.

Birr: Ethiopian Currency

Bulle: The remains of foodstuffs in hotels which are accumulated after people ate

Ekub: Local traditional saving and credit association

Enjera: Flat pancake-like bread commonly made of locally grown grain called Teff

Eshet bokollo: Green maize

Gullit: Petty trading center or small market place that supports the livelihood of the poor

Iddir: A social/cultural institution of both men and women responsible for arranging funeral ceremonies

Kebele: The smallest unit of federal government structure of Ethiopia

Kocho: Enset

Teff: A local grain used to bake ‘enjera’

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Chapter One

Introduction

1.1. Background of the Study

Female headship has increased worldwide and a high proportion of these HHs are found to be poor. Bulk of literature has confirmed that there has been a steady increase in number of FHHs in many parts of the world including developing countries due to HIV/AIDS and migration amongst other reason. African countries including Ethiopia are part of the world where these HHs are high in number and vulnerable to poverty. Study made by Maseno and Kilonzo (2010) in Africa revealed that the number of FHHs is rising and exceeds 20% in most African countries. There is high number of FHHs in Ethiopia where 33% of them are headed by females in urban areas in opposition to 17% of rural households (Berhanu 2011). The fact remains that Ethiopian women lag behind in every aspect and are generally poorer. This is attributed to their less remunerative livelihood than men, low education, and shouldering a triple misfortune; difficulties in generating income, difficulties in child-rearing and vulnerability to economic, political and social crises.

In spite of urban areas having more and better economic opportunities than rural area, much studies show that FHHs in urban areas are unemployed and deprived. They are also victims of the urban socio-economic problems as they are likely to have limited access to livelihood assets and opportunities for various reasons. Such vulnerability of FHHs stem from inequality in gender positions in society and the low economic status of women (Chant 2007). Simpa (2014) also wrote that unequal opportunity in schooling for girls and boys in society restricted choices and creative life and household merely headed by women are most vulnerable to poverty.

Urban social problems like slums, poor housing, unemployment, dependence on cash economy, social fragmentation resulted from heterogeneity of population and subordination or exclusion of specific social groups or households are common features that are more pronounced for the poor in urban areas. Though urban poverty and other socio-economic problems affect all socio-economic groups, women and their children

living in these areas are the principal victims (Tsehaye 2007). Then, poverty among urban women is worsened when they become household heads because they carry out all the responsibilities of running their households alone.

Various factors including widowhood, divorce and migration of a spouse from rural to urban areas, women's greater life expectancy compared to men and the in-migration of women from the countryside to cities have contributed to the formation of FHHs in cities (Beall and Kanji 1999; Winniefred 2015).

Many researches in low-income urban people have identified FHHs as more vulnerable and have less secured livelihood than MHHs. As result, they involve in informal sector and perform jobs like petty trade for survival. Winniefred (2015) found that majority of urban FHHs had extra part-time jobs for survival. He further stated single mothers engaged in informal works like selling drugs and stolen goods as well as sex to generate income. Study made by Metasebia (2009) confirmed, selling of vegetables and fruits, bakes like enjera and bread, charcoal and firewood, traditional drinks, second hand clothes and shoes, handicrafts, and goods like sugar and salt are the major means of living adopted by FHHs in urban areas.

According to Ogato (2013), women in Ethiopian were economically, socially, culturally and politically disadvantaged in the enjoyment of equal rights, in accessing opportunities, decision making processes, and basic resources. This is mainly attributed to the patriarchy that differently treats girls and boys in households and the restriction of women's societal roles to domestic activities like cooking and raising children. Hence, household headed merely by women are more vulnerable and poor. Indeed, Tsehaye (2007) noted that the rising phenomenon of female-headed households is often a neglected area of study in urban sustainable development.

This complex and multifaceted phenomenon of urban FHHs livelihood therefore implies need for intervention and more research on their living condition in the country. Yet, most social science research has focused on rural FHHs livelihood situations by believing the overwhelming majority of the country's population and the poor reside in rural areas. However, evidence suggests that the incidence of poverty has been on the rise in the urban areas of the country especially in the recent past. According to MOFED (2002), the

incidence of poverty in the urban areas of the country rose from 33.3 % during the 1995/96 Fiscal Year to 37 % during 1999/2000 Ethiopian fiscal year.

Accordingly, Jimma city, with a population of about 120,960 comprises diversity of residents in terms of ethnic background, culture, types of economic activities in which people involve and the contrasting level of living condition was chosen as the area for present study. Though it is highly affected by the rapid increase of FHHs with rural to urban migration among other reasons, none of the studies has investigated the livelihood situation of urban FHHs in the city. Therefore, having philosophical investigation of this difficult and multifaceted nature of urban FHHs livelihood situation in the two kebeles of Jimma city, this study will contribute to knowledge, methods as well as policies. It helps to make various challenges and problems faced by FHHs as a subject of sociological analysis which will have paramount importance for academics, policy makers and officials to seek alternative ways of solving the challenges they face that in turn will have implication for sustainable poverty reduction.

In order to analyze the findings of this study, the study employed both sustainable livelihood approach (SLA) and the theory of liberal feminism to investigate the livelihoods strategies of female headed households in Jimma city. One of the ways to understand SLA in this study was analyzing the livelihood and coping strategies pursued by FHHs as a response to external shocks, trends, various challenges and stresses. The SLA makes the connection between people and the overall enabling environment that influences the outcomes of livelihood strategies and brings attention to bear on the inherent potential of people in terms of their skills, social networks and access to physical and financial resources. Likewise, the liberal feminist theory in this study was used to overcome the limitation of SLA relating to gender aspects and to examine how lack of access to opportunities and male's domination disadvantaged or impoverished the livelihood situation of FHHs in the city.

1.2. Statement of the problem

Female-headed households are among social groups that are victims of pervasive poverty in both rural and urban areas of the country. This poor social and economic condition of women is attributed to gender inequalities that exist in Ethiopia (Metasebia2009; Mossa 2013). Studies confirm that the process of gender inequality generates economic poverty and this in turn creates vulnerability to risks and shocks (Sweetman 2004).

Even though much of the development interventions of international and local NGOs operating in the country are focused on rural areas, the fact remains that the incidence of poverty has been on the rise in the urban areas of the country because of rapid rate of urbanization (Behanu 2011). Lots of work has been undertaken to examine the impact of poverty on women in general, but very few have explored FHHs' livelihood, various challenges related to it and survival strategies in their everyday experiences and lives in urban areas. Tizita (2013); Amare (2011); Mesay (2008); Mossa (2013;) for instance, conducted research on livelihood of FHHs in Ethiopia and focused more on rural area of the country, discussed their coping strategies and access to productive resources particularly land; which is fundamental to rural livelihood. However, in their studies, little attention was paid to assess urban FHHs livelihood.

The situation of urban FHHs livelihood in Ethiopia has received little attention in the area of research and policies of poverty reduction as rural poverty has preoccupied the concern of government and donor agencies. But, the existing literature and study denotes there is higher proportion of FHHs in urban areas than in the rural areas. Furthermore, the subject of poverty and the livelihood and coping strategies of female headed households within dynamic urban contexts in Ethiopia has fascinated attention from little scholars especially social scientists as serious challenge. Study by Tsehaye (2007) examined the impacts of different types of assets and institutions on the livelihoods of urban FHHs and their different types of coping and adaptive mechanisms. However, the researcher did not address the issue of various challenges FHHs face.

Metasebia (2009) also studied the determinants of the choice of livelihood strategies of urban female household heads and found that age, age at first marriage, household size, number of years of headship, marital and migration status and access to financial, human, social, physical and natural capital were the leading determinants of livelihood strategies. However, his research didn't address the imperative issues like, how FHHs in urban center adapt and cope up with in the changing urban life in face of livelihood insecurity. In addition to that, only qualitative methods were applied for data gathering and analysis for his study.

Berhanu (2011) has attempted to investigate the incidence of urban poverty in FHHs in Addis Ababa and found that lack of education and large family size are found to be among the contributing factors to the higher incidence of poverty in the FHHs whereas FSCE (1998) conducted research on FHHs in Addis Ababa and focused on their socioeconomic situation and

streetism and prostitution among their children. Yet, none of these works resulted in a comprehensive understanding of coping mechanisms pursued by urban FHHs.

Moreover, study conducted by Tirsit (2015) described the social problems of urban female-headed HHs. The study found, lack of education and large family size, poverty, income insecurity, weak relationship with their neighbors, weak participation in the social affairs and lower status given by the society to FHHs are among the main social problems of FHHs in urban areas. Nevertheless, her study overlooks the various livelihood options pursued by FHHs.

This indicated that, no detailed study has investigated the livelihood and coping strategies of FHHs in urban area. Still, there is lack of appropriate recent sociological research that investigates livelihoods strategies of urban female-headed households in Ethiopia in general and in Oromia region in particular because most of these studies are a decade old and could not have captured the current situation of FHHs. In general, there are gaps in previous studies on identifying the most important livelihood assets and investigating both economic and social challenges FHHs are facing. The current study tries to fill these gaps by providing insight in to policy interference regarding the living conditions of FHHs and producing knowledge on the current situation of FHHs in Jimma city.

In view of the researcher therefore, this research was designed in consideration of the gaps in previous researches and the lack of emphasis on urban FHHs in public support systems in Jimma city. One of the drives in conducting this research is the researcher's realization and notice that no research has been conducted in the study area that investigates FHHs livelihood strategies.

Thus, this study was intended to look at the FHHs livelihood strategy mainly by focusing on how FHHs in urban center adapt and cope up with in the dynamic urban life. Describing the activities in which FHHs in urban area are engaged in to make livelihood, identifying livelihood assets used for FHHs in making urban livelihoods (such as physical, financial, social, and human assets) and assessing challenges related to female household headship (such as the attitude of society toward FHHs and their members) was also intended. More specifically, the study sought to answer the following research questions.

1.3. Research Questions

- What are the livelihood strategies of FHHs?

- What are those livelihood assets that are use by FHHs in making urban livelihoods?
- What are the challenges FHHs face?

1.4. Objective of the study

1.4.1. General objective

The overall objective of this study is to investigate the general livelihood strategies of female headed households in Jimma city, Oromia region, south western Ethiopia.

1.4.2. Specific objectives

The specific objectives of this study are:

- To describe the livelihood strategies of FHHs
- To examine livelihood assets used by FHHs for making their living
- To find out challenges faced by FHHs

1.5. Significance of the study

Undertaking this research has multiple significances for sociological understanding of FHHs situation. Results obtained from this study may contribute to academic debate in the field of sociology regarding whether FHHs are vulnerable to poverty or not and there by deserve special attention or not that serve as an input for policy making, evaluation and developing strategies that address the problem of FHHs and contribute to the socio economic development of the country in general. Other researchers who might be interested to conduct further study on similar subjects may also use it.

Although FHHs are vulnerable to various shocks, trends and stresses, there have been little recent sociological investigations on how FHHs make a living and cope to withstand shocks and stresses. A theoretical framework explaining how lack of access to assets, resources and services made FHHs vulnerable to poverty is missing from major sociology journals and sociological literature generally. This sociological investigation helps to examine FHHs access to different resources and opportunities and how this in turn affected their livelihood condition and the strategies they adopt. So, the study is intended to fulfill the gap left by previous studies and supplement the past literature.

1.6. Delimitation of the study

In order to address the research objectives, the study was delimited spatially and operationally. The scope of this study was delimited to investigate the livelihood strategies, livelihood assets, and various challenges in which FHHs and their members are facing and diverse coping mechanisms they pursue. The study dealt with the major coping strategies adopted by FHHs in the study area, but the determinant factors for using a specific coping strategy by households was not fully covered in this research. The study also involved the general livelihood strategy of FHHs; however the livelihood strategies of male headed households in the study area were not entirely included in this study. It also does not represent the livelihood of FHHs in other town of Jimma zone. Out of 17 kebeles in Jimma city, the study was done on specifically selected two kebeles, by taking female headed households as the main target population. Hence, the study was delimited to investigate the livelihood strategies of female headed households in Ginjo and Mentina Kebele of Jimma city.

1.7. Limitation of the study

Due to low level of sample population's education, the study consumed time during data collection. This was due to the fact that majority of the sample respondents did not provide the data by reading and writing the questionnaire themselves because of their low educational level. However, the researcher overcame this challenge by preparing survey interview through asking the questions orally and writing respondents' answer.

Another major limitation this study faced was the largest part of the surveyed female headed households didn't know their exact level of total monthly household income and expenditure in cash properly. This was mainly because majority of the respondents were daily laborers and casual workers. As result, they work for day to day survival of their family and get the payment on a daily basis. Therefore, some of the monthly income and expenditure data of the respondent was not the exact information as their source of income is not permanent or regular. Given the difficulty associated with the collection of data related to income, analysis and findings regarding income must be seen with this limitation in mind.

Lack of willingness of the surveyed respondents to disclose real information about their asset was also one of the limitations the present study faced. This was happened due to the fact that

some of the surveyed households were not interested to disclose their amount of income and asset. In this case therefore, the researcher observed some activities that the target population followed for their living during the survey exercise and assets available for the respondents since the survey was home to home based.

1.8. Structure of the paper

The paper was structured in the following way. The first chapter presents the introduction of the study, and provides the problem statement, research questions and research objectives, significances of the study, delimitation of the study, limitation of the study and conceptualization of key terms. Chapter two provides the conceptual literature, theoretical framework and empirical framework. The chapter starts with conceptualizing urban poverty, household headship and FHHs. Then, an in-depth theoretical discussion of the Sustainable Livelihood Approach (SLA) and the theory of liberal feminism that guides the study were followed. The next part of the chapter deeply discusses the empirical evidence that presents poverty and FHHs, various consequences related with female household headship, the livelihood strategies of urban FHHs from global and specific country contexts, and gender, existing policies and structures in Ethiopia.

The final part of this chapter provides the analytical framework that guides the study. Chapter three presents the research methodology part of the paper. The chapter emphasizes study setting, study design, method of data collection, household survey, sampling technique, sample size determination, instruments of data collection, method of data analysis, data reliability and validity and ethical consideration. Chapter four presents the finding of the study. Finally, based on the findings, conclusions and recommendations were forwarded.

Chapter Two

Literature Review

2.1. Introduction

This chapter comprises a review of related literature on the livelihood and coping strategies of female-headed households. It comprises conceptualizing key terms and incorporating the conceptual literature including urban poverty, household headship and FHHs. Then the concept of SLF was briefly discussed following the feminist theory that guided the study. Empirical literature that incorporates, the livelihood strategies of FHHs, poverty and female household headship and various challenges of female headship and coping strategies they adopt are highlighted. Finally, the country's existing policies and structures regarding women in general and FHHs in particular and analytical framework of present study was presented.

2.2. Definition of concepts and terms

- Household: a person or a group of two or more persons living together who make common provision for food or other essentials for living.
- Female headed households: household where the male partner either temporarily or permanently does not exist within the household and the woman has an income-earning and decision making responsibility regardless of her marital status.
- Desertion: for the purpose of this study, the deserted are those single mothers whose divorce did not legally ended but whose spouses are not living with them without consent for various reasons. Then, they are obliged to take income earning responsibility of the household.
- Livelihood: a set of activities, capabilities, assets (comprising both material and social resources) and developing and implementing strategies required for a means of living to ensure their survival.
- Livelihood strategies: livelihood strategies are the combination of activities and choices undertaken by people to make to ensure their livelihood goals including how people access food; earn income; allocate labour, land and resources; their patterns of expenditure; how they respond to shocks and the coping strategies they pursue to ensure household survival.

- Livelihood assets: combination of both tangible and intangible belongings employed in livelihood systems to carry out their livelihood strategies.
- Challenges: non-economic, emotional, psychological and social consequences or challenges faced by FHHs and their household members.
- Coping mechanisms: coping mechanisms or strategies are a recovery mechanism undertaken by individual households or members of households whose survival and livelihood are threatened.
- Livelihood insecurity: inadequate and unsustainable or temporary access to income and resources to meet basic needs.

2.2.1. Urban Poverty

Poverty is an exceptionally complicated social phenomenon and it does not have universally agreed meaning. For instance, sociological thinking tends to focus on the structure and organization of society and how this relates to social problems and individual lives. In looking to explain poverty, sociologists try to balance up the relative importance of social structures (that is, the ways in which society is organized) and the role of individual agency (people's independent choices and actions) (Shildrick and Rucell 2015). Some sociologists especially those writing in the 1970s and 1980s have tended to explain poverty by referring to people's moral failings, fecklessness or dependency cultures while others have argued it can be better understood as a result of the ways in which resources and opportunities are unequally distributed across society.

Poverty has been defined in to two ways- absolute and relative poverty. According to Harcourt (2016), absolute poverty is defined as lack of the minimum food and shelter necessary for maintaining life, while in relative poverty perspective, a person is considered poor when they are in a clearly disadvantaged situation, either financially or socially, with regards other people in their environment. There is a growing awareness of the emerging significance of urban poverty. Haddad, Ruel and Garrett (1999: 2) suggest that:

“The locus of poverty and under nutrition is gradually shifting from rural to urban areas. In their own study, they disaggregate data between urban and rural areas for eight countries and concluded “the absolute number of urban poor and the share of poor people living in urban areas are increasing over time”.

However, as suggested by Maxwell, Levin Armar-Klemesu, Ruel, Morris and Ahiadeke (2000), poverty analysis has suffered from the recognition of the concept of “urban bias” and a feeling that there was no need to consider urban poverty. Generally, urban poverty has been relatively ignored by development specialists.

For the purpose of this study, poverty can be better understood as a result of the ways in which resources and opportunities are unequally distributed across society. This suggests that, poverty is not only a product of material conditions, but also of a set of interlocking factors, including physical weakness, social isolation, vulnerability and powerlessness. Resources and opportunities are unequally distributed mainly because of the unequal position of women with men in society. This culture of patriarchy and gender based discrimination in opportunities and resources have contributed poverty in FHHs. That is why feminist approach to poverty focuses on the gender aspects which will be discussed under theoretical framework of this paper.

2.2.2. Conceptualizing Household

The term ‘household’ covers a wide range of residential forms, groupings of people and functions, making a universal definition of ‘household’ impossible. But, Beall and Kanji (1999) tried to define household as group of people who gather resources and make earnings or ‘eat from the same pot’. Even though most households are formed on the base of blood ties or marriage, there are households that comprise friends, co-workers, apprentices and others (Gardner 1995 cited in Tizita 2013:62).

Various researchers consider households as one of a fundamental human social organization. According to Bryceson (2002), household is a social unit that shares consumption and production. In the Ethiopian context as Tizita (2013) states, the definition of household also varies from region to region and from rural to urban areas, but commonly it may include individuals who live in the same house but are not necessarily having blood relation. Tirsit (2016) describes the term ‘household’ as a group of interrelated or unrelated people living in a house unit and sharing common housekeeping arrangements.

Beall and Kanji (1999) sees urban households as task or activity based units or the site of shared activities. For them, it is important to conceive of urban households rather than ‘the urban household’ and to avoid getting caught up in conceptualizing households as either nuclear or extended because urban households are more likely to be nucleated. Thus, for the purpose of this

study, household is one of the basic units of human social organization that comprises group of people that collect resources to make a livelihood.

2.2.3. Household headship

A household usually has the head who is a household member with authority and income earning responsibility. A household head is the person who is considered as a head of household by the members of the household. However, defining head of the household is a continuing issue both because of the uncertainty in defining the term “head” when left to the judgment of the family members, and the various hidden meanings loaded in that term (Rajaram 2009).

The headship of the household is usually identified with the person who has the greater authority in the family or household. Power and authority in turn may be vested in the member who has control over the general affairs of the family unit, including decision-making concerning its economic, social and political interactions (Sanni, 2006).

According to Mesay (2008), two types of household heads can be identified, i.e. female and male heads of households.

2.2.4. Conceptualizing Female Headed Households

Barros *et al.* (1997) stated a female-headed household is when a female adult member assumes responsibility for the care and management of that particular household. Furthermore, it can be explained as a situation where the main decision maker and the economic provider for a household is a woman regardless of her marital status. These HHs are usually embedded in a network of relationships for survival where women usually heavily dominate these relationships. Muthwa (1994) define a female head as a woman who legally becomes the head of the household while there is no permanent male partner, due to death, desertion, divorce, separation or single motherhood.

According to Tsehaye (2007), a nuclear household is usually headed by a man who plays a father role and a woman who plays a mother role in a cooperative manner. But for different reasons, there are also cases where the male partner is absent or is not playing his role. These are households headed by a single parent, usually the female. They are called ‘FHHs’ which consists of a women living alone with/without her children or a women living along with her spouse and children but with the major economic role in the household.

As Metasebia (2009) indicated, female household headship refers to “situations where an adult woman (usually with children) resides without a male partner (or, in some cases, in the absence of another adult male such as a father or brother)”. In other words, a head of household is female in the absence of a co resident legal or common-law spouse (or, in some cases, another adult male such as a father or brother) (Gowele 2011).

Chant (2003) on the other hand, distinguishes between the two types of FHH: the de-jure and the de-facto FHHs. The de-jure FHHs are those who never married and those that are legally or permanently separated from their spouses. In this category the self-reported female head does not have any legal or common law union male partner. While the later are those whose spouses are temporarily absent or women that play dominant economic roles in the family though their partners reside with them (see also; Mesay 2008; Winniefred 2015;Gowele 2011; Metasebia 2009). FHHs consist of various categories including "female-maintained," "female led," "mother centered," "single-parent," or "male-absent" rather than only "FHHs (Winniefred 2015:11). For the purpose of this study therefore, FHHS are those households in which women are considered as the head of that particular family with authority in decision-making and income earning responsibility for themselves and their family members to cope with the changing urban context regardless of their marital status.

2.2.5. The Concept of Livelihood

The notion of livelihoods is an umbrella concept. There is a consensus that livelihood is about the ways and means of making a living (Hossain 2005; DFID 1999). This indicates that livelihood is more than just making income. The term is well recognized as humans inherently develop and implement strategies to ensure their survival. Thus, livelihoods in this new concept is explicitly related to household resource and asset endowments, organizational capacity to command and deploy resources, ability to make choices from range of alternatives, and sense of own worth and recognition of others. Accordingly, adapting a version of Chambers and Conway (1992), the DFID (1999) give the following definition:

“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 maintain or enhance its capabilities & assets, while not undermining the natural resource base”

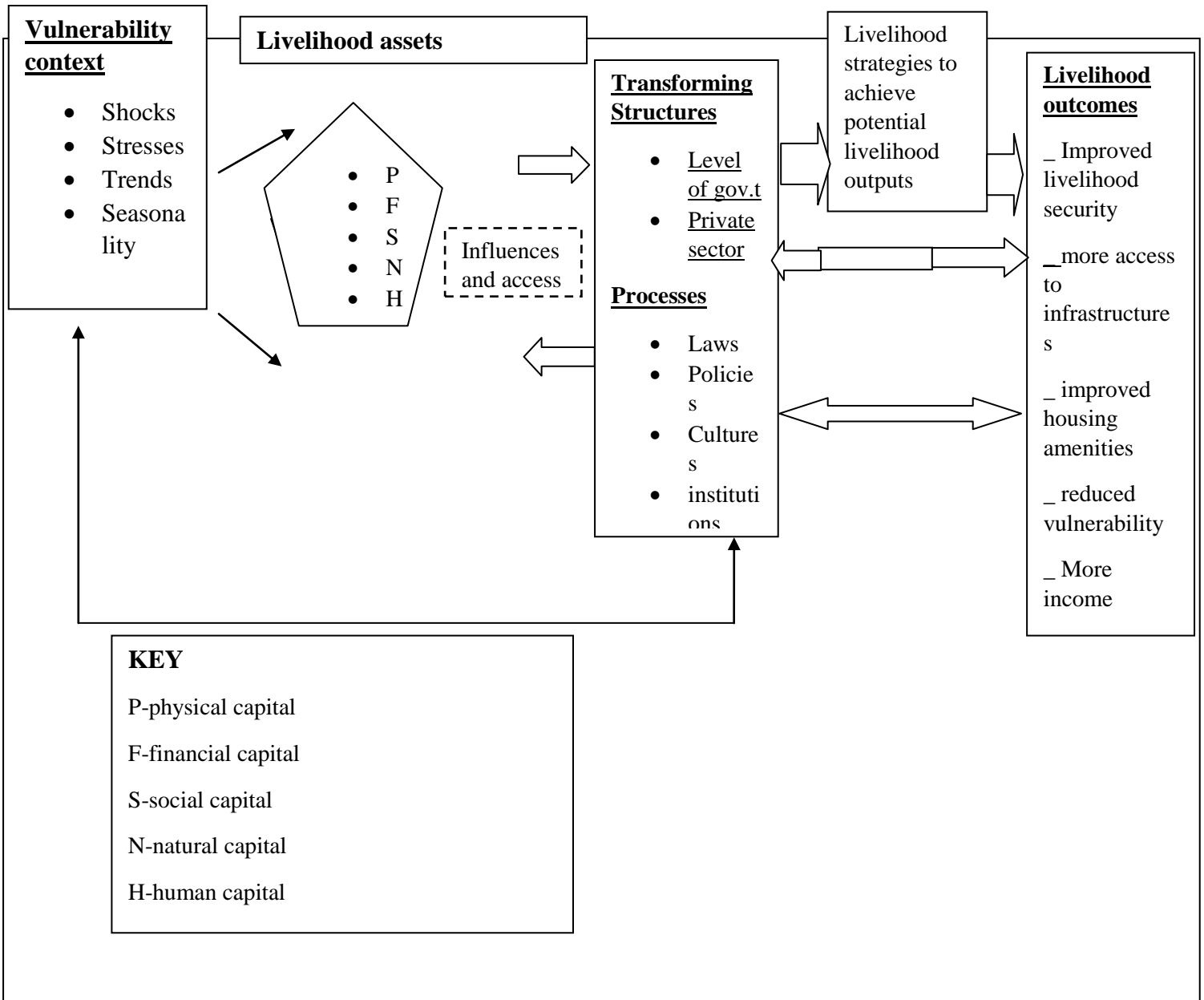
2.3. Theoretical Framework

2.3.1. The Sustainable Livelihood Framework

The SLF is a tool to improve our understanding of livelihood particularly the livelihood of the poor and the framework is centered on people. It is developed to present the main factors that affect people's livelihoods and typical relationships between these. Drawing on a holistic understanding of livelihoods and goes far beyond defining poverty only in terms of the absence of income and consumption and includes the absence of other capabilities such as the social and natural capitals required to meet these needs is one of the strength of the framework. Even though focusing on lack of other capabilities, resources and assets to define poverty make it similar with the theory of feminism, the framework however has been criticized for not sufficiently addressing important issues. For instance, it has been criticized for not considering structural constraints that perpetuate poverty by giving more emphasis to the assets and capabilities of the poor and for overlooking efforts for equitable distribution of resources (De Satgé 2002). Therefore, to overcome this weakness of SLF, the theory of feminism was employed to integrate how structural constraints and lack of access to various opportunities and services made the livelihood of FHHs insecure.

To demonstrate the main linkages in the livelihood strategy of urban FHHs, this study adopted the DFID's SLF and analyses separately all its components and discusses their interrelationships to one another. The model is used because it incorporates important aspects of livelihood assets, vulnerability context, coping strategies and livelihood outcomes of which are the subjects of the study as shown in figure 2.1. The model is also used as guide for data collection and developing the research questions for this study. Moreover, this study is useful to provide a brief overview of the key elements of the framework and how they are interrelated. The following diagram illustrates these linkages.

Figure 1:DFID’s Sustainable Livelihoods Framework



Source: DFID (1999), sustainable livelihood guidance sheet

There is no single theoretical framework that analyses poverty in its entirety. In this study therefore, SLA was used since the sustainable livelihoods approach improves understanding of the livelihoods of the poor and vulnerable. Serrat (2008) says the SLA is based on evolving thinking about the way the poor and vulnerable lives their lives and the importance

of policies and institutions. In addition, it makes the connection between people and the overall enabling environment that influences the outcomes of livelihood strategies. It also brings attention to bear on the inherent potential of people in terms of their skills, social networks, access to physical and financial resources, and ability to influence core institutions (Serrat 2008).

As Krantz (2001) pointed out, there are three insights into poverty that strengthen this approach. The first is the understanding that while economic growth may be essential for poverty reduction, there is not an automatic relationship between the two since it all depends on the capabilities of the poor to take advantage of expanding economic opportunities. Secondly, there is the comprehension that poverty as imagined by the poor themselves is not just a question of low income but also includes other dimensions such as bad health, illiteracy, lack of social services, a state of vulnerability and feelings of powerlessness. Finally, it is now recognized that the poor themselves know their situation and needs best and must therefore be involved in design of policies and project intended to better their lot.

The increased attention being paid to urban livelihoods follows from a wide recognition that significant portions of urban poor households in developing countries are vulnerable in terms of their sustainable livelihood systems (Rakodi 2002). Therefore, a livelihoods framework to development draws on a conceptual framework which may be used as a basis for analyzing, understanding and managing the complexity of livelihoods.

According to Krantz (2001), the SLF is built around five principal categories of livelihood assets, graphically depicted as a pentagon to underline their interconnections and the fact that livelihoods depend on a combination of assets of various kinds and not just from one category. An important part of the analysis is thus to find out people's access to different types of assets (physical, human, financial, natural, and social) and their ability to put these to productive use. The framework offers a way of assessing how organizations, policies, institutions, cultural norms shape livelihoods, both by determining who gains access to which type of asset, and defining what range of livelihood strategies are open and attractive to people (Carney 2002).

2.3.1.1. Livelihood Assets

Livelihood assets are the resources on which people draw in order to carry out their livelihood strategies (Farrington et al. 2002). 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. Thus, Messer and Townsley (2003) assert that everything that goes towards creating livelihood can be thought of as a livelihood asset.

The livelihoods approach is concerned first and primarily with people. It seeks to gain an accurate and realistic understanding of people's strengths (assets or capital endowments) and how they endeavor to convert these into positive livelihood outcomes. The approach is founded on a belief that people need a range of assets to achieve positive livelihood outcomes; no single category of assets on its own is sufficient to yield all the many and varied livelihood outcomes that people seek. This is particularly true for poor people whose access to any given category of assets tends to be very limited. As a result they have to seek ways of nurturing and combining what assets they do have in innovative ways to ensure survival (DFID 1999).

Therefore, as Rakodi and Lloyd (2002) indicated, the livelihood assets that the poor must often make trade-offs and choices about comprise:

- **Human capital:** The labor resources available to households, which have both quantitative and qualitative dimensions. The quantitative dimensions refer to the number of household members and time available to engage in income-earning activities. Qualitative aspects refer to the levels of education and skills and the health status of household members. Moreover, health, nutrition, education, knowledge and skills, capacity to work, and capacity to adapt are the examples of human capital.

- **Social capital:** The social networks and connections (patronage, neighborhoods, and kinship), relations of trust and mutual understanding and support, formal and informal groups, shared values and behaviors, common rules and sanctions, collective representation, mechanisms for participation in decision-making, leadership

- **Natural capital:** The natural resource stocks from which resource flows useful to livelihoods are derived, including land and produce, water and aquatic resources, trees and forest products, wildlife, wild foods and fibers, biodiversity, environmental services
- **Physical capital:** Physical or produced capital is the basic infrastructure (transport, roads, vehicles, secure shelter and buildings, water supply and sanitation, energy, communications), tools and technology (tools and equipment for production, seed, fertilizer, pesticides, traditional technology) which enable people to pursue their livelihoods.
- **Financial capital:** The financial resources available to people including, savings, credit and debt (formal, informal), remittances, pensions, wages which provide them with different livelihood options.

In general, the physical capital including tools, equipment, housing and household goods, as well as stocks (such as jewelry), infrastructure and shelter are multifunctional and important for making a living in urban areas. Similarly, urban economies are highly monetized and so access to a monetary income or financial capital is essential for survival. Labor and social network is also the most important asset for making a living in urban areas.

Accordingly, to mitigate the complex dimensions of poverty and the sudden shocks, stresses and risks they encounter, people deploy assets thus cope and recover from the negative trends as well as enhance their coping capabilities. Thus, the assets which people possess or have access to and the strategies they adopt are influenced by the environment they live in called the vulnerability context (DFID 1999).

2.3.1.2. Vulnerability context

Moser (1998) defines vulnerability as, insecurity and sensitivity to economic, social, political, and ecological changes that endanger the well-being of individuals, households and communities. Key features of poverty are a high degree of exposure and susceptibility to the risk of crises, stress and shocks, and little capacity to recover quickly from them (Rakodi and Lloyd 2002). The vulnerability context outlines the external environment in which people exist. People's livelihoods and the wider availability of assets are fundamentally affected by critical trends, shocks, stresses and seasonality (Moser 1998). Furthermore, Shocks refer to unpredictable, sudden, and traumatic impacts; stresses are predictable,

continuous, cumulative pressures; trends are frequent changes in macroeconomic variables, population, and technology; while seasonality refers to recurring changes of employment opportunities and prices.

According to DFID (1999), seasonality is usually associated with rural economies; however, it can be equally problematic for poor people in urban areas, especially when these people spend a large proportion of their income on foodstuffs, the prices of which may be very volatile. The factors that make up the vulnerability context are important because they have a direct impact upon people's asset status and the options that are open to them in pursuit of beneficial livelihood outcomes (DFID 1999). Consequently, vulnerability is closely linked to asset base and capabilities; thus the weaker the asset base the higher the vulnerability and vice versa (Moser 1998). Further supporting the idea of Moser, Baker and Schuler (2004) says vulnerability is closely linked to asset ownership:

“The more assets people have, the less vulnerable they are; the fewer the assets held by households, the greater their livelihood insecurity”.

Assets interact with policies, institutions and processes to shape the choice of livelihood strategies. These, in turn, shape the livelihood outcomes (Gowele 2011).

2.3.1.3. The Livelihood Strategies, Institutions and Outcomes

A. The Livelihood Strategies

Livelihood strategies are the organized set of lifestyle or behavioral choices adopted by people to make a living including how people access food; earn income; allocate labor, land and resources; their patterns of expenditure; the way they manage and preserve assets; how they respond to shocks; and the coping strategies they adopt (Gowele 2011).

According to DFID (1999), the livelihood strategies are the overarching term used to indicate the range and combination of activities and choices that people make/undertake in order to achieve their livelihood goals including productive activities, investment strategies and reproductive choices. 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).

B. Livelihood Outcomes

Livelihood outcomes are the achievements or outputs of livelihood strategies. Access to different levels and combinations of assets may influence people's choice of livelihood strategies (DFID 1999). Different livelihood activities have different requirements, but the general principle is that those who are amply endowed with assets are more likely to be able to make positive livelihood choices. That is, they will be choosing from a range of options in order to maximize their achievement of positive livelihood outcomes, rather than being forced into any given strategy because it is their only option (Gowele 2011; DFID 1999).

As pointed out by Rakodo and Liloyd (2002), non-agricultural economic activities concentrate in cities to realize economies of agglomeration. The labor market opportunities associated with diverse mixes of manufacturing and service enterprises are, of course, what explain the enormous attraction of cities for in-migrants. The interaction between these livelihood opportunities and household assets influences both the strategies they adopt and their outcomes. If the outcomes of the livelihood strategies adopted by poor people are to be positive, they should improve incomes, increase well-being, reduce vulnerability, improve food security and make more sustainable use of natural resources.

C. Policies and Institutions

Institutions are the social cement that link stakeholders to access to capital of different kinds to the means of exercising power and so define the gateways through which they pass on the route to positive or negative livelihood adaptation (Scoones 1998).

According to Serrat (2008), livelihood strategies and outcomes are not just dependent on access to capital assets or constrained by the vulnerability context; the environment of structures and processes also transforms them. Structures are the public and private sector organizations that set and implement policy and legislation; deliver services; and purchase, trade, and perform all manner of other functions that affect livelihoods. Processes embrace the laws, regulations, policies, operational arrangements, agreements, societal norms, and practices that, in turn, determine the way in which structures operate.

Rakodi and Lloyd (2002) say the institutions, structures or organizations referred in the livelihoods framework are both public and private. Processes are what influence or transform

how organizations and individuals interact and may be formal or informal. They include policies, laws, social norms, rules of the game and incentives. They embody power and gender relations and have a significant impact on the access of the poor to all types of assets and on the effective value of those assets.

2.3.2. Feminist Theory

In order to consider gender aspects and power relation to understand FHHs that are uncovered in the SLA, liberal feminist theory was used as a second theory for the analysis of findings in this study. The liberal feminist theory in this study was used to examine the potential factors that made FHHs the poorest of the poor and the effect of culture of patriarchy on women in general and FHHs in particular in Jimma city.

Different scholars have described the theory of feminism in different ways. According to Conn (1991), *“feminism is both a set of coordinated ideas and a practical plan of action rooted in a critical awareness that men and women should be equal in politically, economically and socially”*. Feminist theory is not one but several theories or perspectives and every feminist theory or perspective tries to describe women’s oppression, its causes and consequences and to set strategies for women’s liberation (Tong 1989).

Though there are many definitions and perspectives on feminism, for the purpose of this study, the viewpoint that is used is articulated by the liberal feminist whose core idea is “society has the false belief that women are by nature less intellectually and physically capable than men and this excludes women from many opportunities and resources and the true potential of women goes unfulfilled”. The core idea embedded in this theory is that women share the same rational human nature men do and so should be given the same access to education, economic opportunities, resources, and civil rights as men are given. Therefore, linking liberal feminists approach to the present study is crucial since women in general and FHHs in particular have been denied access to formal education, economic opportunities and socio-political participation in Ethiopia which made them vulnerable, participate in casual and informal jobs and impoverished.

The feminist approach to poverty focuses on the gender implications and social costs of poverty. They include the growing involvement of women and children in the informal economy; differential treatment of girls and boys in households; pressure to get girls married off quickly; higher school dropout rates for girls; less control over fertility; and recourse to prostitution

(Moghadam 2005). Meer and Moghadam further says feminist approaches to women's poverty begin with the premise that pervasive gender inequalities and biases within households, labor markets, "feminization" of part-time, temporary and low-income jobs as well as of unemployment, legal codes, and political systems throughout the world, render women more vulnerable than men to poverty (Meer 1990; Moghadam 1995). Studies on female poverty have given rise to policy recommendations that there should be poverty-alleviation or employment-generation programs designed specifically for women, or that households maintained by women alone be targeted for social programs (Moghadam 2005).

What I have found useful in feminist theory to integrate with my present study is that, it is the gender variation and lack of access to different resources and opportunities that disadvantaged or impoverished the women in general and FHHs in particular across our society. For instance, one way to explain this gender variation is that for all developing countries taken together, female literacy rate is 29% lower than male literacy, women's mean years of schooling is 45% lower than men's, and female's enrollment rates in primary, secondary and postsecondary schools is 9%, 28%, and 49% lower respectively, than the corresponding male rates (Todaro and Smith 2003). This gender disparity in education shows us that HHs headed by female is poor and unemployed than those household headed by males because they have low level of education. As a result, most of them concentrate in informal sector activities, and usually in lower tiers of the sector and by that they are female heads has an impact on the welfare or poverty status of the households through affecting their level of education and employment status.

The principal reason for the impoverishment of FHHS due to illiteracy, unemployment and less right to productive resources in general and the male's privilege and opportunity in economic, political and social aspects is the culture that girls are discriminated against within the household hence fewer resources may be spent on them for education, or are forced to spend more time in household chores which ultimately results for them in limited participation in formal education. Then, however, males are given the opportunity to learn, have full right to productive resources and believed to be the one who has power over women to makes household decision, oppress, and dominate them.

Accordingly, the urban area that I chose for this study is dominated by the poor FHHs. Therefore, the current study used the theory of feminism to examine how unequal distribution of

opportunities and resources and the patriarchal system disadvantaged or impoverished the livelihood situation of FHHS in the city. Feminist theory in this research was helped me to understand how FHHs handle and survive the fact that they do not have full legal rights and access to credit and services that most men would have. It was also worthwhile for this study to analyze the findings on how the female heads of households survive access and control over assets and the choices they make to obtain sustainable livelihoods. Furthermore, heavy burden that falls on single mothers and its consequences was analyzed by using the theory of feminism. Finally, the theory of feminism was used to recommend the issue by denoting the need to tone down and educate against the culture of patriarchy that subjugates women.

2.4. Empirical Literature

Many literatures were available on the livelihood situation of FHHs and significantly, interesting results were found in these studies. Different challenges FHHs facing and their livelihood strategies have been considered in most of empirical literatures. A large number of empirical studies conducted on the relationship between female household headship and poverty. Although findings vary in the literature on the situations of FHHs, several conclusions have been made and most reviews of the literature have concluded that FHHs are the poorest of the poor.

2.4.1. Poverty and Female Household Headship: Global Facts

At the latest from the 1990s onwards, the “feminization of poverty” has been heavily discussed among economists and the multiple reasons for an explicitly gender related research are, among others, the observed increase of female headed households as well as the belief that especially these households suffer from the burden of poverty and vulnerability (Klasen et al. 2011; Chant 2008).

According to Chant (2003), the factors responsible for the ‘feminization of poverty’ have been linked variously with the gender disparities in rights, entitlements and capabilities. Moreover, the gender-differentiated impacts of neo-liberal restructuring, the in formalization and feminization of labor, their heavier work burdens and lower earnings, constraints on socio-economic mobility due to cultural, legal and labor market barriers and the erosion of kin-based support networks through migration, conflict and so on are the factors contributed feminization of poverty.

Generally, Chant concludes by stating that: the links so frequently drawn between the feminization of poverty and household headship derive first, from the idea that women headed households constitute inconsistent number of the poor, and second, they experience greater extremes of poverty than male-headed households (Chant 2007).

2.4.2. Feminization of poverty and the livelihood strategies of FHHs: An Overview

For several low-income households, actual day-to-day survival is a struggle. Others simply stay alive while yet others prosper. Urban people in poverty particularly, have been forced into multiple and resourceful strategies for survival and betterment and indeed, household level strategies and coping mechanisms have become an important focus of urban social research. Thus, household livelihood strategies are those implicit principles that guide household members when seeking household goods for coping with urban life (Haregewoin and Emebet 2003).

Study by Metasebia (2009) revealed that the poor urban female household heads earn their daily bread by engaging in various forms of urban informal activities and in most cases, such informal sector engagements are characterized by little or no fringe benefits, social security coverage or pensions. She further argued that, educational requirements of the formal sector, flexible working conditions and ease of entry, as well as small initial capital requirements also contribute to their participation in informal activities.

In addition to that, in the informal sector, the financial difficulty of female household heads is aggravated by women's limited access to 'physical capital assets' or 'non-labor resources' such as infrastructure, land and property ownership (Metasebia 2009; Chant 2003). A study conducted by Masika et al. (1997) confirmed this by stating that:

“FHHs face the difficulties of one adult having to combine income earning with household management and child rearing and this generally means that the parent can only take on part-time, informal jobs with low earnings and few if any fringe benefits.

In order to cope with income and time pressures on mothers, children in female-headed households may be forced to take on high burdens of labor within and outside the home (Chant 2007). A study by Mookodi and Varley further say, given proclivities to household extension, and the intersecting effects of life course, it is clearly inappropriate to assume that female heads are the sole or even main breadwinners in households (Mookodi 2000; Varley 1996).

2.4.3. The Livelihood Strategies of Urban Female Headed Households in Ethiopia

Urbanization tends to affect gender roles, relations and inequalities because the factors responsible for female headed household formation arise through urbanization and this is evident in the transformation of household structures, the shifts in household coping strategies and changing patterns of employment (Masika et al. 1997).

It should be noted that the proportion of female-headed households is high in Ethiopia. Kodama 2006 notes, the proportion of female-headed households is 22% in Ethiopia general, and 35% in urban areas. He further stated, Ethiopia carries a relatively higher percentage of female-headed households among African countries and female-headed households in Ethiopia account for 18% of the total Ethiopian households (Kodama 2006:8). Alemi and Dereje (2014) says, in Ethiopia, FHHs are more illiterate and unemployed with most of them concentrating in informal sector activities, by that they are female heads has an impact on the welfare or poverty status of the households through affecting their level of education and employment status.

According to Metasebia (2009), the incidence of poverty is increasing in urban areas of Ethiopia mainly among female-headed households. She further stated, like in most other developing countries, the informal sector has embraced a significant proportion of the urban population in Ethiopia and the fact remains that the sector is dominated by those who work to satisfy their basic needs and in so doing ensure the survival of themselves and of their immediate dependents.

According to findings of a study conducted in Ethiopia by Nuri (1992), the majority of women in Ethiopia, 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 (Nuri 1992)

2.4.4. Female Headship and Its Challenges

Children growing up without fathers, whether as a result of death, divorce or separation may experience feelings of trauma, sadness, rejection or insecurity. On top of this, given negative societal attitudes towards lone mother households as 'deviant' or 'inferior' to a two-parent norm, children may be pitied, taunted, socially-stigmatized or isolated Chant (2007).

According to Tirsit (2016), a conjectured 'intergenerational transmission of disadvantage' in female-headed households is imagined not only to compromise the material well-being of children, but also to compound other deprivations such as emotional, psychological, social and

otherwise. Tirsit further indicates that, while risks to children's well-being may arise through discriminatory or hostile attitudes towards female-headed households in society, gender dynamics within male-headed units can be just as prejudicial in this regard. Thus although poverty can be exacerbated by household headship, this is not exclusive to children who 'live only with their mothers' (Delamonica et al, cited in Tirsit 2016).

Related to this, according to Chant (2003), as persistent portrayals of the economic disadvantage of female-headed units which implicitly or otherwise attribute this to their household circumstances, not only misrepresent and devalue the enormous efforts made by female heads to overcome the problems they face on account of their gender, but also demolish the meanings of female headship for women. Chant also indicates that being female household head is also related with non-economic or psychological consequences:

“Female-headed households appear as an objective category of households in which the subject position of the female head vanishes completely as does the socio-cultural and psychological meaning that their status has for them personally”.

Chant (2003) further mentions other challenges of female household headship on female heads and their members. These challenges include for instance, fuel for pathological discourses of female headed households as deviant and/or 'inferior' to a male-headed 'norm'. This, in turn, can perpetuate the idea that male-headed households are the sole embodiment of 'intact' and essentially unproblematic family arrangements (Feijoó cited in Chant 2003). Moreover, she further argues that, uncompromisingly negative images of female heads can condemn them to greater privation, for example, by limiting their social networks, which, in many parts of the world, act as sources of job information, as arenas for the exchange of labor and finance, and as contexts for securing the prospective marriages of offspring (Chant 2003).

Furthermore, according to Tirsit (2016), most females who head their families have much lower self-esteem, lower sense of effectiveness and less optimism about parenting. In addition to that, as Tirsit (2016) mentioned, Children in single-parent households are raised not only with economic, but also social and psychological disadvantage.

Chant (2003) also says the straightforward assumption that poverty is always associated with female-headed households is dangerous, because it leaves the causes and nature of

poverty unexamined and because it rests on the prior implication that children will be consistently worse-off in such households because they represent incomplete families.

Given repeated labeling of FHHs as the ‘poorest of the poor’, it is often assumed that both women and children suffer greater poverty than in households with a more common male-headed arrangement. Chant further states, a conjectured inter-generational spread of disadvantage in female-headed households is supposed not only to compromise the material well-being of children, but to compound other deprivations like, emotional, psychological, social and etc. (Chant 2007; Lewis 1993; Safa 1998).

2.4.5. Coping Mechanisms Pursued by FHHs

People who live in circumstances which put their livelihood strategies at persistent risk, will develop different strategies to minimize risk to their livelihood. The way a household copes with and withstands economic shocks depends on the options available in terms of capabilities, assets (including both material and social resources) and activities, i.e., on the household livelihood strategy (Ellis 1998).

It is understood that female headed households utilize different coping mechanisms simultaneously because one strategy is often inadequate or because they do not want to exhaust its possibilities. The term ‘coping’ refers to a short term response to an immediate problem. However, Beall and Kanji (1999) says, to track and respond to people’s efforts at coping requires being able to differentiate between “coping within existing rules and adapting the rules themselves to meet livelihood needs.

A household’s conditions like assets, size of dependent members, and educational level of household members influence the household’s vulnerability to shocks and other forms of available coping strategies. FHHs are less able to deal with shocks than the MHHs because they are households headed by orphans, the elderly and the chronically ill (Musekiwa 2013). Thus, coping strategies are defined as a careful pre- plan, adopted as a strategy to attain food security at the time of food shortages in a household (Frankenberger 1994). Strategies might include labor market involvement, savings accumulation and investment, calling on remittances, reduced consumption, changing patterns of consumption and income earning, labor and asset pooling arrangements, or social networking and etc

2.5. Gender, Existing Policies and Structures in Ethiopia

2.5.1. Gender and Poverty Profile of Ethiopia

According to ADB (2004), Ethiopia is one of the poorest countries in the world with a per capita GNP estimated at about US\$ 100 and the third most populous country in Africa following Nigeria and Egypt with a total population of around 72 million in 2004 of which half are women.

ADB further indicates that, approximately 15 to 20% of poor rural households are female headed. According to the participatory poverty assessment, which was carried out by GOE and the World Bank, women-headed households may be more vulnerable as they traditionally have less direct access to land and other productive resources. In urban centers such as Addis Ababa female headed households account for 37%, and about 52% of these fall into the low income category. Most of these female-headed households are often immigrants from rural areas who come to live in the urban areas in search of a better life. Furthermore, the high incidence of HIV/AIDS pandemic is a major challenge, to gender and development and which could worsen the poverty situation by reducing life expectancy and national productivity (ADB 2004).

According to Prime minister office/women's affairs sub sector (2004), Women in Ethiopia as anywhere else occupy the law status in the society. Although they represent 49.8% of the population and contribute mainly to food production and other, they have not shared the fruits of development equally with their male counterpart. Rights such as, access to land, credit and other productive resources are difficult for women to attain. They also experience multiple forms of other deprivations such as longer working days, women specific ill health, low levels of education relative to men, and lack of adequate representation in leadership and decision making positions (Prime minister Office 2004; Ogato 2013).

2.5.2. The National Policy on Women and Institutional Framework

The prevalence of women-headed households in urban areas throughout the world cannot be ignored and urban planning is beginning to address the problems caused by regulations which discriminate against women headed households. The GOE has affirmed its commitment to the equitable development of women and has drafted the National Policy on Women (NPW) in 1993 and the promulgation of the new Constitution in 1995 where women's rights are mainstreamed. The National Policy on Women aims to institutionalize the political and socio-economic rights of

women by creating appropriate structures in government institutions. As a result, measures were put in place to enhance the implementation capacity of the NPW.

In 1992 the Women's Affairs Office was created within the Prime Minister's Office and mandated to coordinate and facilitate conditions to promote gender equality in areas of development. The declaration of the first National Policy on Women in 1993 provided a framework within which Government's commitment to empower women can be channeled. The NPW highlights the following issues as areas of intervention to achieve women's empowerment and gender equity in Ethiopia:

- addressing discriminatory practices and mainstreaming women's issues in existing laws, regulations, customary practices and enabling a conducive environment for women to participate in decision making structures
- coordinate and incorporate women's issues in all government programs and policies as well as at institutional levels
- work towards changing discriminatory attitudes in society against women and girls
- And promote research and awareness rising in all areas concerning women's development and gender equity.

The Policy also recommended the establishment of women's development machinery at the respective sectoral ministries in the form of Women's Affairs Departments (WADs), the Regional Women's Bureaus (RWBs) at the regional administration level, and women's coordination and desk officers at the respective Zonal and Woreda levels. The extensive structure was meant to ensure that gender and women's development issues could be addressed comprehensively at all levels of administration and society.

However, according to ADB (2004), currently, this role of the women affair's office (WAO) is not fully accomplished due to its weak technical capacity of their staff, and inadequate funds for developing the necessary tools. The most critical problems facing the majority of the gender machinery in Ethiopia are:

- Inadequate capacity
- Equipment and mobility
- Training and updating of knowledge and skills

- Inadequate sensitization of the respective ministerial, regional, and local administration level staff on gender issues.

Ogato (2013) indicates although a number of policies are emerging that support and encourage women's participation in development, women's access to and control of productive resources, information, training and education, employment and in decision making is limited.

Alemi and Dereje (2014) further stated, although Women's Affairs Office and national policy entitles and ensures women's right to property, gender empowerment in the country is facing a number of major constraints. The low level of consciousness by the population about the roles played by women in the development of the country, the deep-rooted cultural beliefs and traditional practices that prevent women from fully participating in the development process of the country and lack of appropriate technology to reduce the workload of women at the household level were among the challenges (Alemi and Dereje 2014:2).

According to Haregewoin and Emebet (2003), the structures were clearly put delineating the responsibilities of the Women's Affairs Office (WAO) under the Prime Minister Office and the Regional and Zonal Women's Affairs Sectors, and the Women's Affairs Department (WAD) in the various Ministries. However, assessments done over the years show that both the (WAO), and the (WAD) in the sectoral ministries lack capacity: they have problems with resources and qualified personnel. In many cases WADs are marginalized and gender is not mainstreamed in many of the activities in the ministries. The structure has problems reaching the grassroots since it stops at Woreda level, a problem that has limited the implementation of the policy (Haregewoin and Emebet 2003:38).

2.6. Conceptual Framework for Understanding Livelihood Insecurity and Urban Poverty

The conceptual framework for this study was taken from SLF. The fact that the framework can be applied at different levels from the individual to community to the nation at large and its wider perspective in the analysis of poverty and livelihoods where included both economic and non-economic factors that influence the livelihood are the main advantage of the SLF (De Satge 2002). Its holistic approach and the pro poor and participatory techniques applied have been identified as highly beneficial for policy formulations and planning and management of development programs (Scoones 1998).

Poverty and livelihood insecurity are highly interconnected issues that mutually reinforce each other. Poverty is a driving force for household livelihood insecurity and livelihood insecurity in turn deprives a household. As both poverty and livelihood insecurity are multifaceted and complex phenomenon, their thorough understanding should be possible by applying a framework involving all relevant explanatory variables that affect them. Therefore, adopting SLF which comprises five interrelated components, namely, vulnerability context, resources or capitals, livelihood strategies, coping mechanisms and livelihood outcomes can capture this. As discussed earlier, there are five core asset categories or types of capital upon which livelihoods are built.

In order to understand and analyze the livelihood insecurity situation of the urban FHHs, it is necessary to look at how urban households get access to various asset and their connections to various infrastructures and service provisions. It is also important to construct the degree to which diverse capitals can be interchangeable to one another in order to withstand the livelihood of the urban poor. Adequate access to productive infrastructure and services such as water and energy in urban setting, which represent the totality of physical capital are essential for the urban poor. Productive equipment that directly generates income and shelter are of equal importance for the urban poor. Access to affordable infrastructure and services enhance human health and labour productivity convertible into one of the most important assets, financial capital (DFID 1999).

Likewise, the highly monetized life of urban areas, on the other hand, makes access to monetary income most important. Financial capital is the most versatile of the five categories of assets (DFID 1999). However, it is also the asset that tends to be the least available to the urban poor thus indeed poor urban households rely on other types of capital to smooth consumption and cushion shocks.

Still, urban areas that are symbol of vertical and horizontal household and individual heterogeneity in incomes, access to services, infrastructures and to economic and political opportunities are an important spot of social fragmentation. Inter- and intra-household and community networks and support may be weakened due to greater socio-economic heterogeneity and wider distributional ranges, thus poor in particular may be vulnerable to social fragmentation and lack of kin-based support and nonmarket transfers. Moreover, labour is the most important asset for making a living in urban areas. Urban households have to pay for food, shelter, and

urban services rather than depend on their own production which is common in rural areas implying the importance of generating income either directly through wage employment or through self-employment in the informal sector (Moser 1998).

Consequently, livelihood strategies and coping mechanisms are the other important aspects of livelihood framework in present study. Livelihood strategies are choices adopted by people to make a living in urban setting including how people access food, earn income, allocate labor, how they respond to shocks, and the coping strategies they adopt. The strategies which they are able, or choose, to adopt vary over time and according to circumstances, which in turn is associated with different coping mechanisms. Coping mechanisms are a short-term response to different shocks and stresses since one strategy by itself is inadequate. Livelihood strategies that household engage in for survival depend up on the access to various assets and services and are influenced by various vulnerability contexts like unemployment, inflation, social isolation, poor housing and health shocks and various challenges. Thus, livelihood outcomes are identified as the end results or achievements of people's livelihood strategies. Depending up on how the above five components of livelihood interact; the outcomes of livelihood strategies can be either positive (desirable) or negative (undesirable). So, poverty and livelihood insecurity are among the undesirable outcomes (figure 2).

Access to resources and opportunities

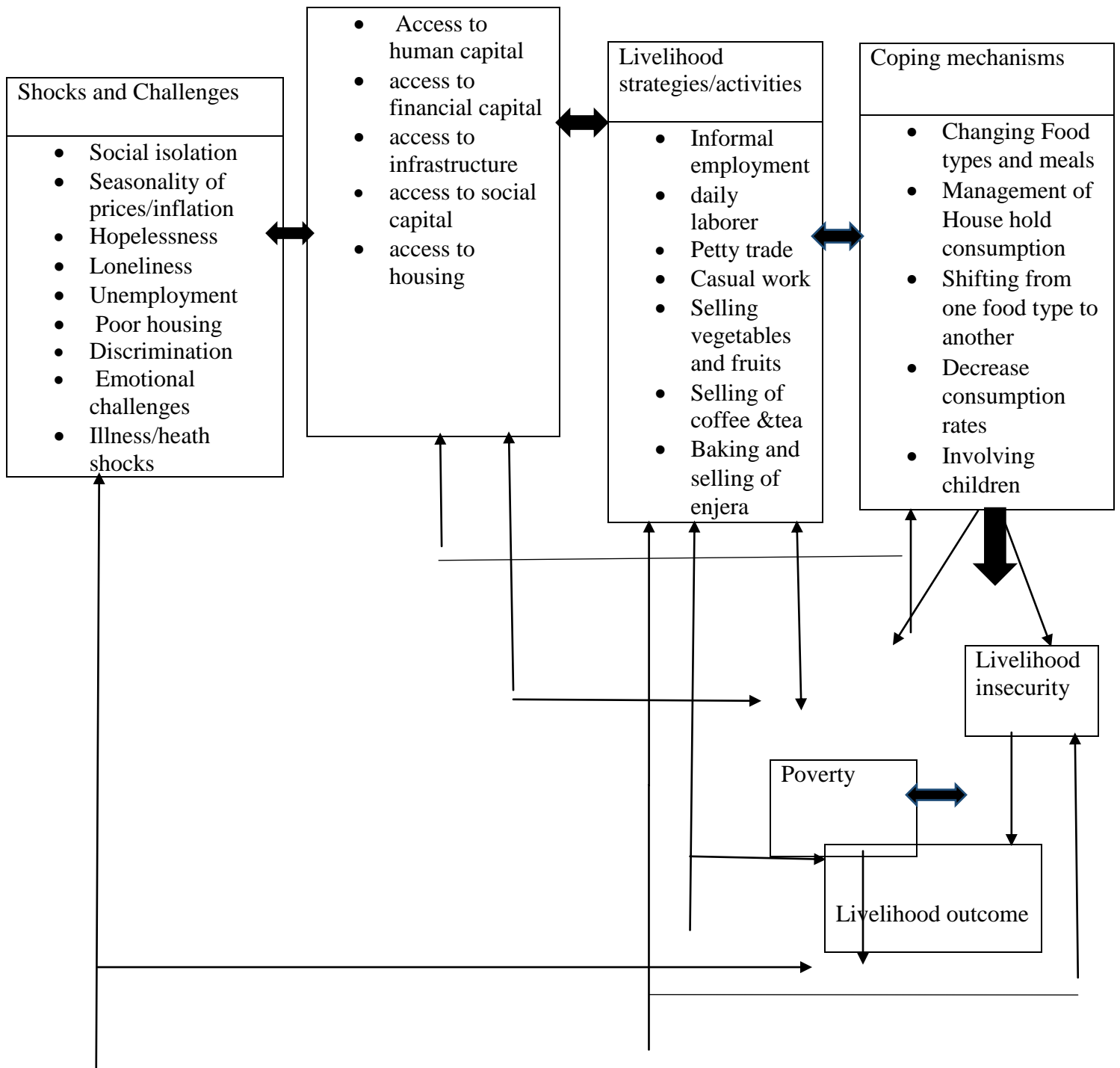


Figure 2: Conceptual framework of the study (Source: author's construction)

Chapter Three

Methodology

3.1. Introduction

This part presents the methodological underpinnings of the study. It also describes and explains the approaches used for data collection and interpretation process, the study population, selection of respondents, the study area, methods by which data were obtained, instruments of data collection and sampling design and ethical considerations. The chapter also includes process of data analysis and addresses how data quality and reliability was enhanced in this research.

3.2. Study Setting

Jimma, the study area is one of the oldest cities in south western Ethiopia. The name of today's Jimma was derived from *Mecha-Oromo* clan called *JimmaWayu*. These people had started to live in the main quarters of the city namely *Jiren, Hirmata and Mendra* (Jimma city Finance and Economic Development Office 2014).

The study was conducted in Jimma city. The city is located in the South Western Ethiopia in Oromia National Regional State. Jimma city serves as administrative city of Jimma Zone and it is bordered by Kersa Wereda in the east, Manna Wereda in north, Manna and Seka Chekorsa in west, and Dedo in south direction. The city is found at about 356 Km South West from Addis Ababa, the capital of Ethiopia. It is located at an elevation boundary ranges from the lowest 1720m.a.s.l. of the airfield (kitto) to the highest 2010 m.a.s.l. of Jiren. Astronomically the city is located at 7⁰ 40" north and 36⁰ 60" east.

Ethnic composition of the city

The three largest ethnic groups reported in Jimma were the Oromo (46.71%), the Amhara (17.14%) and the Dawro (10.05%); all other ethnic groups made up 26.1% of the population. Amharic was spoken as a first language by 41.58% and 39.96% spoke Afan Oromo; the remaining 18.46% spoke other languages. The majority of the inhabitants practices Ethiopian Orthodox Christianity, with 46.84% of the population, while 39.03% of the populations were Muslim, and 13.06% were Protestant (Jimma city Finance and Economic Development Office 2014).

Administrative Structure

The city divided into sub city and kebeles for the administration purpose. Currently the city undertakes its administration duties and responsibilities with municipality, three sub city and 17 kebeles (13 town kebeles and 4 rural kebeles) (Jimma city Finance and Economic Development Office 2014).

Trade

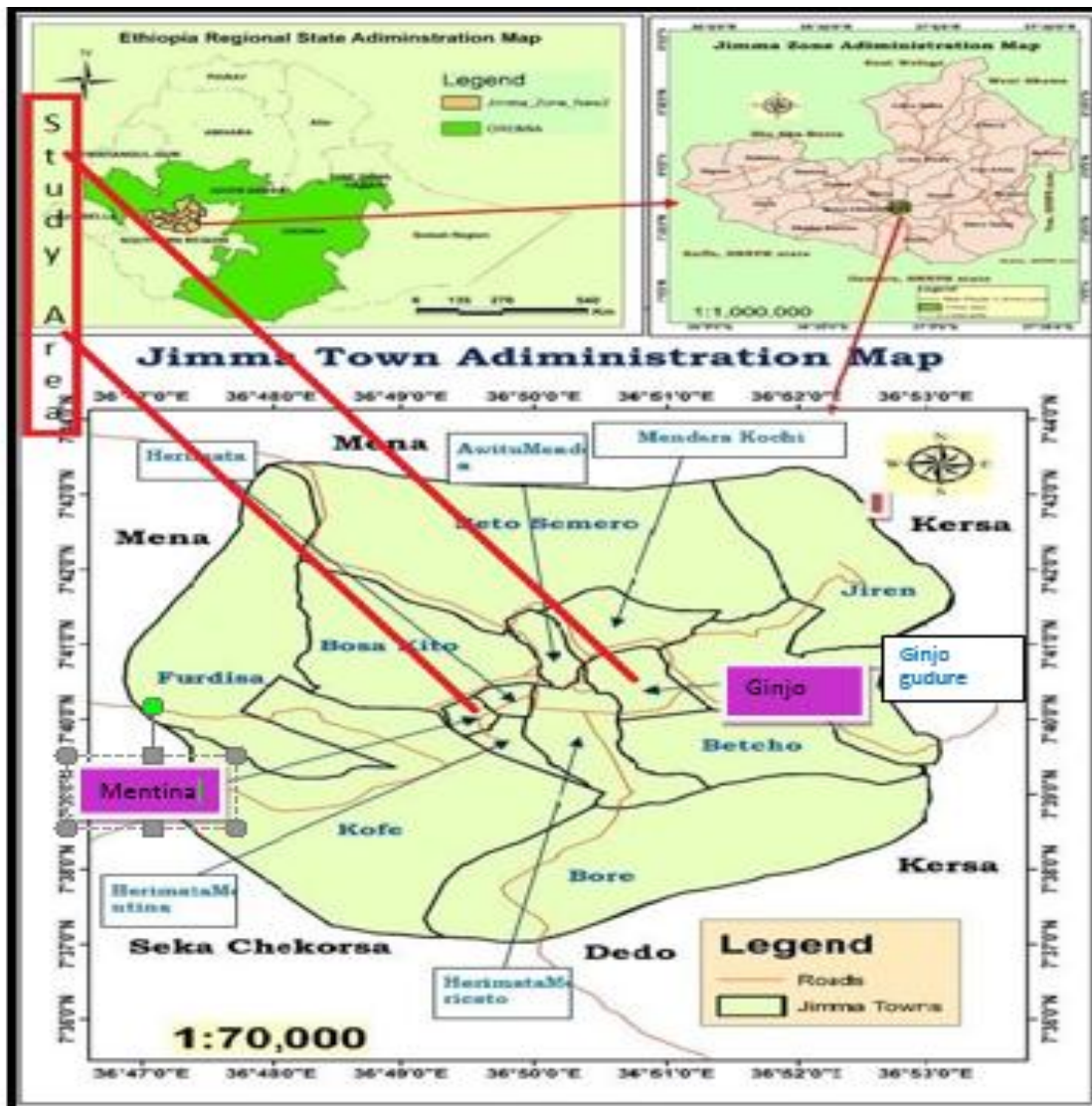
Trade and commerce is the major economic activity in the city. In addition to every day market day, the biggest market day in the city is Thursday and Saturday. The local urban-rural exchange in Jimma and it is surrounding has contributed significant business activity. Over 5000 medium small and micro enterprises have engaged indifferent distributive retail service rendering commercial activities (Jimma city Finance and Economic Development Office 2014).

Based on the 2007 Census conducted by the Central Statistical Agency of Ethiopia (CSA), Jimma city special zone has a total population of 120,960, of whom 60,824 are men and 60,136 women. With an area of 50.52 square kilometers, Jimma has a population density of 2,394.30 all are urban inhabitants. Out of this total population, about 32,191 stands for women and men headed households which results in an average of 3.76 persons to a household, and 30,016 housing units. Accordingly, out of 32,191 households in the city, 24,131 are MHHs and 8060 are FHHs. As data compiled by Jimma city finance and economic office shows, there is high migration rate from country side to Jimma city for seeking job and people in the city were engaged in different business activities.

Since its increase in urbanization and better economic, political and social possibilities to living, rural-urban migration is the fundamental feature of Jimma city. In addition to that, evidences suggest that of these immigrants, FHHs are the principal ones which are engaged in various informal activities for the sake of survival and whose livelihood situation is insecure compared to their counterparts. This deterioration of the livelihood of FHHs in Jimma led the researcher to prefer the city as study setting. Thus, the difficult nature of urban FHHs livelihood condition and their coping strategies need empirical investigation and deeper understanding. This study was carried out in Jimma city in view of contributing a little to this knowledge gap and investigates the general livelihood conditions and coping strategies of FHHs.

Accordingly, the researcher used purposive sampling technique to choose two sample kebeles, out of the 17 kebeles in the city. The reason to purposively choose these two kebeles is primarily based on the intensity of vulnerability of the areas to livelihood insecurity and relatively significant number of FHHs which are exposed to poverty and livelihood insecurity. In view of this, therefore, two kebeles namely, Mentina Kebele which comprises 236 FHHs out of 2,105 households and Ginjo kebele, which comprises 241 FHHs out of 2533 households, was taken as sample kebeles of this study. The kebeles were also purposively selected based on recommendations given by women and children affairs of Jimma city with the consideration of magnitude, severity and intensity of the urban problems in selected areas.

Figure 2: location of the study *kebelesin* the Jimma city administration



3.3. The Study Design

Research design is the logical structure through which a study can be implemented by linking the research objectives and the data to be collected. A research design helps in eliminating rival explanations and simplifies a study by making evidence very clear in the study (Winniefred 2015). According to Creswell (2003), there are three types of research designs: qualitative, quantitative and mixed methods. Accordingly, mixed research design was employed towards achieving objectives of the present study. The researcher employed mixed research design to capture the wider data from the target group for the purpose of deep analysis and understanding and to confirm findings from different data sources as well.

Concurrent mixed design method in which the researcher converge quantitative and qualitative data in order to provide a comprehensive analysis of the research problem was employed. This design was used because the researcher collects both forms of data at the same time during the study and then integrates the information in the interpretation of the overall results. Creswell (2003) further states, the purpose of this concurrent mixed methods study is to better understand a research problem by converging both quantitative (numeric) and qualitative (detailed views) data. In addition to that, a researcher is able to collect the two types of data simultaneously, during a single data collection phase. Thus, in order to generate valid and extensive data, the study employed a combination of methods from both qualitative and quantitative design depending on the nature of each research objective.

Quantitative methods was used to collect data on numbers like, age of the household, family size, level of total household income, source of income, current marital status, level of education, type of occupation, livelihood strategies, type of assets available and coping strategies. But, qualitative methods provide an in-depth understanding and to better explain the livelihoods conditions of the household heads. In addition, the combined use of quantitative and qualitative information is advantageous in providing a better analysis and interpretation of the research findings.

3.4. Methods of Data Collection

Data was collected from two types of sources. One was primary source of data and the other was secondary source of data. In order to collect these types of data, different methods of data collections were employed. Two types of primary data were collected. One is quantitative and the other is qualitative. These types of data collection were done through different methods.

The primary data which was expressed through numbers such as age, total household income level, source of income, educational background, family size, number of dependent household members and type of assets available was collected through administering questionnaires to the sample population. Similarly, the primary data which was expressed through qualitative approaches collected through in depth interview and focus FGDs.

3.4.1. Household Survey

The rationale for using survey is to collect quantitative data through the use of a structured questionnaire. Household survey was used to collect data and information on household's demographic and socio-economic characteristics like age, family size, current marital status, level of education, income level of HHs, source of income, type of occupation, livelihood activities, type of assets, the livelihood and coping strategies of FHHs. To get detailed and extensive information on the above listed issues, a survey instrument encompassing structured questions was used. Both close-ended and open ended questions were prepared and incorporated in the questionnaire both in Amharic and Afan Oromo language to gather relevant information in relation to the objectives of the study.

3.4.1.1. Sampling and sample size

After selecting two kebeles by purposive sampling technique, the researcher used probability sampling technique to choose sample respondents. The city had a total population of 120,960, persons in 2010/11 according to the CSA estimation on the basis of the 2007 census report. From this total population, around 32,191 stands for women and men headed households. Out of 32,191 households in the city, 24,131 are MHHs and 8060 are FHHs. In similar manner, as data obtained from two kebeles administration show, there are 2,105 households in Mentina kebele and out of this, 236 are FHHs. On the other hand, there are 2533 HHs in Ginjo kebele and out of this, 241 are FHHs.

A total sample of 120 households from two kebeles was taken by using simple random sampling techniques. The reason for using simple random sampling is it eliminates bias by giving all individuals an equal chance to be chosen. Simple random sampling technique was used from sample frame which was prepared by the researcher in collaboration with the two urban kebele administration offices concerning the subject of study. The reason for preparing sampling frame was mainly there was no recent or well-known updated list about FHHs in kebeles.

The total number of FHHs in the two kebeles administration was taken as sample frame. The data on the total number of households of the two kebeles was obtained from the two Kebele Administration Offices. Accordingly, out of the total households in the two Kebeles, there were female-headed and male-headed households that are categorized in their respective kebeles. Since the focus of this study was on FHHs, the researcher took the list of FHHS from the two

kebeles administration office. Then, the researcher took the determined 60 sample respondents from each kebele from the list available. Thus, survey was carried out on a total of 120 FHHs.

3.4.1.2. Sample Size Determination

In this study, sample size for a household survey was calculated based on Yamane’s 1967 sample size determination formula which was employed by taking FHHs from both kebeles as follows:

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

where, n is the sample size, N is the population size, and e is the level of

sample error or precision with an error of 0.5% and with a confidence level of 95% and for +/- 10(0.1) sample size precision (e).

Then, sample size for Mentina kebele $n = \frac{236}{1 + 236(0.1)^2} = \frac{236}{1 + 2.36} = \frac{236}{\sim 4} = \sim 60,$

likewise, sample size for Ginjo Kebele $n = \frac{241}{1 + 241(0.1)^2} = \frac{241}{1 + 2.41} = \frac{241}{\sim 4} = 60.$ By

employing the above formula, 60 sample FHHs was taken from Mentina kebele and 60 sample FHHs was chosen from Ginjo kebele. Hence, the survey was carried out on a total of 120 FHHs in two respective kebeles.

3.4.1.3. Instruments of Data Collection

Questionnaire

The questionnaire was presented to household heads and the data was collected through house to house survey method. The questionnaire was designed in both Amharic and Afan Oromo language and was administered to respondents in a face to face interview. The reason that I preferred to administer in this way was that most of the surveyed respondents were unable to read and write by themselves. Secondly, it usually ensures higher response rate and preferable for survey addressing complex issues where some explanation may be needed. The presence of an interviewer also decreases the number of “I don’t know” answers and also reduces non-response to individual questionnaire items. Moreover, the presence of an interviewer creates the opportunity to clarify confusing questions.

Accordingly, the questionnaire has four sections:

The first section of the questionnaire was assessing the demographic and socio-economic background of the respondents like; age, marital status, principal occupation, level of total household income, number of dependent household members, family size, and educational background of the female headed households. The second section comprises the livelihood and coping strategies of female headed households. Then, the types of assets that are used for FHHs in making urban livelihoods and coping with urban poverty were comprised by the third sections.

In the fourth section of the questionnaire, questions that interrogate various challenges of being female household head were raised.

3.4.2. In – depth interview:

Kvale (1996) claimed that, an interview guide reveals the topic of research and its chronological order as being carried out in the interview and relates to what is being interviewed. Furthermore, he states that, in depth interview is the appropriate research method for collecting detailed and richer information. By In-depth interview, the interviewer can get a nugget of data by allowing the subject to narrate all his/her experiences.

One of the main research instruments used for this study is an in-depth interview, in which the researcher designed for the female heads of households. The interviews were conducted with 10 FHHs of two kebeles in a face-to-face manner at the home of the respondents. In this study therefore, in-depth interviews was employed to reveal and uncover respondents' real experiences related to livelihood strategies in which households adopt to sustain the livelihood of the household, their daily livelihood experiences a, challenges they face in relation to their livelihood situation, and coping strategies they pursue to withstand livelihood stress and shocks. The subject for in-depth interview was selected on basis of their willingness. The information gathered from in-depth interview was used in the study to strengthen and complement the findings obtained through household survey.

3.4.3. Key informant interview

Key informant interviews were conducted in this study with the purpose to gain richer and detailed information about the subject of the study. Key informants who are capable of providing richer and detailed information like officials from women, and children affairs at city levels and kebele administration office were selected based on their position, willingness and role in the community. Accordingly, 5 key informants were selected purposely in order to gain richer and

detailed information regarding to what extent does the existing governmental policies and strategies take in to considerations about the problem of urban FHHs.

3.4.4. Focus group discussions

According to Mack et al (2005), a focus group is a qualitative data collection method in which one or two researchers and several participants meet as a group to discuss a given research topic. A principal advantage of focus groups is that they yield a large amount of information over a relatively short period of time (Mack et al. 2005). In the present study therefore, FGDs check list was prepared for the focus group discussions. This discussion was conducted with female household heads in each sample kebeles. To enable participants to freely forward ideas they feel about the issue under discussion and to avoid the degree of influence of some group members on the other participants, members of focus group was made relatively homogenous on the basis of key characteristics such as age, level of education, socio-economic status and participants' degree of intimacy to one another.

Consequently, two focus group discussions (one FGD for each kebele) were mainly conducted to collect information on the community's attitude toward the FHHs and their members. The size of each FGD members was 6 FHHs from each kebeles which was selected by using purposive sampling techniques on the basis of their motivation and interest. Besides, the researcher was able to extract pertinent information related to the study such as the role of Governmental and NGOs in supporting their livelihood.

3.4.5. Observation

Since the data was collected through house to house survey, the researcher was able to observe the housing conditions of FHHs and the physical assets used by them. Moreover, walking around the two kebeles and observation of the study population was let me to get data related to the activities in which FHHs engaged in. Some observations like their housing condition were documented through making pictures which was used as the means of illustrations in this paper.

3.5. Methods of Data Analysis

For the analysis of the data, both quantitative and qualitative methods were used from the point of view of research objectives. Thematic analysis was implemented to analyze qualitative data

that obtained from in-depth interview, focus group discussions, key informant interviews, and personal observation.

On the other hand, the quantitative data that was generated through household survey was coded and entered in to Statistical Package for Social Sciences (SPSS) software version 20 and analyzed using various statistics. Descriptive statistics (such as percentages, means, standard deviations and frequencies) have been used in order to enhance and make meaningful analysis and interpretation of the research output. Chi-square test analysis was also used and p- value less than 0.05 was taken as statistically significant. Moreover, secondary data was used throughout the discussion as background information. Finally, the results obtained from both quantitative and qualitative data was triangulated to draw major findings, conclusions and recommendations.

3.6. Data Reliability and Validity

To intensify the reliability of the data, several procedures and techniques was followed at the data collection level. For instance, in order to increase the reliability of research, the researcher was tried to collect data through several sources: questionnaires, interviews, FGD and observations. This is mainly because according to Zohrabi (2013), gathering data through one technique can be questionable, biased and weak. However, collecting information from a variety of sources and with a variety of techniques can confirm findings. Moreover, the researcher described in detail about the rationale of the study, design of the study and pretest of the questionnaire was made as well. The Amharic and Afan Oromo version of the questionnaire was pre-tested on 15 purposively selected female-heads of households in Jimma city. The outcome of the pre-test has assisted the researcher to re-phrase some of the questions.

To ensure the validity of this study, relevant questions effective in assessing the issue of interest and helpful to measure what is intended to assess as is given in the research objectives was made. The research instruments and the data was reviewed by experts and based on the reviewers' comments, the unclear and obscure questions were revised and the complex item was reworded. Also, the ineffective questions were discarded altogether. Finally, the improved version of the questionnaires were printed and duplicated.

3.7. Ethical Consideration

In all the processes, administrative procedures and ethical considerations was carefully followed. In order to smoothly collect data and conduct the study, the following ethical issues were considered in all stages of the research. First of all, permission was asked from the department of Sociology, the questionnaire and other research format was approved by the advisor. Explanation of the objectives and significance of the study was given to the sample population and informants. Their willingness and consent was secured before the commencement of filling questionnaire and asking interview questions. Although all interview sessions has tried to tape-record, it was impossible as the respondents were not voluntary. The name of the research participant is not mentioned in the research report. In all cases, names are kept confidential thus collective names like 'respondent' were used. Therefore, there was no space for threatening the respondent's confidentiality. The researcher also keeps the confidentiality of respondents and not enforces the respondents by force or incentives for the purpose of data collection.

Chapter Four

Data Presentation, Analysis and Discussion

4.1. Introduction

This chapter presents the findings of the study by answering the research questions. The data obtained through household survey, in-depth interview, key informant interview, FGDs and personal observations are presented. To make the finding more meaningful, the data collected through in-depth interview, FGDs, and key-informant interviews are incorporated with the household survey. Consequently, the analysis is presented in six major sub-sections. In the first sub-section, general background and demographic characteristics of respondents are presented. In this sub-section, the respondent's current marital status, age, educational attainment, place of birth, dependent members and household sizes are discussed. The second sub-section covers households' livelihood activities, wealth accumulation, coping and survival activities. Thirdly, findings related to vulnerability and assets are presented. The fourth sub section covers various challenges FHHs faced. In the fifth section, institutions and organizations are presented. Finally, livelihood outcome will be highlighted.

4.2. Socioeconomic and Demographic Conditions of Respondents

In this section, the study provides details of the age, marital status, education status, household composition and place of origin.

The following table portrays the age structures of the female headed households in Ginjo and Mentina Kebeles. The mean and median ages were found to be 41 and 40 years respectively. Hence, half of the respondents were above 40 years of age.

Table 4.1. Age of Household Heads

N	120
Mean	41.3167
Median	40.0000
Std. Deviation	9.71353

Source: Field Survey, 2017

Table 4.2: Demographic Characteristics of the sample respondents

Marital Status	Frequency	Percent
Married	2	1.7
Single	13	10.8
Deserted	20	16.7
Divorced	24	20.0
Widowed	60	50.0
Total	120	100.0
Educational status	Frequency	Percent
Can't read and write	40	33.3
Primary 1 st cycle (1-4)	35	29.2
Primary 2 nd cycle (5-8)	18	15.0
High school (9-10)	16	13.3
Preparatory (11-12)	2	1.7
Diploma	6	5.0
Higher education	3	2.5
Total	120	100.0
Family size	Frequency	Percent
1-3	39	32.5
4-6	78	65
7 and above	3	2.5
Total	120	100.0
Number of dependent household members	Frequency	Percent
0-2	40	33.3
3-5	77	64.2
6 and above	3	2.5
Total	120	100.0

Source: Field Survey, 2017

Table 4.2 shows that, from the total of 120 FHHs, about 60 of the respondents 50% and 24 20% of the total respondents are widowed and divorced respectively. Desertion accounted for 16.7% percent from the total respondents. The remaining 10.8% and 1.7% of the respondents were found to be single and married household heads respectively.

As far as educational attainment of respondents is concerned, most of the women who head their households were cannot read and write. Educational attainment for the households is low 33.3% can't read and write, 29.2% primary cycle, 15% secondary cycle, 13.3% high school, 1.7% preparatory, 5% diploma and only 2.5% first degree and above.

In relation to family size composition, 65% of the female- headed households in this study have a family size of 4-6 and 64.2% of them have family sizes of 3-5. The size ranges from 2-7 family members. Similarly, there are a high proportion of dependent family members when the family size of the household increases.

Table 4.3: Respondent's place of birth

Respondent's place of origin	Frequency	Percent
Urban	41	34.2
Rural	79	65.8
Total	120	100.0

Source: Field survey, 2017

Table 4.3 depicts, the great majority 65.8% of female household heads in the study area were migrants from different rural parts of the country.

4.3. Livelihood Strategies: Wealth Accumulating, Adaptive and Coping Mechanisms in FHHs

4.3.1. Livelihood Strategies and Activities of FHHs

Studying means of livelihood and activities undertaken by household to generate a living is very crucial in understanding the livelihood strategies of FHHs. This section discusses livelihood strategies adopted by FHHs and type of activities FHHs perform to earn income. Activities that households pursue change over time due to shifts in social factors, trends and shocks which leads people to develop their own survival livelihood strategies. They develop another alternative activity. The result of interview with female headed households revealed, baking and selling

‘enjera’, selling local ‘areke and ‘tella’, selling fruits and vegetables, domestic works, exchange labour for food supplies, begging, selling used clothes, selling charcoal, baking and selling ‘ambasha and tea, selling coffee and tea, selling ‘eshet bokolo’ on the street, and casual work are the livelihood activities female headed households engaged to make livelihood .

As data gathered through in-depth interview and focus group discussion stated, the main reason for changing livelihood strategy is nature of urban informal economy. FHHs almost are engaged in non-permanent, less paid and informal activities mainly as result of lack of access to various opportunities. These also force them to rely on multiple livelihood strategies simultaneously. Research findings at hand indicated that the female heads in the study area also sought labor engagements from wealthier or better off families in exchange for food supplies. They were in a condition of providing free service for the well-off households just to obtain food and raise their children. With regard to this, in-depth interview was conducted with FHHs and a 35 years old female household head stated her experience as follows:

“I am a mother of two children. We are living here in one of the well-off household. They accepted me with my two kids because I agreed to give free service to be paid with food. I give food for work to raise my children, to eat and just for survival. Before joining this household, I was paid domestic worker in another house. I earn working in another house 250 birr a month and it didn’t even cover the expense of food and house rent. I then decided to give free service and raise my children because there is nobody for my children without me. Later on, I told one of the brokers about my situation and to find people who want domestic worker. Then we made an agreement with them. I agreed to serve them without payment if they take the responsibility of giving food for me and my children. They then gave mattress to us to sleep in the kitchen”. As you see, this is both the place where I am preparing food and sleeping at night time with my children.”

In-depth interview with FHHs also shows that they face many challenges in undertaking their livelihood strategies. A 30 years old female household head describes her experience as follows:

Baking and selling ‘enjera’ in ‘gullit’ is my livelihood base. In the morning, I go to collect firewood from the forest for baking ‘enjera’. I have no money to buy firewood because its cost is expensive. After collecting wood, I bake ‘enjera’ and take it to the gullit to sell. As you know, the price of ‘teff’ is skyrocketing and

there is no such profit in this activity. I just engaged in this activity to be able to raise my children for the sake of survival.

Generally, female heads of households develop numerous livelihood activities that are in most cases informal, less paid and irregular or non-permanent for the sake of survival of them and their dependent family members. Data obtained through in-depth interview also shows that for some female household heads, begging is used as a livelihood activity. With regard to this, one of the interviewee noted her experience as follows

“Me and my children stayed long time in begging since their father left me alone with them without any support...I have no relatives that support me and my children as well...then I started begging just for the sake of survival because I have no money to start another job”.

Observing the livelihood situation of FHHs really breaks heart. During begging, sometimes they even do not get any money all the day. They simply stay in the street without eating any foodstuff and their children are also vulnerable because they are unproductive and depend only on their mothers.

4.3.2. Occupation of Female Headed Households

Occupations are livelihood activities in which household head engage in so as to generate earning for making livelihood. Some literatures employ occupation and livelihood strategy interchangeably. Basically, strategy goes beyond economic activities in that it includes various kinds of actions that the poor undertake either to improve livelihoods or just for the sake of survival (Gowele 2011). Female-headed households like all other women in Ethiopia have tedious work in the usual household chores which is culturally and socially left to them. In addition to the household burden, female heads of households are obliged to be the main bread winner of the household and are therefore forced to do other income generating work apart from the usual household drudgeries including child care. We have seen extra livelihood strategy developed and pursued by FHHs. Now, let us see the principal occupation in which FHHs are engaged to maintain livelihood and to generate an income.

As shown in table 4.4, the livelihood base of most 41.7% women headed households is small business in the informal sector. Small businesses include all kinds of small trading in the informal segments like, baking and selling of ‘enjera’ and ‘ambasha’, selling fruits and

vegetables, washing clothes, selling charcoal, selling second hand clothes and selling fire wood. As the table indicates 23.3% of respondents were daily wage earners while only 10.8% and 1.7% are government and NGO employees respectively. Table 4.4 shows the distribution of female household heads by type of occupation. Majority of the government employees are those who engaged in less paid jobs like cleaning and cooking. On the other hand, the finding also shows 8.3% of FHHs are unemployed. These household heads are those who have no capacity to work and those who earn income and maintain livelihood by means of house renting and support from their families especially from their children.

Table 4.4: The Principal occupations of respondents

Occupation	Frequency	Percent
Daily laborer	28	23.3
Small business	50	41.7
Pensioner	10	8.3
Civil servant	13	10.8
Employee in NGO	2	1.7
Paid domestic worker	5	4.2
Unemployed	10	8.3
Others	2	1.7
Total	120	100.0

Source: Field survey, 2017

Data obtained from focus group discussion revealed that most of the activities in which their children engaged to support them were washing car, shoe shining, working in ‘gullit’ and assisting taxi drivers. The majority of their male children are taxi assistants, shoe shiners, drivers and those who washes car while their girl children are most of the time engaged in ‘gullit’. This shows us that the children of FHHs do not have adequate time to follow and concentrate on their formal education due to having multiple burdens.

Pensioners that accounted 8.3% of the respondents are those FHHs who are generally widowed and depend on their spouse’s pension. 4.2% on the other hand reported that they they are

dependent on paid domestic work in the well-off households. Thus, this finding shows us that most of the respondents are engaged in low income occupations because their educational level is low. Empirical studies conducted in Addis Ababa also reveal this reality. FSCE (1998) for instance, has identified majority of the respondent female heads 72.7 percent are involved in the informal sector like small trading in ‘gullit’, preparing and/or selling local food stuff and drinks, and house maids while 11.7 and 4.8 percent are employees in government and private sectors respectively.

4.3.3. Income and Expenditure of Respondents

Income level of respondents from all sources was also requested from all female headed households. As indicated in limitation of the study section of this paper, female headed households didn’t know their exact level of total monthly household income and expenditure in cash properly due to the fact that majority of them have no permanent source of income and job as well. In addition to that, the largest parts of them were daily wage earners and casual workers. Furthermore, sometimes they may even stay without any job and that is why most of FHHs were very reluctant to tell their true income and expenditure. Despite this limitation, all the reported income and expenditure of female-headed households, with all its shortcomings, is summarized in Table 4.5 as follows;

Table 4.5: Total Monthly Income From all Sources and Expenditure of FHHs

Level of income (ETB)	Frequency	Percent	Expenditure (ETB)	Frequency	Percent
Less than 500	89	74.2	Less than 500	90	74.9
500-100	16	13.4	500-100	20	16.6
1001-1500	7	5.9	1001-1500	6	5
1501-2000	6	5	1501-2000	3	2.5
Above 2000	2	1.7	Above 2000	1	0.8
Total	120	100.0	Total	120	100.0

Source: Field survey, 2017

As can be observed from Table 4.5, the largest proportion of female headed households 74.2% have incomes less than 500 Ethiopian Birr per month following 16% of the respondents earn 500-100 ETB. It is very difficult to make a livelihood within three and four hundred birr in urban setting. This definitely indicates how FHHs in the city are chronically poor. According to World Bank (2000/2001), lack of income and assets deprives the individuals or households' capability to attain basic necessities such as food, shelter, clothing as well as acceptable levels of health and education.

However, great majority of the FHHs have reported that they consume what they have earned each day or month (table 4.5). Qualitative data obtained from in-depth interview revealed that most of the FHHs and their children do not even get proper nutrition as they eat once per day. With regard to this, one of the interviewee who made her livelihood base on daily labor stated:

"I have adapted eating once per day...but my children do not get any food since I waste my time in working here and there the whole day...due to this reason, my children do not attend school like the well-off households' children do".

Data gathered from FGDs showed that FHHs expend their income by consumption and house rent. Spending on cloth, shoes, education and health is very limited because their income does not allow them. Larger portion of the respondents have also reported as they own no asset except very few who own house which will be discussed in coming section. Before proceeding to assets available for FHHs, let us see the level of livelihood insecurity in these households first.

4.3.4. Level of Livelihood Security of Female Headed Households

As we have seen in aforementioned section, inadequate and unsustainable access to income and resources to meet basic needs are reality for the largest proportion of female headed households in study areas. In this study, the level of livelihood security was measured in household's perception to identify the level of their livelihood security mainly considering whether they have sustainable access to income and resources or not rather than in objective measurement approach. As indicated under conceptual framework on literature review of this paper, poverty and livelihood insecurity are highly interconnected issues that mutually reinforce each other. Poverty is a driving force for household livelihood insecurity and livelihood insecurity in turn deprives a household. Literature confirmed that livelihood insecurity leads to food insecurity and

vice versa. The better off people who have secured livelihoods are also found to have food security. This indicates that livelihood security is a prerequisite to food security and on the other hand, livelihood insecurity leads to food insecurity and poverty.

Table 4.6: The Perceived level of livelihood security of FHHs

Level of livelihood security	Frequency	Percent
High	1	.8
Moderate	10	8.3
Low	109	90.8
Total	120	100.0

Source: Field survey, 2017

Table 4.6 shows that over 90% of the sample female-headed households in both kebeles have low level of livelihood security and therefore live under food insecurity problem. This low level of livelihood security implies that the great majority of FHHs can't meet the basic necessities for their livelihood including foodstuffs since their monthly income is not sufficient even for consumption. This shows their expenditure tends to be very low on clothing, medicine, education and other basic items. As table 4.6 shows, it is only small number 8.3% of FHHs whose livelihood level is moderate.

4.3.5. Coping Strategies Adopted by FHHs

Coping strategies are the bundle of producer responses to declining food availability and entitlements in abnormal years (Davies 1996:59). Poor households are exposed to vulnerable living conditions due to changing economic environments such as inflation. FHHs respond to shocks or vulnerabilities in different mechanisms. In study kebeles, respondents were asked to list strategies they pursue in times of livelihood insecurity, shocks, food insecurity and inflation. The households at both Ginjo and Mentina kebeles attempt to cope with the financial constraints for meeting basic needs of households and food shortage during bad years. As stated under conceptual framework of this paper, female household heads pursue different strategies. Some of the coping strategies mentioned by the respondents in study areas were changing or shifting food types and meals (for instance changing from *teff* to other grains foodstuff like; maize, *Koch* and cabbage relatively cheaper), management of household consumption (reducing quantity of food

per meal), decrease consumption rate (reducing number of meals per day from three to two depending on the household conditions), involving their children to work and participating in *gullit*. To cope with the urban reality and overcome the shocks and trends, FHHs turned to a number of coping strategies. In the following table 4.7, the data on the strategies they adopt in the times of livelihood insecurity, shocks, food insecurity, and inflation will be presented.

As can be seen from the table 4.7, majority of the surveyed FHHs 32.5% asserted that they decrease consumption rates or reduce number of meals per day and depend on cheap foodstuff whereas 22.5% of surveyed respondents reported changing or shifting food types and meals is their only coping mechanisms in the time of food insecurity. In the same manner, 21.7% of the surveyed female household heads were engaged in *gullit* by participating in different activities to cope with shocks and diversify economic activities or livelihood strategies. 11.7% of the respondents involve their children to work and to help them and diversify their income as one of the coping mechanisms whereas (2.5%) of the respondents manage or reduce the quantity of house hold consumption. However, one thing we have to know here is that most of the strategies are not sustainable in the long run. There were also some female household heads 9.2% who responded they do not change their consumption patterns.

Table 4.7: Coping Strategies Pursued by FHHs

Coping mechanisms adopted by respondents	Frequency	Percent
Changing or shifting food types and meals	27	22.5
Management of house hold consumption	3	2.5
Decrease consumption rates	39	32.5
Involving children	14	11.7
Participating in ‘gullit’	26	21.7
Others	11	9.2
Total	120	100.0

Source: Field survey, 2017

4.4. Vulnerability and Assets

In order to carry out their livelihood strategies, people draw resources and assets. This section explores access to different livelihood assets of FHHs to make a living in study area based on the

SLA and conceptual framework of the present research. As indicated earlier, human capital, physical capital and social capital are very crucial assets among urban people to make a living in urban setting. In this study therefore, attempt was made to identify and explore respondents' access to human capital (which mainly comprises access to education, employment, health, and proper nutrition), financial capital (that includes access to credit, remittances and savings), physical capital (mainly by exploring access to infrastructures, land, and house) and social capitals.

4.4.1. Human Capital

4.4.1.1. Educational Attainment and Access to Employment

One of the most important factors strongly influencing the livelihoods of household, improving the status of human capital, and their probability of falling into poverty is the educational level of the household head and its members. Given the high competitions of job market in urban areas, individuals with low educations have limited chances of getting formal employment in better jobs. Hence, engaging in low paid activities and in informal sectors are the only existing options for them. Many studies indicate that education improves knowledge and skills, which are very essential for getting better employment opportunity and there by generate self-effacing income and livelihood security. Study made by Netsanet (2009) in three sub-cities confirmed that the incidence of poverty is inversely related with the educational level of the household head. The study also revealed the incidence of poverty was 21% for household heads with preparatory level education and above, and decreased to 16.7% for heads with university education. Households most affected by poverty were those having heads with no education which accounted (55%).

Many studies indicate that education improves knowledge and skills, which are very essential for getting better employment opportunity and there by generating self-effacing income and livelihood security. Study by Gebreselassie (2005) also revealed that as the level of education of the household head and its member increases, its living standard also increases. Emebet (2008) also indicated that there is an inverse relationship between the level of household heads education and the incidence of poverty. Finding of the study at hand as well revealed that since female heads of households have low level of educational attainment and employment access, most of them fall under the low-income groups that in turn made their livelihood insecure. Thus, chi-square test was used to test the degree of association between the respondent's educational

attainment and their perceived level of livelihood security. Accordingly, the Chi-square test found that there is a significant association between educational attainment of female headed households and their livelihood security level with ($\chi^2 = 27.93$), $df=12$, $p= 0.006$ at ($\alpha=0.05$). table 4.8 below shows this association.

Table 4.8: Level of perceived livelihood security of respondents and educational background of respondents: Cross tabulation:

		Educational background							Total
		can't read and write	primar y cycle (1-4)	second ary cycle (5-8)	high school (9-10)	preparat ory (11- 12)	Diploi d	Higher educatio n	Total
Level of livelihood and security	High	0	0	0	0	0	0	1	1
		.0%	.0%	.0%	.0%	.0%	.0%	100.0%	100.0%
		.0%	.0%	.0%	.0%	.0%	.0%	.8%	.8%
	Moderate	2	1	1	1	0	3	2	10
		20.0%	10.0%	10.0%	10.0%	.0%	30.0%	20.0%	100.0%
		1.7%	.8%	.8%	.8%	.0%	2.5%	1.7%	8.3%
	Low	38	34	17	15	2	3	0	109
		34.9%	31.2%	15.6%	13.8%	1.8%	2.8%	.0%	100.0%
		31.7%	28.3%	14.2%	12.5%	1.7%	2.5%	.0%	90.8%
	Total	40	35	18	16	2	6	3	120
	33.3%	29.2%	15.0%	13.3%	1.7%	5.0%	2.5%	100.0%	
	33.3%	29.2%	15.0%	13.3%	1.7%	5.0%	2.5%	100.0%	

As table 4.8 shows, FHHs who cannot and write have low level of livelihood security while those who attained higher education live secured and moderate life. From this result, it can be concluded that level of livelihood security for great majority of respondents 90.8% was low because of the low level of education that in turn indicates high prevalence of livelihood insecurity among FHHs in the study kebeles.

As indicated under feminist theory of this research, the low level of educational attainment can be related to lack of educational opportunities, their increased dropouts and failure at school due to additional household burdens or are forced to spend more time in household chores that ultimately results for them in limited participation in formal education. In addition to that, household poverty and inability to send children to school is also taken as one of the reason for low level of women's educational background which inturn produce an intergenerational transmission of disadvantage and poverty trap in respect of access to different services and

opportunities like education, food, housing, health and employment. This is a clear indication that these women with low educational status cannot get access to better-paying jobs and income-earning opportunities of the household, which in turn leads them to informal employment, low income, unsecured livelihood and poverty as stated under conceptual framework of this paper.

4.4.1.2. Access to Health and Nutrition

Inadequate food intake in quantity and quality affects the health of people with poor living condition. People who eat whole foods rich in nutrients enjoy vital health, longer life and a reduced risk of many diseases while people who do not obtain proper nutrition have no healthy life that in turn affect sustaining their livelihood (Degefa 2008). Coming to the study area, FHHs and their members were in a much difficult condition to provide the family with proper nutrition, medicine, and necessary goods and services because their expenditure tends to be restricted on cheap food stuffs for the sake of survival. Health of their children might have been compromised due to poor nutrition and irregular meals. When FHHs and their family members get ill, they visit free medical services, governmental health centers and rely on traditional medicines because they could not afford the modern medication costs. Some of the interviewed FHHs also stated that they seek certificates from their Kebeles that help them to get free medical services. By thanking and expressing her great gratitude for the kebele resident's support, one of the female head focus group discussant of 38 years old from Ginjo kebele narrates her daughter's recovery as follows;

“Fire accident was happened for one of my daughter when I was baking ‘enjera’ at my home. It was at the time when she was 7 years old. I then went outside when one of my neighbors called me. When I return back to the room where I was baking ‘enjera’, I found my daughter inside the fire. ‘Enjera mitad’ was broken because she fell on top of it. At the time, I was without any money at hand. I abominated and blamed being poor, I thought that she was to die...later, thanks to Ginjo kebele residents; they recovered my daughter’s life.

As far as the type of health institutions FHHs visit are concerned, great majority of respondents 80.8% reported that they visit governmental health institutions while only 2.5% of them use private health centers when they get sick (table 4.9). The main reason to use governmental health center as in-depth interview with FHHs stated is the cheapness of service compared to the private one. The findings of this study is consistent with the findings of the study made by Meron

(2005) in that health institutions commonly visited by the FHHs (reported as having access) are government health centers. The ‘other’ category 7.5% under table 4.9 included, female headed families who visit free medical services and who rely on traditional medicines because they could not afford the modern medication costs

Table 4.9: Access to Health and Proper nutrition for FHHs

Types of health institutions visited by FHHs	Frequency	Percent	Number of Getting food per a day	Frequency	Percent
Governmental health centers	97	80.8	Once per day	57	47.5
Governmental hospitals	11	9.2	Twice per day	55	45.8
Private health centers	3	2.5	Three times per day	7	5.8
Others	9	7.5	Others	1	0.8
Total	120	100.0	Total	120	100.0

Source: Field survey, 2017

Regarding access to proper nutrition, a large number of female household heads (47.5%) eat one times in a day (table 4.9). Most of them eat once in a day or one meal a day is enough while some of them eat maximum of two times in a day because of the expensiveness of the food stuffs. Even for cheap food stuffs, it is too difficult for them to get proper nourishment. Findings from FGDs indicated some of the FHHs and their children were picking food (bulle) from hotels, which is risky for their health due to poor nutrition and irregular meals.

4.4.2. Financial Capital

4.4.2.1. Access to Credit Services

In SLA, financial capital involves liquid assets in the form of cash, credit or debt, savings, and other economic assets that enable one to make ends meet in the pursuit of a livelihood (Scoones 1998). In addition to human capital that is essential for making livelihood in urban setting, getting credit service (borrowing) is also one of very crucial financial capital for livelihood of women against poverty. For instance, if access to credit service is available and open for female headed households, they can sufficiently build their economic capacity by operating different business activities for covering their economic needs which in turn can play an enormous role in promoting the economic growth of the country as well. However, coming to the study kebeles, as

can be seen from table 4.10, only (9.2%) of the female who head their households in both kebeles have borrowed money while quite a large number of other respondents (90.8%) did not borrow money.

Table 4.10: The Female Headed Households’ Access to credit service

Q. Did you borrow money?	Frequency	Percent
Yes	11	9.2
No	109	90.8
Total	120	100.0

Source: Field survey, 2017

There are two possibilities of getting credit access among female headed households in study kebeles. One is getting credit through informal way from their community members and the other one is getting loan through formal micro finance institutions. Nonetheless, very few respondents borrowed money from microfinance institutions and community members. The fear of debt was major constraint to most of the female household heads in this study in accessing loans for the betterment of their livelihoods. They fear debt because their economic capability is low to repay it back and they choose to live with their difficulties rather than being indebted. Supporting the above information, one of the 56 years old FHHs interviewee was laughed at me by stating:

“How borrowing is thinkable in the place where washing cloth and selling charcoal is opted as the main livelihood strategy? From the very beginning, I could not manage to pay the money back mainly because the frequency of repayment schedules and the loan interest rate.”

The research result by Mesay (2008) also showed that poor households are unable to benefit from such kind of services due to lack of required assets and only few relatively better- off male-headed households are able to involve in such credit giving institutions as they fulfill the necessary collateral. Accordingly, rigidity of the deadlines for repaying the loans, frequency of repayment schedules and high interest rate are among obstacles on the way to credit accesses for FHHs in study areas. Thus, lack of getting credit opportunities also worsened the livelihood of FHHs in the study areas.

4.4.2.2. Savings

Two possibilities of saving money among the FHHs at the study kebeles were identified. The first one is informal form of saving, which for instance, includes ‘ekub’ that involves saving money voluntarily with others while the formal form of saving includes banking system and micro finance institute. FHHs whose monthly income is greater than their monthly expenditure can get extra money to save. Both qualitative and quantitative results indicated that they do not have any cash saving on formal institutions because their income did not allow them. Similarly, they do not also have cash in informal form of saving institution because it needs regularly base of income.

According to one of the focus group discussant, “thinking about saving is impossible in place where your income can hardly cover the daily survival needs”. Moreover, most of the monthly budget is spent on food followed by house rent. This in turn shows how the livelihood of FHHs is deteriorated because it is too difficult to live without any money at hand in urban area (for instance, if they themselves and their children get sick, money is needed). The survey result also reveals this result. As can be seen from the table 4.11, very large number of respondents 85.8% reported that they do not have cash saving while only 14.2% of the respondents reported that they have saving availability.

Table 4.11: Availability of Savings for Respondents

Saving	Frequency	Percent
Yes	17	14.2
No	103	85.8
Total	120	100.0

Source: Field survey, 2017

‘Ekub’ is a traditional voluntary saving association. Even though ekub is fundamental source of financial stability, this study however found that membership to ekub for female household heads is weak due to the reason that lack of financial capability since ‘ekub’ membership needs a monthly or weekly contribution of money, which they cannot afford. That is why most of the female household heads in study kebeles are found to be not members of ekub. In-depth

interview put lack of regular financial base as the main reason. With regard to this, one of the in-depth interviewee stated;

“To be a member of ekub, you need to have regular monthly or weekly income basis in order to put equal or proportional amounts of money aside per month or per week. Of course ekub improves one’s living condition if you have regular income basis”.

Table 4.12: Membership of the FHHs in ‘ekub’

Q. Are you member of ‘ekub’?	Frequency	Percent
Yes	13	10.8
No	107	89.2
Total	120	100.0

Source: Field survey, 2017

As the above table 4.12 shows, from the surveyed FHHs (89%) of FHHs are not members of ekub currently. On the other hand, only (10.8%) of them were member of ‘ekub’.

4.4.2.4. Access to Remittances

Remittance as one of the financial asset is also very important for the improvement of household livelihoods. FHHs that get substantial support from their children abroad were very few. As can be seen from the table 4.13, almost all 95.8% of survey respondents have no access to remittance whereas only few respondents 4.2% got remittance from abroad.

Table 13: Availability of remittances for respondents

Access to remittance	Frequency	Percent
Yes	5	4.2
No	115	95.8
Total	120	100.0

Source: Field survey, 2017

In general, according to SLA, financial capital is the economic base, which is very noteworthy in attainment of livelihoods that are desired by peoples. However, both qualitative and quantitative findings of this study revealed that, lack of access to financial capital (especially lack of access

to credit, saving and remittances) greatly contributed to the deprivation of female households and their livelihoods. The households could not even afford proper housing for the sustainability of their livelihoods because of their lack of financial incomes.

4.4.3. Physical Capital

4.4.3.1. Access to Housing Facilities

Housing and related facilities are among the physical capital that can portray the living standard of urban dwellers. It is obvious that shelter is one of the basic needs of human beings next to food and clothing. According to Moser (1998), housing is often one of the most important assets for the urban poor as it is used for both productive (renting rooms, running domestic business) and reproductive purposes in addition to shelter. Coming to the present study, the great majorities 79.1% of female household heads do not have their own house.

Most of them 55.8% live in rented houses belonging to the Kebeles while 20% of them are occupants in renting private houses that are very cheap and lack quality (table 4.14). Those who live in kebele houses pay rent to the kebeles administration on monthly basis. I personally observed that most of the houses they live in are made up of mud and small-sized with single or two rooms. Moreover, the houses were dilapidated which could not protect the residents from rain. Both inside and outside surroundings of their house are in a very worse situations and not hygienic.

Table 4.14: House ownership among FHHs

House ownership status	Frequency	Percent
Own house	25	20.8
Kebele house	67	55.8
Renting (private) house	24	20.0
Others	4	3.3
Total	120	100.0

Source: Field survey, 2017

As can be seen from the above table 4.14, quite a large number of female household heads in the study area do not have their own houses whereas only 20.8% of the respondents own the house they living in. The ‘others’ category which accounted 3.3% of respondents were living in well

off households' house by serving them. It is not only the availability of a housing unit that is important to assess, but also access to infrastructures such as safe water and electricity.

4.4.3.2. Access to Infrastructural Services

Absence of access to different infrastructures has adverse impacts on human health and environment. Access to sanitation, safe water, energy, and latrines are some of the infrastructures that are very important to make living in an urban area. Nevertheless, my focus here would be mainly on source of water and energy among FHHs. Access to adequate and safe water inside the house or within easy reach is an important part of controlling water-borne and water-washed diseases (Rakodi and Lloyd-Jones 2002). Access to safe water is crucial because it sustains the health of the people that enable them to promote their human capital in building their knowledge, skills, and attitudes that are critically important to pursuit better livelihood strategies and to generate better livelihood outcome. However, lack of access to own water tap is one of the leading problems among female-headed households in the study areas of the present study. The study revealed that only 13.3% of respondents have own water tap. Largest proportion of respondents 52.5% buys water from water venders followed by public water tap 31.7% and rivers and streams 2.5%.

Table 4.15: Source of Water for FHHs

Source of water	Frequency	Percent
own water tap	16	13.3
public water tap	38	31.7
water venders	63	52.5
rivers and streams	3	2.5
Total	120	100.0

Source: Field survey, 2017

As one of the very important infrastructure in urban areas, female-headed households were also requested if they have access to energy for cooking. Accordingly, an interview with the female household heads shows that, quite a large number of households use fire wood for cooking food including for baking injera following kerosene while a very few female household heads use electricity for cooking . Some of them collect fire wood by going to forest around them because

they cannot afford to buy firewood. Moreover, electricity is used as a source of light for most household heads even though some have not.

4.4.3.3. Access to Land

Although people living in rural areas is strongly depending on the natural resources base like land, forest and water, land is also very crucial asset in urban area to make living. Access and right to land affect the type and quality of housing, and in urban areas it is also source of income by selling to run domestic businesses. As can be seen from the table 4.16, great majority of female households 79.2% have no access to land. Thus, the researcher examined access of the households to land resource and presented as follows.

Table4.16: Female headed household’s access to land

Land ownership	Frequency	Percent
Yes	25	20.8
No	95	79.2
Total	120	100.0

Source: Field survey, 2017

4.4.4. Social Capital

According to Scoones (1998), social capital may also be referred to as the shock absorbers that help poor people recover from adverse socio-economic situations. Social capital involves social networks, social relations, affiliations and associations, among others. The social status of the female household heads in Jimma also plays an important role in influencing their livelihood strategies. The accessibility of better social networks manifest themselves in stronger tie in terms of kinship, neighborhood ties, formal and informal decision making and participation in informal organizations such as ‘equb’ and ‘iddir. Access to these social capitals helps them in sharing some of the livelihood facilities’ and during hardship when a member get sick or die. Social capital includes many aspects that one inclines on while adopting a livelihood they desire. In this study therefore, attempts were made to look into two social capitals in namely access to kinship ties and membership of ‘iddir’ by participants and their impact on the livelihoods of FHHs.

Even though kinship ties have substantial role in the livelihoods of female headed households, these networks are getting weaker and weaker among the FHHs of study areas. Some of the FHHs do not even know who their relatives are and where do they live. Qualitative information

from FGDs with FHHs indicated the reason why their kinship tie is weak. One focus group discussant stated:

“No one wants you if you have no money in your hand; even your families ask you if you are educated and live in a good position”. I do have two brothers that are living secured life here in Jimma. But they don’t even ask when I got sick. I have been selling enjera for ten consecutive years, but none of them supported me and said stop that work and start another better job”.

As far as ‘iddir’ is concerned, it is a traditional form of community-based association. The principal function of ‘iddir’ is taking care of funeral services that are usually established among neighbors. Even though iddir is fundamental source of financial stability during the death of the one’s household family member, this study however found that membership to iddir by female household heads is weak. The main reason for this is that lack of financial capability to fulfill the requirements necessary for the iddir association since ‘iddir’ membership needs a monthly contribution of money, which they cannot afford.

Also access to formal and informal decision was concerned in this study, an interview with FHHs revealed that participation in leadership and decision-making position for them is limited due to several reasons like lack of educational background, triple role in and out door and violence against them.

Table 4.17. Participation of FHHs in ‘iddir’

Participation in ‘Iddir’	Frequency	Percent
Yes	57	47.5
No	63	52.5
Total	120	100.0

Source: Field survey, 2017

Table 4.17 portrays 63(52.5%) of FHHs are not member of ‘Iddir’ whereas 57(47.5%) of them participate in Iddir. In general, the availability of kinship ties and participating in local institutions like ‘iddir’ is very crucial to overcome livelihood challenges the poor faces in urban area. However, as both qualitative and quantitative result shows, access to these social capitals is weak among FHHs that in turn worsened the livelihood of FHHs.

4.5. Challenges faced by FHHS

In former sections, we have seen economic problems and challenges in which female headed household faced. This section deals with the major social and non-economic challenges faced by female headed households and their household members. It mainly focuses on the attitude of society toward FHHs and their family members, loneliness among FHHs, and hopeless and related challenges within the female headed households. Accordingly, now, let us see the society's attitude toward the female household head and their children.

4.5.1. The Society's Attitude toward FHHs and Their Children

Disadvantages related to female household headship is not only to compromise the economic and material well-being of women and their children of these households but also multiplies other social, emotional and psychological challenges. Although women-headed households are called upon to discharge the entire social and economic functions of their male counterparts, their social status remains marginal and peripheral (Hossain and Huda 1995).

Findings of this study revealed that household heads faced stigma and social discrimination from the community members. They were discriminated based on their gender and marital status. The married women who live with their husbands are taken as a sort of having high status in the study kebeles. Women of male-headed households are more respected in the study areas than the female-headed households. Those households who do not live with their husbands by several reasons are treated negatively in their community. The widowed especially were blamed for the deaths of their husbands. This added stress; making them socially and emotionally weak to tackle the challenges of sustaining the livelihood.

As FGDs and interviews with female headed households revealed, those single female household heads who have children without legal marriage were treated in society as deviant or out of the ordinary and assumed they may have sexual contact with numerous partner's men. Those women of male headed households also fear that these women without husband may have sexual relationship with their husband and they always fight or feud with each other. Furthermore, female headed households are treated negatively because of their low living conditions or economic well-being in society. Due to their low living condition, they have been discriminated and gossiped by their neighbors and community members. By supporting this, 30 years old female household head stated her experience through weeping:

“My husband left me alone when I was seven month pregnant. At the time I had nothing to eat and drink. None of my relatives know where I live because I came from rural area. I also didn’t want to go to my relatives because they assume my baby as a child without father and they may also hate me. The only person I knew was my husband and I didn’t know where he went. I had no option except giving birth on my own without any support. After one month, I gave birth in a situation where nothing was available to eat and drink. Then up to five days, I feed breast for my baby only by drinking coffee. Five days after giving birth, I decided to participate in gullit by selling fruits through closing the door on my baby. Once, all my neighbors and community members started to gossip and chuckle at me because of participating in gullit after five days. Starting from that time, I decided to sell in gullit after twelve o’clock because I didn’t want anybody to distinguish me.”

These and related challenges worsened the livelihood strategies of FHHs by making them to feel isolated and discriminated in their community not to undertake their livelihood activity without any restraint. They don’t participate equally in economically, politically and socially with those women of male headed households because they are regarded as poor and deprived in society. Due to her low living standard, by remembering what her neighborhoods from male headed households whispered, one of the focus group discussant narrates her experience as follows;

“Once, someone has stolen all the clothes and shoes of our neighborhood. People in our surrounding suspected me since I am poor and I have no quality clothes and shoes compared to others. They also assume she steals mango at nighttime when all people sleep. But God knows everything and he will judge.”

In addition to the negative societal attitude toward FHHs, results from the interview and focus group discussions revealed that children of women headed families are poorly treated by the society. Compared to the children of male headed households, children of female headed households are affected both psychologically and economically. As their mothers in FGDs stated, society give low-grade to their children by giving nicknames like ‘wofzerash’, ‘yesetlij’ and the likes. In this regard, ‘wofzerash’ is given for those children whose fathers are unknown whereas yesetlij is referred to indicate those who think and acts like their mothers and lacks male’s behavior and manner. The children of single FHHs are more likely to be named ‘wofzerash’ because they gave birth without legal marriage. Thus,

this stigma, social discrimination and related challenges led these households not to make a living without restraint like the one nuclear families do.

4.5.2. Hope and Loneliness among FHHs

Having assessed the societal attitude toward FHHs and their children, it is important to examine whether the female household heads ever felt hopeless and loneliness in their current living conditions that in turn affect undertaking their livelihood strategies. In an attempt to understand how often a female household head had felt depressed or hopeless, it is found that, more than half 64 (53.3%) of them lost hope in their current living conditions always while 32(26.7%) of FHHs often felt hopeless. On the other hand, as can be seen from the table 4.18 (6.7%) of the respondents not ever felt hopeless while 16 (13.3% of the respondents sometimes felt hopeless (table 4.18). Regarding whether the respondents felt loneliness or not, great majority of the respondents 73.3% felt loneliness from the time when their spouses were not living with them which is associated to the psychological distress and isolations they face due to poverty and weak social ties with their relatives and spouses.

Table 4.18: Hope or Depression and Loneliness among respondents

Q. Have you ever felt hopeless?	Frequency	Percent	Q. Have you ever felt loneliness?	Frequency	Percent
Never	8	6.7	Yes	88	73.3
Sometimes	16	13.3	No	32	26.7
Often	32	26.7			
Always	64	53.3			
Total	120	100.0	Total	120	100

Source: Field survey, 2017

Findings from in-depth interview and focus group discussions also revealed that those women who lost hope and felt being alone put different reasons for losing hope and loneliness. Some of their reasons among others include; lack of regular income to make a livelihood, lack of support from the government, lack of employment opportunities, lack of support from relatives, spouses and etc. Some of them also prefer death rather than living. By supporting this information, interview with 36 years old female household head was stated as follows:

“Before two months, I was sick by typhoid fever. My kids asked me to provide food for them. Nothing was in my house to eat and drink. As result, I told to them that I am sick and I have no money to buy food. Then I cried alone since I didn’t want my children to see me when I am weeping. Then I prayed God to take my life from this deteriorated life because I didn’t want to see when my children are hungry.”

On the other hand, those who do not ever felt hopeless or depressed in their existing living conditions also put another reasons. Some of the reasons among others included, strongly believing in God, (i.e. they left everything to the God), and there were also some female household heads who believed in their children as they support them. Likewise, those FHHs who were not felt loneliness were mainly because they make their children as their main consolation.

4.6. Institutions and Organizations

Institutions are rules of the game in a society or the humanly devised constraints that shape livelihood outcome of humans whether politically, socially or economically. Initiating and supporting women in general and FHHs in particular to participate in income generating activities and decision making is considered to be paramount for creating favorable condition to help themselves and their members that can help them for generating better livelihood outcomes which in turn plays a great role in promoting the economic growth of the country as a whole.

Despite the fact that they are expected to contribute much efforts to themselves and the development of the country in economic, social and political aspects, lack of access to different opportunities and resources including education, credits, infrastructures and participating in formal and informal institutions let them to lag behind in every aspects and to adopt slightly different informal livelihood strategies and in income earning activities. Accordingly, FHHs were requested to forward their perception on existing governmental and non-governmental institutions in supporting them to make their life better in Jimma city.

Findings from the in-depth interview with the FHHs revealed that NGOs in the city were important institutions in supporting them. Key informant interview with the two kebeles administration also revealed similar response with the in-depth interview with FHHs. According to the chairman of Mentina and Ginjo kebele administrations, non- governmental organizations supports FHHs and other poor households or needy FHHs by providing different income generating activities. Regarding the state institutions, they also stated that although the role of

government in supporting and making conducive environment to engage in different livelihood activities for FHHs is very limited, some activities like providing house for poor households including FHHs are offered by government in the city. Besides, since most of them live in the house provided by kebeles. Interview with FHHs in both kebeles also revealed that governmental organization support them by providing kebele houses which are very cheap to afford. In general, the role of both governmental and non-governmental institutions in supporting FHHs is very limited. They are trying to intervene in the problems of FHHs but are not holistically managing to eliminate their problems.

4.7. Livelihood Outcomes

Although FHHs adopt diversified livelihood strategies, their living condition and their economic situation is not improved because they are mainly engaged in informal job like casual works and get insufficient and irregular income. Formal education, which is important for human capital, was not accessed by most of FHHs which hindered their access to formal employment that could lead to betterment in their livelihoods.

Their children are involved in several activities to support the family rather than earning education and enjoying their childhood which in turn leads to a vicious cycle of poverty among these households. These households also have limited access to assets to improve their lives. Besides, as indicated under conceptual framework of this research, majority of them still face consumption gap with their current livelihood are vulnerable to shocks and stresses. This and other related problems worsen the livelihood outcome of FHHs which in turn shows that there is growing patterns of livelihood insecurity. Hence, as indicated under conceptual framework of the research, outcomes of livelihood strategies can be either desirable or undesirable. Thus, poverty and livelihood insecurity are among the undesirable outcomes. This is the reflection of the SLA whose general principle is that those who are not amply endowed with assets and resources are unable to make positive livelihood choices and vice versa.

Chapter Five

Conclusions and Recommendations

5.1. Conclusion

This research was conducted in Ginjo and Mentina kebele of Jimma city, south west Ethiopia with the prime intent of investigating the livelihood strategies of FHHs. Specifically, the study attempted to describe female headed households' livelihood strategies, and to assess the coping mechanisms adopted by FHHs to withstand urban livelihood insecurity, to examine the livelihood assets used by FHHs and to find out the challenges FHHs are facing. Based on the findings of the study, the following conclusion was drawn.

The household head's low level of educational background, lack of access to well-paying jobs, lack of access to credits, lack of access to formal employment and no or little asset base among other things are identified as factors causing livelihood insecurity and higher incidence of poverty among female-headed households in study areas.

Although there are various causes that bring women to be head of a households, it is found in this study that, widowhood and divorce is the major causes that put about half (50%) and (20%) of women at the head of households respectively. The findings of the study on female-headed households revealed that FHHs face various challenges in sustaining their livelihoods.

Lack of access and opportunity especially with regard to access to education has made it all the more difficult for them to lead a decent life with well-paying jobs and income generating activities. Education is one of the major assets in the human capital. However, formal education was not accessed by most of the respondents in both kebeles of study areas. Lack of education led to the informal employment of the FHHs and as a result they undertake various livelihood strategies and activities for the betterment of their lives and their household in the informal sector.

Although their living condition is very low and their economic situation is not improved, the strategies that they use in order to survive in this course of struggle are many and varied. The most common livelihood strategies they adopt, however, are casual works, selling fruits and vegetables, making and selling enjera, selling local areke and tella, collecting and selling fire wood, selling charcoal, selling second hand clothes, selling tea and coffee, washing clothes, and

working in the well off households. They also involve their children in income generating activities as important source of financial capital.

Access to human, financial, physical, social and natural capital is very limited for women household heads. FHHs were found to have no or low levels of formal education. This lack of education among the heads of households can be attributed to lack of educational opportunities for society. Similarly, access to financial capital in urban area is very much affected by access to other forms of capitals especially access to formal education. Findings indicate that majority of FHHs do not have regular occupation and sources of income and as result they find other means of living. Small businesses, daily labor and paid domestic works are some of the most important undertakings for securing financial capital. It is also not an easy task for women to get the credit service.

FHHs are also found in a disadvantaged position in physical capital. It was not only the lack of own house but most of them found to lack appropriate housing and proper beddings in their households. Children of the FHHs were deprived of adequate food, clothing and shelter. Lack of own water taps, toilet, and unavailability of electric sources for cooking and baking were also found to be the major problems induced by housing structure built long period of time. Social capital was also very significant to the livelihoods of FHHs in this study. The findings in the study have revealed that the female-headed households have limited participation in the highly valued local institution such as 'Idir', and 'ekub', for economic reasons that is to say lack of money to settle monthly payments.

Findings from in-depth interview and FGDs with FHHs of this study revealed that the society's outlook toward the women headed households is negative mainly by believing that women headed families are not strong economically, morally and psychologically as men headed family. Additionally, the children of female-headed families also face many challenges by being the children of females which in turn affected the child's emotionally and psychologically. Moreover, these FHHs faced numerous difficulties ranging from emotional, social to financial problems that resulted in worsening the condition of women, and hence validating feminization of poverty among them. These and related challenges will have a negative impact in undertaking the livelihood strategies and status of female headed families.

With respect to coping strategies, even though, female headed households use various coping mechanisms, they could not meet their family's food requirements and are still far from achieving sustainable and desirable livelihood outcomes. In addition, these coping mechanisms are not sustainable in the long run as the strategies they adopt are temporary source of income and low return activities. This research has also found that formal and informal institutions play a considerable role in influencing the livelihood of female household heads. However, even though there are few NGOs and governmental organizations that play an important role in supporting and improving the living condition of FHHs in study kebeles, assisting these households in order to raise their income and thereby the living standard of all household members is very limited and this calls for integrated intervention that aims at building their assets and improving their livelihoods to decrease their vulnerability.

5.2. Recommendations

The previous sections highlight the findings of the present research and it is stated that FHHs in the study areas are increasingly vulnerable and have in secured in terms of livelihood, as their livelihood resources and strategies have been destabilized by the internal and external factors. FHHs do not seem to be the subject of the policies. However, findings of this study seem to point to the conclusion that FHHs are at a disadvantage and deserve special attention. Despite the concern for solving social problems and improving the living condition of women in Jimma, it still needs practical steps forward from all governmental and non-governmental institutions. The study has also shown that FH households cannot improve their living conditions on their own unless timely and systematic development policies are implemented and concerned governmental and non-governmental institutions' interventions are integrated for sustainable poverty reduction. In light of this, the following possible recommendations are forwarded.

- Most FHHs were found to be relying on informal low paying activities and couldn't meet their basic needs, with their income sources like daily labor, making and selling enjera, selling fruits and vegetables and other informal activities to make their living. Empowering FHHs to access credit services to begin better income generating activities to change their living condition can be a mitigation intervention to make women less vulnerable to economic challenges. Therefore, training skills on income generating activities and access to credit services for those who have the motivation, wish and

capacity to make business and different activities should be facilitated by local governmental and non-governmental organizations.

- Awareness creation should be made by women's affairs bureau and other concerned organizations regarding gender equality toward access to education in order to change the attitude of society in general and family in particular to give equal attention for their children regardless of their sex. Gender equalities must be promoted via mainstreaming gender education to children from when they are young. Such education will make sure gender equality and possibly equity in many spheres of people's lives.
- FHHs have triple roles to carry out: child care, household maintenance, and income earning practices and most of them and they were found to be not only lacking their own houses but also living poor housing conditions with a serious lack of basic facilities and infrastructures. Thus, investment in infrastructure and other services that reduce women's work burden and enhance their productivity need to be viewed as vital activity. There is also a need to increase the number and distribution of public water taps so that the poor families could get better access. This can be done by local governmental organizations and NGOs practicing in the city.
- In general, there is a need for the national and regional governments to recognize the FHHs as vulnerable and disadvantaged category in many aspects and therefore develop policies and design and implement projects that target on FHHs. In addition, policies and strategies that increase access of the FHHs to productive resources need to be designed and implemented to economically empower them and widen their opportunities

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Questionnaire to be Filled-in by the Sample Population

JIMMA UNIVERSITY

**COLLEGE OF SOCIAL SCIENCES AND HUMANITIES DEPARTMENT
OF SOCIOLOGY**

First of all, I would like to thank you for all willingness to respond to this questionnaire. My name is Wubit Deleegn, MA student of sociology and social policy at Jimma University. The purpose of this questionnaire is to collect data necessary for the study of livelihood strategies and coping mechanisms adopted by FHHs, the level of livelihood security/insecurity circumstances of Female headed households, varied livelihood assets used for FHHs in making urban livelihoods and coping with urban poverty, diverse causes and challenges of female headship on the FHHs and their members in Jimma city. It is a bundle of four independent questionnaires.

The first part is general survey questionnaires about participants' personal information, demographic and socio economic background. The second part includes the livelihood and coping strategies adopted by FHHs for living. The third part of questionnaire is regarding the type of assets that are used for FHHs in making urban livelihoods and coping with poverty. The fourth one is questions that interrogate various challenges of being female household head. I ensure that information collected through this questionnaire package will be used only for academic research purposes. To assure the confidentiality, any of the information would by-no means pass on to the third party other than the researcher. Moreover, you are not required to write and tell information about your identity so that your anonymity is maintained.

I thank you again for your cooperation.

Part I: Demographic characteristics of the Participants

1. Age of the respondents (in years).....

2. Current marital status (Mark one)

Married

Single

Deserted

Divorced

Widowed

If others, please specify.....

3. Educational attainment:

Cannot read and write

Primary 1st cycle (1-5)

Primary 2nd cycle (6-8)

High school (9-10)

Preparatory (11-12)

Diploma

Higher education

4. Family size _____

5. Do you have dependent household member?

Yes

No

6. If your answer for the above question is “Yes”, would you tell me their size in number?

7. Place of origin:

Urban

Rural

Part II. Questions related to livelihood and coping strategies of FHHs

8. Principal occupation:

Daily laborer

Small business

Pensioner

Civil servant

NGO

Unemployed

9. What is the total monthly household income (ETB) from all sources:

Less than 500

500-1000

1001- 1500

1501-2000

Above 2001

10. Do you think that your livelihood is secure?

Yes

No

11. If your answer for the question 10 is “no”, how do you perceive the current level of your livelihood security?

High

Moderate

Low

12. What coping mechanisms do you adopt or pursue in times of livelihood insecurities?

Changing or shifting food types and meals

Management of house hold consumption

Decrease consumption rates

Involving children

Participating in 'gullit'

If others, please specify _____

13. Are your coping mechanisms viable in terms of their long run impact?

Yes

No

14. . If No, why? _____

15. . Are your children involved in any activities to help the family?

Yes

No

16. . If your answer to the above question is 'yes' please specify the activities your children involves _____

Part III: Questions related to the current livelihood assets/assets

3.1. Human capital

17. Where do you visit to get health service when you and your family member get sick?

Governmental health service

Governmental hospitals

Private health centers

Others

18. How often do you consume per day?

Once

Twice

Three times

Others

3.2. Financial capital

19. Did you borrow money

Yes

No

20. Do you have saving?

Yes

No

21. Do you get remittance from abroad?

Yes

No

3.3. Physical capital

22. To who does the house you and your family members living in belongs?

Own house

Kebele house

Renting/private house

Others

23. Source of water

Private owned tap

Public owned tap

Water venders

Streams and rivers

24. Do you have your own land?

Yes

No

3.4. Social capital

25. Are you member of ekub?

Yes

No

26. How much is your monthly expenditure?

1-100

2. 101-300

301-500

501-700

701-900

901-1100

1101-1300

Above 1301

Part IV. Questions related to challenges FHHs are facing

27. Have you ever felt hopeless or depressed?

Never

Sometimes

Often

Always

28. Please justify your answer _____

29. Have you ever felt loneliness?

Yes

No

30. If your answer is yes, how do you cope?

31. Have you ever discriminated in your social life?

Yes No

JIMMA UNIVERSITY

**COLLEGE OF SOCIAL SCIENCES AND HUMANITIES DEPARTMENT
OF SOCIOLOGY AND SOCIAL WORK**

I would like to thank you for taking the time to have this interview with me. My name is Wubit Delelegn, MA student of sociology and social policy at Jimma University. I would like to talk to you about your livelihood strategies in which you adopt to sustain the livelihood of the household, your daily livelihood experiences and livelihood challenges, the role of institutions, your social network, challenges you face in relation to your livelihood situation, and coping strategies you pursue to withstand livelihood stress and shocks.

This interview is part of the data required in the study I am pursuing for my MA degree. The interview should take less than an hour. I will be taping the session because I do not want to miss any of your comments. Although I will be taking some notes during the session, I cannot possibly write fast enough to get it all down. I kindly request you to be willing for this. I assure you that all the information of the interview shall be kept confidential and your anonymity shall be secured. This means that your interview responses by no means pass to a third party and any information I include in my report does not identify you as the participant. Remember, you do not have to talk about anything you do not want to and you may end the interview at any time.

Interview guide was developed and used to guide in-depth interviews, interviews with key-informants, and focus group discussions. But this does not mean that the researchers will not pose other questions which are relevant to the issue under discussion. In case if you have any questions, I will be happy to respond to you.

Thank you very much for your cooperation!!

I. Interview guide for in-depth-interview

1. What are the activities you engaged in to sustain the livelihoods of the household?
2. Please tell me your life experiences as a single parent regarding your living condition?
3. How do you elucidate your access to education?
4. How do you describe your access to employment?
5. How do you explain your access to health services?
6. Would you say something regarding availability saving?
7. Do you have any network with your relatives?
8. Did you participate in 'ekub' in your neighborhood?
9. What are the social consequences or the attitude of other toward your position that you are facing with by being female head?
10. Do you remember the time you felt hopeless?
11. Are you a beneficiary from any governmental and NGO operating in the city?
12. Do you have any more to say about your life experience?

Thank you!!

II. Interview guide for key informants

1. What are the current roles of government in supporting, empowering, and doing something to make the lives of FHHs better?
2. Is there any specific intervention for female headed households?
3. If you think there are issues not raised here, you can make points.

Appendix C
Checklist for FGDs

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I would like to thank you for taking the time to have this discussion with me. My name is Wubit Deleegn, MA student of sociology and social policy at Jimma University. I would like to talk to you about your living conditions and livelihood strategies. Therefore, you are kindly requested to give genuine information and further the researcher wants to ensure you that your personal information and identity will be kept confidential.

1. What are the causes for your household headship?
2. What do you know about the attitude of the community about your household and how does it affect you?
3. What are the attitudes of the society toward FHHs and their members?
4. What type of activity do your children engaged to support you?
5. How do you describe your access to different services?
6. What livelihood strategies or mechanisms do you employ in the time of livelihood insecurity to withstand urban livelihood stress and shocks?
7. Would you please tell me for what purpose do you spend your income?
8. What do you think has to be done to improve the livelihoods of female-headed households?

THANK YOU!!!

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	70.075 ^a	12	.000	.001 ^b	.001	.002
Likelihood Ratio	27.927	12	.006	.000 ^b	.000	.000
Fisher's Exact Test	32.978			.000 ^b	.000	.000
N of Valid Cases	120					

a. 16 cells (76.2%) have expected count less than 5. The minimum expected count is .02.

b. Based on 10000 sampled tables with starting seed 2000000.

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